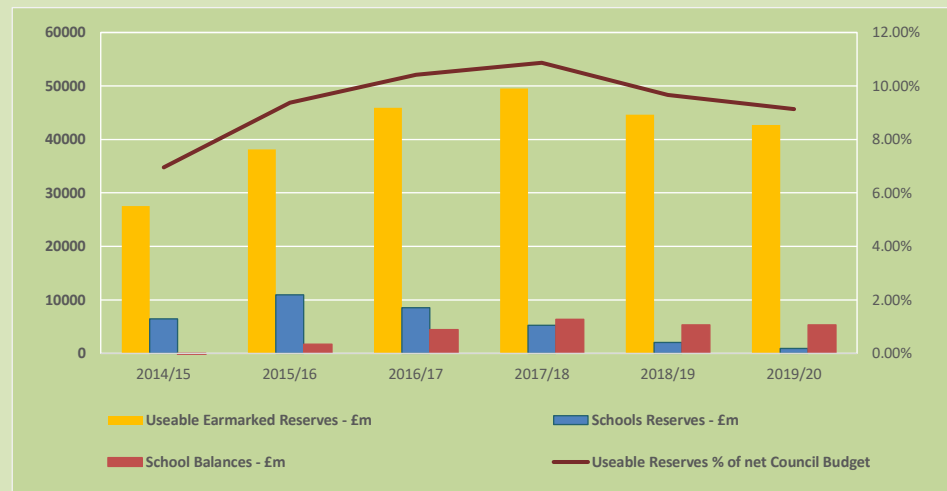


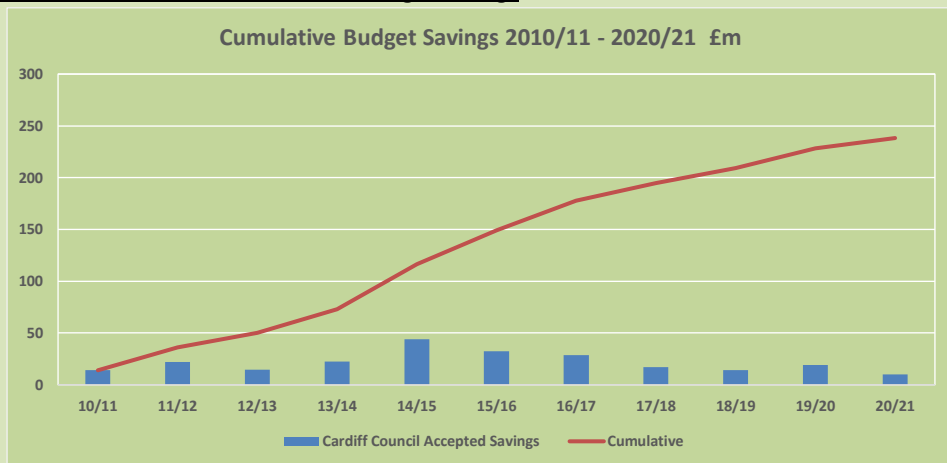
FINANCIAL SNAPSHOT REPORT - BUDGET REPORT VERSION

The following tables, charts and figures give an indication of the financial resilience of the Council as per the Statement of Accounts and information in the Budget Report.

