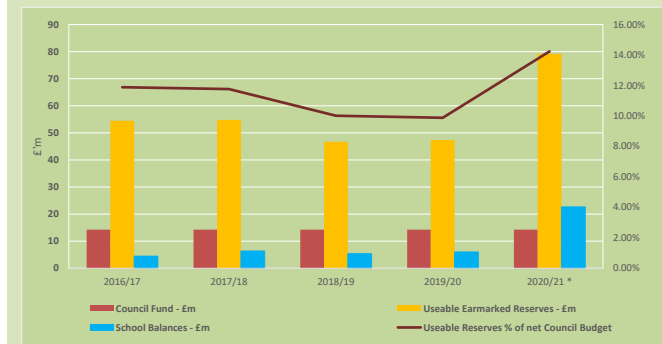


FINANCIAL RESILIENCE SNAPSHOT - BUDGET STRATEGY REPORT VERSION

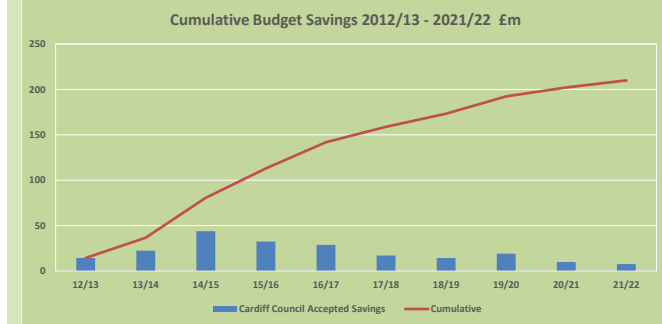
The following tables, charts and figures give an indication of the financial resilience of the Council as per the Statement of Accounts and information in the Budget Strategy Report.

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

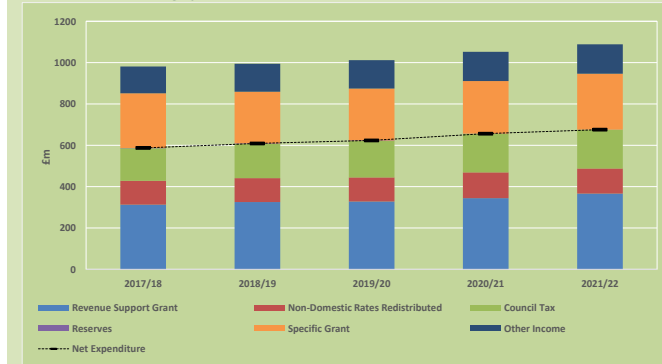


* 2020/21 - Information from Statement of Accounts subject to an audit

Cardiff Council Historic Cumulative Budget Savings



Actual Revenue Funding Split



Other Financial Indicators - Cardiff Council Single Entity Accounts

Indicator	2016/17	2017/18	2018/19	2019/20	2020/21 *
Working Capital as a percentage of Gross Revenue Expenditure (%)	6.99%	8.69%	7.15%	10.94%	15.27%
General Reserves to Gross Revenue Expenditure (days)	6	6	6	6	6
Long-term Borrowing to Long-term Assets (ratio)	35.13%	36.36%	36.91%	38.46%	36.71%
Long-term Borrowing to Taxation & Aggregate External Finance	103.10%	103.10%	104.00%	114.75%	99.44%

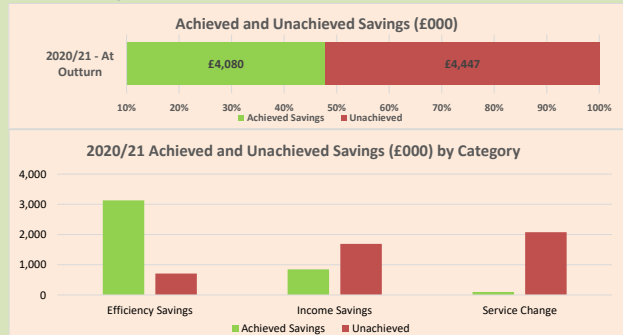
* 2020/21 - Information from Statement of Accounts subject to an audit

The tables below show the Revenue Outturn position for the 2020/21 financial year for both revenue and capital.

Revenue Outturn Position 2020/21

Directorate	Net Exp. Budget £000	Outturn £000	Variance £000	Variance %
Corporate Management	26,270	26,340	70	0.3%
Economic Development				
- Economic Development	8,090	7,582	(508)	-6.3%
- Recycling & Neighbourhood S	30,467	30,467	0	0.0%
Education & Lifelong Learning	287,258	287,533	275	0.1%
People & Communities				
- Housing & Communities	46,526	46,241	(285)	-0.6%
- Performance & Partnerships	3,047	2,868	(179)	-5.9%
- Social Services	182,338	182,967	629	0.3%
Planning, Transport & Environment	7,104	7,104	0	0.0%
Resources				
- Governance & Legal Services	5,700	6,286	586	10.3%
- Resources	15,636	15,239	(397)	-2.5%
Total Directorates	612,436	612,627	191	0.03%
Capital Financing	30,936	31,354	418	1.4%
Discretionary Rate Relief	400	362	(38)	(9.5%)
General Contingency	3,000	0	(3,000)	(100.0%)
Summary Revenue Account etc.	9,414	12,859	3,445	36.6%
Council Tax	0	(1,016)	(1,016)	0.0%
Total	656,186	656,186	0	0%

