Cashflow Spreadsheet and Chart

General

The spreadsheet and chart on the right shows 4 scenarios for the Cashflow on the project. All are set to run for 20 years.

All the cashflows are based on the same spend (red text) and same funding (green text) for the core elements of the project.

There are also variable costs shown below these which are included in the different cashflow scenarios.

All of the Public Works Loan Board (PWLB) loans are set at 20-years payback for consistent forecasting purposes, and the figures show when there would be sufficient funds to repay them in full. PWLB loans are designed to run for the full term you apply for and paying them off early has no advantage. It is therefore likely that shorter loan periods will be used once the variable costs are confirmed to minimise interest costs.

The dates for delivery of the various elements are the earliest realistic dates.

Cashflow A
This is probably the best case where:
- A good level of grants is obtained
- Money from the Gleeson Phase 2 is forthcoming
- Income from the Padel Court is good at £39k per year

Cashflow B
The changes from Cashflow A are:
- Gleeson Phase 2 does not happen
- Padel Court income reduced from £39k to £16k a year

Cashflow C
The changes from Cashflow A are:
- Gleeson Phase 2 does not happen
- Padel Court income reduced from £39k to £16k a year
- No major grant (£250k loss)

Cashflow D
The changes from Cashflow A are:
- Gleeson Phase 2 does not happen
- No Padel Court

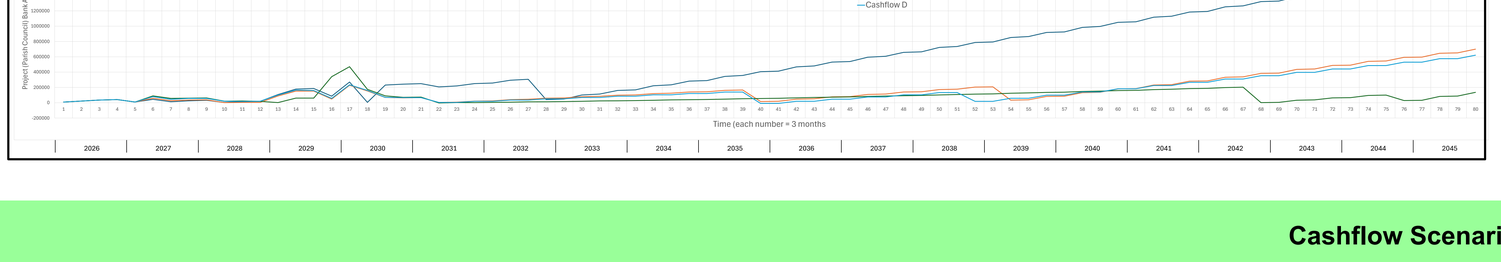
Funding Notes

- No allowance for interest on funds in the PC account included in the calculation.
- Padel court income has been based on a similar local outdoor facility but without a roof. Data was analysed for a week in February 2026. This was then multiplied by 52. Maintenance costs were then deducted and then the figure was reduced by 10%.
  - This was then used for Cashflow A.
  - Cashflows B & C reduced the surplus from £39k down to £16k.
  - Cashflow D shows the impact of not building the Padel court (including cost saving from the build but also reduced income).

Cost Notes

- 10% contingency has been added to all the costs.
- 3% has been added to quotes/estimates for each year to take account of inflation.
- Quotations from respected contractors have been obtained for the majority of elements
- A Quantity Surveyor who prices lots of similar projects for contractors has costed the Community Building
- Other costs are estimates based on recent parish projects or web prices for the supply of items such as benches/tables.
- The New Children's Play Area cost is based on the highest of two proposals received.
- Competitive tendering and careful management of the contingency should result in lower costs.

Summary Chart

Note PWLB Loans:
- Two separate loans are shown in most cases this is because you don't take more than you need at that time, in case things don't go to plan with timing and funding requirements of next phase etc.
- These are subject to parishioner consultation before they can be applied for

	Gleeson Phase 2 included	Reduced Padel Court Income	£250k Major Grant included	Includes Padel Court	Proposed PWLB Loans	Date PWLB Loans shown paid off	Time from Jan 2026 to PWLB Loans shown paid off	Money in the bank at 2045
Cashflow A	Yes	No	Yes	Yes	Phase 2 £355k	December 2032	7 years	£1,740k
Cashflow B	No	Yes	Yes	Yes	Phase 2 £370k Phase 3 £190k	June 2039	12.5 years	£698k
Cashflow C	No	Yes	No	Yes	Phase 2 £500k Phase 3 £380k	December 2044	19 years	£134k
Cashflow D	No	No	Yes	No	Phase 2 £220k Phase 3 £140k	June 2039	13.5 years	£614k