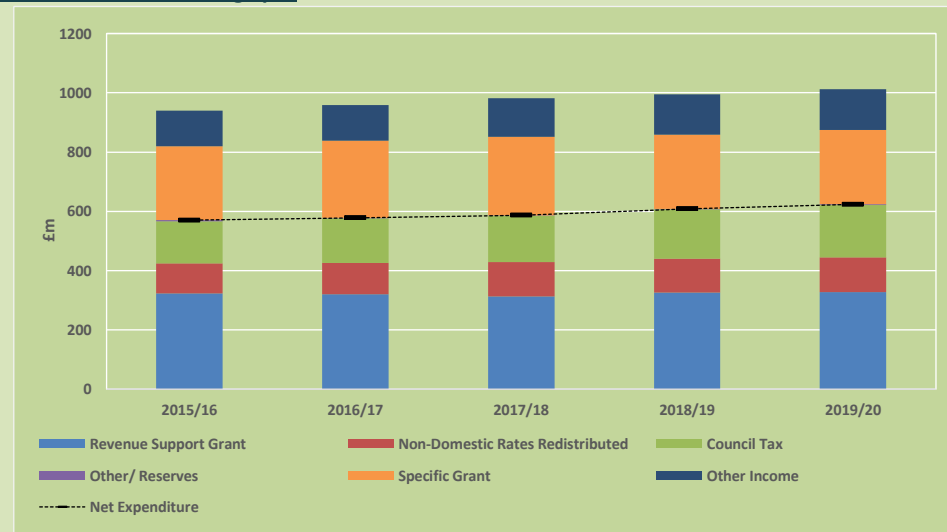
Level of Useable Earmarked Reserves and Useable Reserves as a % of net Council Budget



Cardiff Council Historic Cumulative Budget Savings



Actual Revenue Funding Split



Other Financial Indicators - Cardiff Council Single Entity Accounts

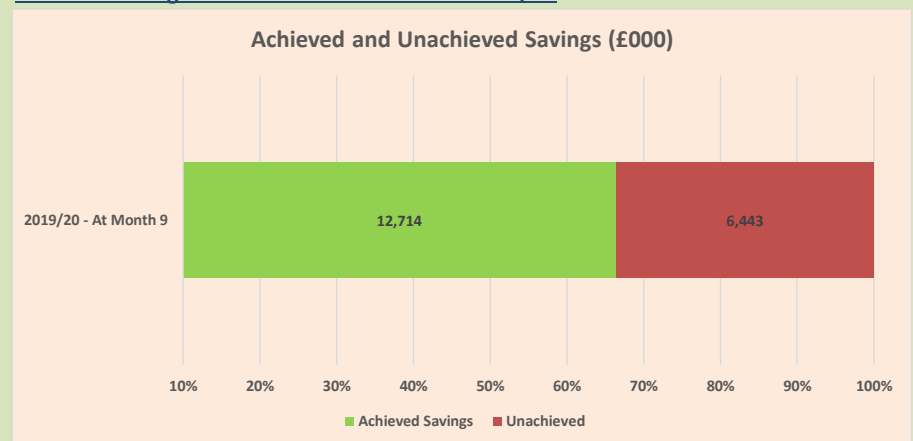
| Indicator | 2015/16 | 2016/17 | 2017/18 | 2018/19 |
|--|---------|---------|---------|---------|
| Working Capital as a percentage of Gross Revenue Expenditure (%) | 6.02% | 6.99% | 8.69% | 7.15% |
| General Reserves to Gross Revenue Expenditure (days) | 7 | 6 | 6 | 6 |
| Long-term Borrowing to Long-term Assets (ratio) | 35.38% | 35.13% | 36.36% | 36.91% |
| Long-term Borrowing to Taxation & Aggregate External Finance | 105.33% | 103.10% | 103.10% | 104.00% |

The tables below show the Projected Outturn position for the 2019/20 financial year for both revenue and capital.

