

## Appendices

### Appendix A1 – Council Revenue Summary

Month: September 2012	Year to date				Full Year				
Director	Budget	Actual	Use of Reserves	Variance	Approved Budget	Forecast Outturn	Forecast Variance	Proposed use of Earmarked reserves	Forecast Variance after use of earmarked reserves.
	£000	£000	£000	£000	£000	£000	£000	£000	£000
<b>Social Care Health and Housing</b>	27,864	25,619	-220	-2,465	55,586	56,349	764	-708	56
<b>Children's Services</b>	14,951	15,550	-246	352	32,561	35,712	3,151	-1,549	1,602
<b>Sustainable Communities</b>	22,750	22,287	-61	-523	47,712	48,008	296	-430	-134
<b>Corporate Services</b>	13,767	12,887	-114	-995	28,396	29,378	983	-452	531
<b>Contingency and Reserves</b>	-1,971	-2,224	0	-254	344	91	-253	0	-253
<b>Corporate Costs</b>	7,242	6,666	0	-577	13,801	13,397	-404	0	-404
<b>Total (Excl Schools &amp;HRA)</b>	<b>84,603</b>	<b>80,785</b>	<b>-641</b>	<b>-4,462</b>	<b>178,399</b>	<b>182,935</b>	<b>4,537</b>	<b>-3,139</b>	<b>1,397</b>
<b>Schools</b>	-1,587	-1,604	0	-17	550	859	309	-309	0
<b>HRA</b>	0	-109	0	-109	0	0	0	0	0
<b>Total</b>	<b>83,016</b>	<b>79,072</b>	<b>-641</b>	<b>-4,588</b>	<b>178,949</b>	<b>183,794</b>	<b>4,846</b>	<b>-3,448</b>	<b>1,397</b>

