ADDITIONAL INCOME RECEIVED BY EFDC COMPARED TO USUAL INVESTMENT SOURCES
(based on 6% yield rental income)

	Years									
	1	2	3	4	5	6	7	8	9	10
	£	£	£	£	£	£	£	£	£	£
Investment Lost	(23,481)	(76,866)	(147,583)	(147,583)	(147,583)	(147,583)	(147,583)	(147,583)	(147,583)	(147,583)
Income from Loan	31,307	92,239	169,105	169,105	169,105	169,105	169,105	169,105	169,105	169,105
Income from SLA	6,182	9,692	9,798	9,942	10,126	10,314	10,507	10,705	10,907	11,115
Potential Income from Profit	37,250	52,018	(8,525)	(6,034)	(3,550)	(8,081)	(5,527)	(2,936)	(309)	1,861
Surplus / (Loss)	51,259	77,083	22,796	25,431	28,098	23,755	26,503	29,291	32,121	34,498
Potential Surplus / (Loss) from House prices 10% higher	the following se	cenerio 83,613	23,653	26,554	29,491	25,423	28,448	31,519	34,172	36,714
			22.652	26 FF4	20.404	25 422	20 440	24 540	24 172	26 74 4
House prices 10% lower	46,765	70,554	21,939	24,307	26,705	22,088	24,557	27,064	29,607	32,188
Borrowing 1% higher	38,892	52,794	(7,950)	(5,316)	(2,648)	(6,991)	(4,244)	(1,455)	1,375	4,247
Borrowing 1% lower	63,625	101,373	48,876	50,987	53,133	49,742	51,953	54,197	56,476	58,788
Cost 10% higher	50,495	75,771	21,122	23,740	26,386	21,316	24,041	26,806	29,612	32,460
Cost 10% lower	52,023	78,396	24,470	27,121	29,810	26,195	28,965	31,777	34,168	36,500
Rents 1% higher	62,862	100,085	47,933	50,395	52,896	49,866	52,443	55,059	57,714	60,410
Rents 1% lower	39,655	54,081	(6,757)	(4,566)	(2,348)	(7,148)	(4,864)	(2,546)	(193)	2,194

## Assumption made on investment loss

Loan principal	£1,565,370	£3,074,640								
Interest Rate based on 3 months										
from Butlers	1.50%	2.50%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%	4 80%