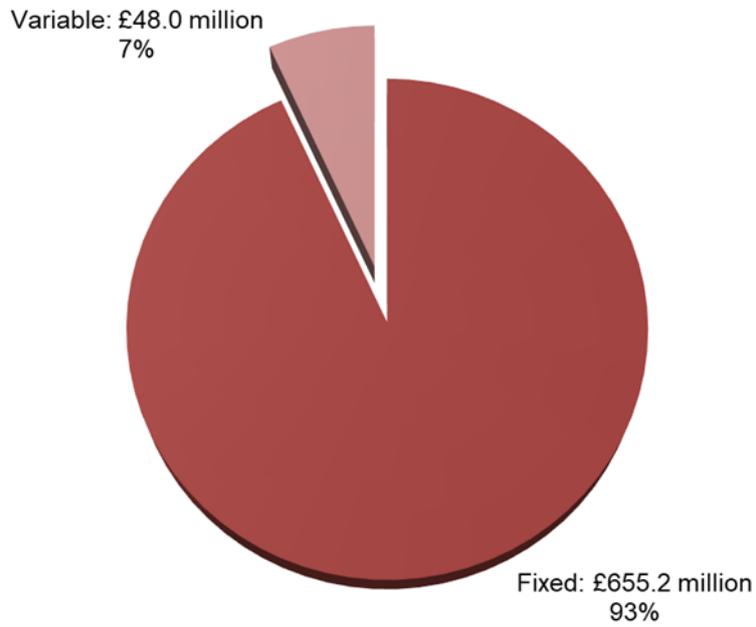


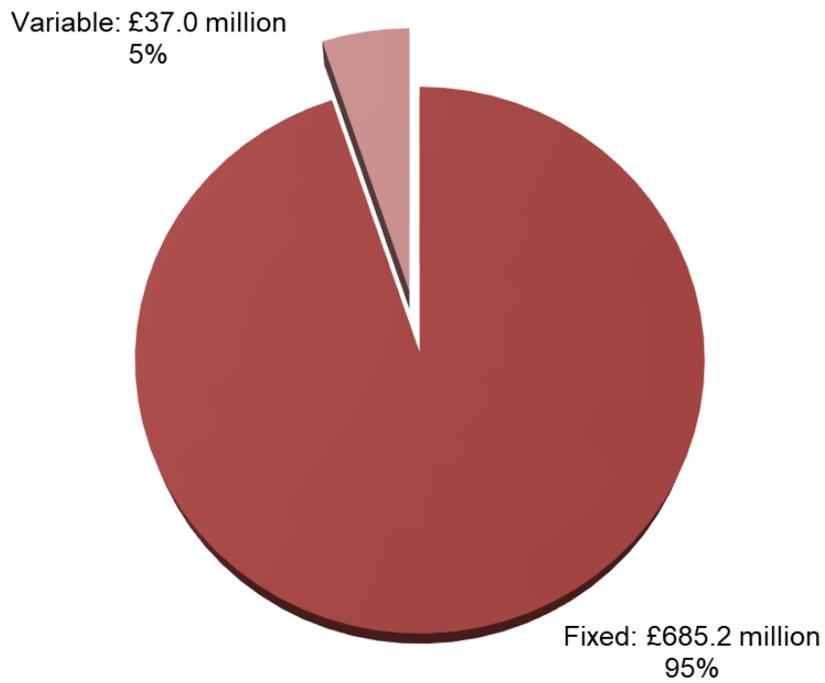
Borrowing: Graphical Summary

Borrowing by Type

As at 30 September 2023



As at 31 December 2023



Borrowing and Repayments in 2023-2024

	Start Date	Maturity Date	Amount £000	Length	Interest Rate	Full Year Interest £000
2023-2024 Borrowing						
PWLB Fixed Maturity:						
685447	20/12/2023	20/12/2026	25,000	3 Years	4.60%	1,150
Sub total for PWLB			25,000			1,150
LOBO Loans:						
No activity to date						
Sub total for LOBO			-			-
Temporary Loans:						
London Borough of Havering	21/12/2023	22/01/2024	5,000	32 Days	5.60%	25
Sub total for Temporary Loans			5,000			25
Grand total borrowing			30,000			1,175

	Start Date	Maturity Date	Amount £000	Length years	Interest Rate	Full Year Interest £000
2023-2024 Repayments						
PWLB Fixed Maturity:						
479749	01/08/1997	23/05/2023	2,661	26	6.875%	183
479644	10/07/1997	12/06/2023	4,434	26	7.000%	310
Sub total for PWLB			7,095			493
LOBO Loans:						
Commerzbank AG	10/04/2006	10/10/2023	7,000	60	4.60%	170
Commerzbank AG	23/05/2006	23/11/2023	4,000	60	4.95%	129
Sub total for LOBO			11,000			299
Temporary Loans:						
No activity to date						
Sub total for Temporary Loans			-			-
Grand total repayments			18,095			792
Net movement			11,905			383