Revenue Month 9 Projected Position

| Directorate | Net Expenditure Budget £000 | Projected Outturn £000 | Variance £000 | Variance % |
|-----------------------------------|-----------------------------|------------------------|---------------|--------------|
| Corporate Management | 25,984 | 25,914 | (70) | (0.3%) |
| Economic Development | 3,940 | 4,453 | 513 | 13.0% |
| Education & Lifelong Learning | 269,259 | 269,752 | 493 | 0.2% |
| People & Communities | | | | |
| - Communities & Housing | 45,145 | 44,676 | (469) | -1.0% |
| - Performance & Partnerships | 2,765 | 2,765 | 0 | 0.0% |
| - Social Services | 172,410 | 177,394 | 4,984 | 2.9% |
| Planning, Transport & Environment | 37,409 | 39,844 | 2,435 | 6.5% |
| Resources | | | | |
| - Governance & Legal Services | 5,504 | 5,777 | 273 | 5.0% |
| - Resources | 16,477 | 16,458 | (19) | -0.1% |
| Total Directorates | 578,893 | 587,033 | 8,140 | 1.41% |
| Capital Financing | 35,236 | 34,767 | (469) | (1.3%) |
| Discretionary Rate Relief | 400 | 400 | 0 | 0.0% |
| General Contingency | 3,000 | 0 | (3,000) | (100.0%) |
| Summary Revenue Account etc. | 6,060 | 1,510 | (4,550) | (75.1%) |
| Council Tax | | (121) | (121) | 0.0% |
| Total | 623,589 | 623,589 | 0 | 0% |

Revenue Savings Achieved and Unachieved 2019/20



| Directorate | 2019/20 Savings Projections | | |
|-----------------------------------|-----------------------------|-----------------|---------------|
| | Achieved £000 | Unachieved £000 | Total £000 |
| Corporate Management | 166 | 0 | 166 |
| Economic Development | 3,135 | 18 | 3,153 |
| Education & Lifelong Learning | 1,523 | 369 | 1,892 |
| People & Communities | 3,024 | 4,350 | 7,374 |
| Planning, Transport & Environment | 2,170 | 1,649 | 3,819 |
| Resources | 2,696 | 57 | 2,753 |
| Total | 12,714 | 6,443 | 19,157 |