Revenue Savings Achieved and Unachieved 2020/21



Directorate	2020/21 Savings Outturn		
	Achieved £000	Unachieved £000	Total £000
Corporate Management	90	0	90
Economic Development	846	804	1,650
Education & Lifelong Learning	686	265	951
People & Communities	929	2,409	3,338
Planning, Transport & Environment	606	790	1,396
Resources	923	209	1,132
Total	4,080	4,477	8,557

Covid - 19 Hardship Fund

	Additional Expenditure £000	Lost Income £000	Total Hardship Fund £000
Claimed	50,849	39,044	89,893
Withdrawn	1,031	889	1,920
Rejected	2,114	0	2,114
Reimbursed	47,704	38,155	85,859

* Lost income claim withdrawn due to alternative fund becoming available

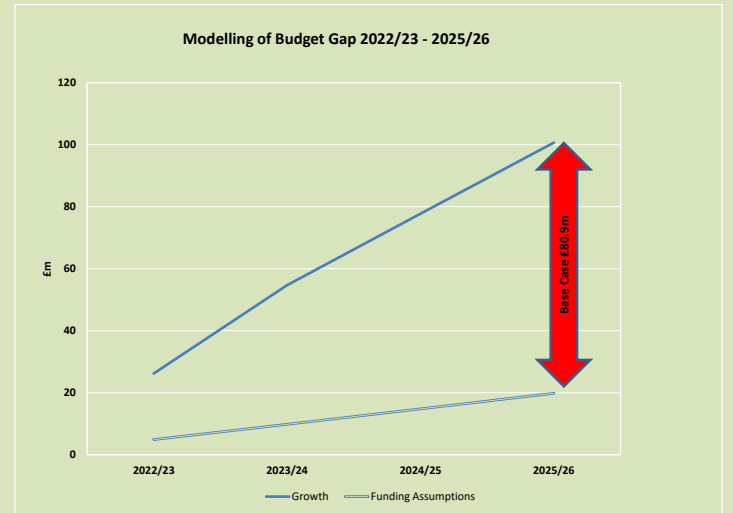
Capital 2020/21 Outturn Position

Directorate	Budget £000	Projected Outturn £000	Variance £000	Variance %	(Under)/Overspend £000	Slippage £000
Economic Development	23,312	13,871	(9,441)	(40.5%)	0	(9,441)
Education & Lifelong Learning	31,261	29,974	(1,287)	(4.1%)	1,721	(3,008)
People & Communities	14,880	10,610	(4,270)	(28.7%)	62	(4,332)
Planning, Transport & Environment	46,066	35,997	(10,069)	(21.9%)	(2,101)	(7,968)
Resources	17,723	11,118	(6,605)	(37.3%)	0	(6,605)
Total	133,242	101,570	(31,672)	(23.77%)	(318)	(31,354)

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

MTFP Scenario

	2022/23 £000	2023/24 £000	2024/25 £000	2025/26 £000	TOTAL £000
Total Pressures	26,189	28,490	23,077	22,908	100,664
Funding Assumptions	(4,879)	(4,928)	(4,977)	(5,027)	(19,811)
Budget Requirement Reduction	21,310	23,562	18,100	17,881	80,853
Council Tax Assumptions - at 4%	6,300	6,552	6,814	7,086	26,752
Total Savings	15,010	17,010	11,286	10,795	54,101
Budget Requirement Strategy	21,310	23,562	18,100	17,881	80,853



Capital Expenditure & Capital Financing Requirement (CFR)

	31 Mar 21 £m	31 Mar 22 £m	31 Mar 23 £m	31 Mar 24 £m	31 Mar 25 £m	31 Mar 26 £m
Capital Expenditure	Actual	Estimate	Estimate	Estimate	Estimate	Estimate
Council Fund (General Fund)	112	158	251	271	121	69
Housing Revenue Account	54	87	118	91	70	51
Total Capital Expenditure	166	244	369	362	191	120
Capital Financing Requirement excl. Landfill						
Council Fund CFR	540	584	755	930	920	901
Housing Revenue Account CFR	301	362	449	505	538	555
Total CFR	841	946	1,204	1,435	1,458	1,456

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

	2011/12	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	Difference 11/12-25/26
Net	13.47%	11.34%	11.00%	11.40%	12.52%	13.11%	12.98%	(3.64%)
Gross	15.17%	16.37%	17.02%	17.51%	21.19%	23.59%	23.13%	52.47%