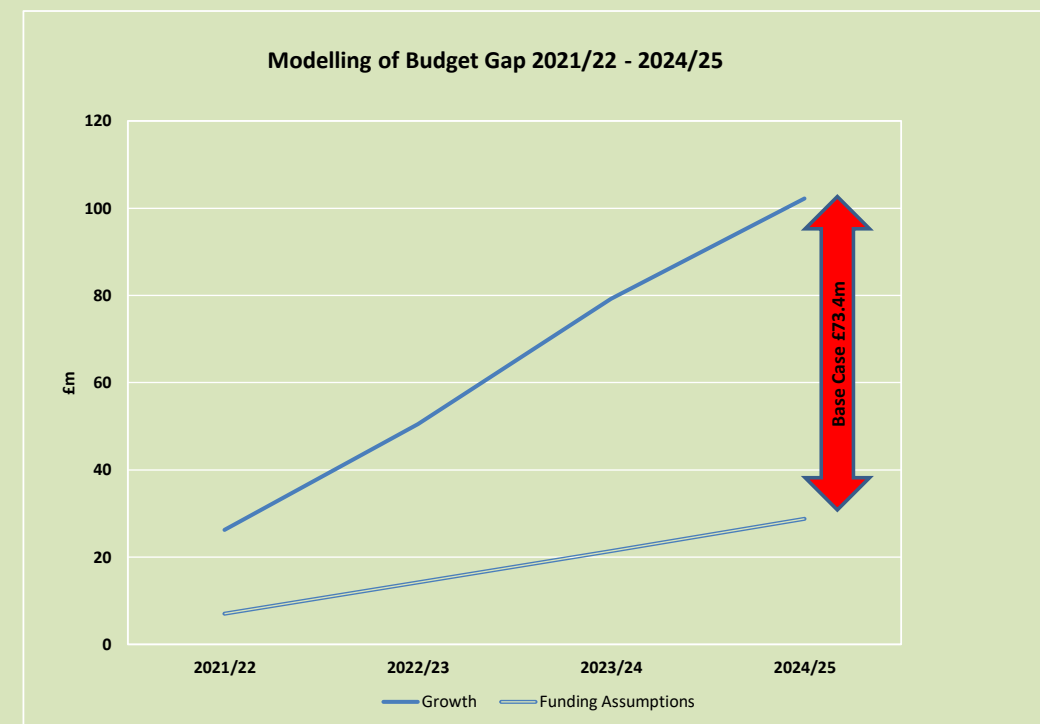
Capital Month 9 Projected Position

| Directorate | Budget £000 | Projected Outturn £000 | Variance £000 | Variance % | (Under)/Overspend £000 | Slippage £000 |
|-----------------------------------|----------------|------------------------|-----------------|-----------------|------------------------|-----------------|
| Economic Development | 70,626 | 67,253 | (3,373) | (4.8%) | 0 | (3,373) |
| Education & Lifelong Learning | 38,995 | 13,123 | (25,872) | (66.3%) | 3,172 | (29,044) |
| People & Communities | 12,539 | 9,970 | (2,569) | (20.5%) | 0 | (2,569) |
| Planning, Transport & Environment | 39,849 | 25,970 | (13,879) | (34.8%) | (50) | (13,829) |
| Resources | 4,005 | 1,531 | (2,474) | (61.8%) | 0 | (2,474) |
| Total | 166,014 | 117,847 | (48,167) | (29.01%) | 3,122 | (51,289) |

The tables below show the Medium Term Financial Plan (MTFP), the risks and affordability indicators facing the Council.

MTFP Scenario

| | 2021/22 £000 | 2022/23 £000 | 2023/24 £000 | 2024/25 £000 | TOTAL £000 |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|
| Total Pressures | 26,244 | 24,241 | 28,680 | 23,046 | 102,211 |
| Funding Assumptions | (7,036) | (7,141) | (7,248) | (7,357) | (28,782) |
| Budget Requirement Reduction | 19,208 | 17,100 | 21,432 | 15,689 | 73,429 |
| Council Tax Assumptions - at 4% | 6,090 | 6,334 | 6,587 | 6,880 | 25,891 |
| Total Savings | 13,118 | 10,766 | 14,845 | 8,809 | 47,538 |
| Budget Requirement Strategy | 19,208 | 17,100 | 21,432 | 15,689 | 73,429 |



Capital Expenditure & Capital Financing Requirement (CFR)

| | 31 Mar 20 £000 | 31 Mar 21 £000 | 31 Mar 22 £000 | 31 Mar 23 £000 | 31 Mar 24 £000 | 31 Mar 25 £000 |
|--|----------------|----------------|----------------|------------------|------------------|------------------|
| Capital Expenditure | Estimate | Estimate | Estimate | Estimate | Estimate | Estimate |
| Council Fund (General Fund) | 117,847 | 137,529 | 196,028 | 168,801 | 59,508 | 27,304 |
| Housing Revenue Account | 44,307 | 56,775 | 87,565 | 87,330 | 55,805 | 62,230 |
| Total Capital Expenditure | 162,154 | 194,304 | 283,593 | 256,131 | 115,313 | 89,534 |
| Capital Financing Requirement excl. Landfill | | | | | | |
| Council Fund CFR | 530,630 | 544,328 | 600,666 | 633,580 | 634,247 | 614,697 |
| Housing Revenue Account CFR | 303,624 | 325,689 | 381,433 | 441,044 | 464,434 | 493,030 |
| Total CFR | 834,253 | 870,017 | 982,098 | 1,074,624 | 1,098,682 | 1,107,727 |

Affordability Indicator - Capital Financing Costs as a % of Controllable Budget

| | 2011/12 | 2019/20 | 2020/21 | 2021/22 | 2022/23 | 2023/24 | 2023/24 | Difference 11/12-24/25 |
|-------|---------|---------|---------|---------|---------|---------|---------|------------------------|
| Net | 13.47 | 11.84 | 11.21 | 11.35 | 11.21 | 12.88 | 12.49 | (7.28) |
| Gross | 15.17 | 17.04 | 16.02 | 16.41 | 17.05 | 19.35 | 18.82 | 24.06 |