## Appendix A2 – Directorate Summary

Month: September 2012	Year to date				Year				
Director	Budget	Actual	Use of Reserves	Variance	Approved Budget	Forecast Outturn	Forecast Variance	Proposed use of Earmarked reserves	Forecast Variance after use of earmarked reserves.
	£000	£000	£000	£000	£000	£000	£000	£000	£000
<b>Social Care Health and Housing</b>									
Director of Social Care, Health, Housing	20	101	0	81	39	57	17	0	17
Housing Management (GF)	1,962	1,911	0	-51	3,925	3,923	-1	0	-1
Adult Social Care	27,795	25,160	-71	-2,706	55,500	55,461	-39	-39	-78
Commissioning	2,321	2,612	-107	185	4,641	4,783	142	-112	30
Business and Performance	-4,234	-4,165	-42	27	-8,520	-7,874	645	-557	88
<b>Sub Total Social Care and Health</b>	<b>27,864</b>	<b>25,619</b>	<b>-220</b>	<b>-2,465</b>	<b>55,586</b>	<b>56,349</b>	<b>764</b>	<b>-708</b>	<b>56</b>
<b>Children's Services</b>									
Director of Children's Services	150	131	0	-19	300	300	0	0	0
Children's Services Operations	9,995	11,739	-59	1,684	20,725	23,831	3,106	-1,268	1,838
Learning, Commissioning & Partnerships	2,220	1,707	-132	-644	5,311	5,300	-11	-226	-237
Joint School Commissioning Service (Transport)	3,211	2,425	0	-786	7,437	7,438	1	0	1
Partnerships	284	456	-55	117	606	661	55	-55	0
<b>Sub Total Children's Services (excluding Schools)</b>	<b>15,860</b>	<b>16,459</b>	<b>-246</b>	<b>352</b>	<b>34,379</b>	<b>37,529</b>	<b>3,151</b>	<b>-1,549</b>	<b>1,602</b>
DSG Contribution to Central Support	-909	-909	0	0	-1,817	-1,817	0	0	0
<b>Sub Total Children's Services (excluding Schools)</b>	<b>14,951</b>	<b>15,550</b>	<b>-246</b>	<b>352</b>	<b>32,561</b>	<b>35,712</b>	<b>3,151</b>	<b>-1,549</b>	<b>1,602</b>
<b>Sustainable Communities</b>									
Director of Sustainable Communities	384	334	0	-50	768	773	4	0	4
Economic Growth, Skills & Regeneration	2,660	2,667	-59	-52	5,389	5,810	422	-396	26
Highways Transportation	5,333	5,204	0	-128	11,538	11,734	196	-50	146
Planning	3,147	2,849		-298	6,823	6,789	-34	-30	-64
Comm Safety Public Protec Waste Leisure	11,226	11,233	-2	5	23,195	22,902	-292	46	-246
<b>Sub Total Sustainable Communities</b>	<b>22,750</b>	<b>22,287</b>	<b>-61</b>	<b>-523</b>	<b>47,712</b>	<b>48,008</b>	<b>296</b>	<b>-430</b>	<b>-134</b>
<b>People &amp; Organisation</b>									
People and Organisation Leadership	82	92	-6	4	190	248	58	-58	0
Communications	362	311	0	-51	724	726	3	0	3
Customer Services	944	946	0	2	1,888	1,888	0	0	0
Policy & strategy	166	140	0	-26	333	314	-19	0	-19
Customer & Community Insight	46	56	0	10	91	110	18	0	18
People	1,210	1,158	0	-52	2,420	2,508	88	-6	82
Legal & Democratic Services	1,771	1,572	-25	-225	3,828	3,934	106	-25	81
<b>Sub Total People &amp; Organisation</b>	<b>4,581</b>	<b>4,274</b>	<b>-31</b>	<b>-338</b>	<b>9,474</b>	<b>9,728</b>	<b>255</b>	<b>-89</b>	<b>166</b>
<b>Resources</b>									
Programme & Performance	496	273	-9	-232	991	1,265	274	-289	-15
E Procurement & Payments	161	185	0	25	322	352	30	0	30
Finance	1,966	2,086	-35	85	4,481	4,962	481	-35	446
Category Review	0	0	0	0	0	0	0	0	0
ICT	3,375	2,924	0	-450	6,749	6,652	-98	0	-98
Assets	3,012	2,997	-39	-53	6,023	6,065	41	-39	2
<b>Sub Total Resources</b>	<b>9,009</b>	<b>8,466</b>	<b>-83</b>	<b>-626</b>	<b>18,567</b>	<b>19,295</b>	<b>728</b>	<b>-363</b>	<b>365</b>
Chief Executive	177	146	0	-31	355	355	0	0	0
<b>Sub Total Corporate Services</b>	<b>13,767</b>	<b>12,887</b>	<b>-114</b>	<b>-995</b>	<b>28,396</b>	<b>29,378</b>	<b>983</b>	<b>-452</b>	<b>531</b>
Contingency and Reserves*	-1,971	-2,224	0	-254	344	91	-253	0	-253
<b>Corporate Costs</b>									
Debt Management	5,850	5,207	0	-643	11,700	11,015	-685	0	-685
Audit Fees	0	0	0	0	0	0	0	0	0
Insurance	0	0	0	0	0	0	0	0	0
Premature Retirement Costs	1,477	1,555	0	78	2,954	2,896	-58	0	-58
Corporate HRA Recharges	-45	-45	0	0	-90	-90	0	0	0
Efficiencies	-39	-50	0	-11	-763	-424	339	0	339
<b>Sub Total Corporate Costs</b>	<b>7,242</b>	<b>6,666</b>		<b>-577</b>	<b>13,801</b>	<b>13,397</b>	<b>-404</b>	<b>0</b>	<b>-404</b>
<b>TOTAL Excluding Schools</b>	<b>84,604</b>	<b>80,785</b>	<b>-641</b>	<b>-4,461</b>	<b>178,399</b>	<b>182,935</b>	<b>4,536</b>	<b>-3,139</b>	<b>1,397</b>

## Appendix A3 – Monthly forecast variance

Director	August Variance	September Variance	Difference	COMMENTARY
	£000	£000	£000	
<b>Social Care Health and Housing</b>				
Director of Social Care, Health, Housing	17	17	-	
Housing Management (GF)	(1)	(1)	-	
Adult Social Care	(367)	(78)	289	Additional package costs in 65+ services - 25 new customers less 10 deaths/discharges , additional OT agency costs (clearance of the waiting list)
Commissioning	296	30	(266)	Fee increase for dementia beds in res/nursing homes to take effect for part year only
Business and Performance	(188)	88	276	Base budget shortfall no longer met from reserve
<b>Sub Total Social Care and Health</b>	<b>(243)</b>	<b>56</b>	<b>299</b>	
Housing Services (HRA)	-	-	-	
<b>Sub Total Social Care Health and Housing</b>	<b>(243)</b>	<b>56</b>	<b>299</b>	
<b>Children's Services</b>				
Director of Children's Services	-	-	-	
Children's Services Operations	1,474	1,838	365	
Learning, Commissioning & Partnerships	(109)	(237)	(129)	
Joint School Commissioning Service (Transport)	-	1	1	
Partnerships	(0)	0	0	
<b>Sub Total Children's Services (excluding Schools)</b>	<b>1,365</b>	<b>1,602</b>	<b>237</b>	
<b>Sustainable Communities</b>				
Director of Sustainable Communities	(11)	4	15	
Economic Growth, Skills & Regeneration	64	26	(39)	additional income
Highways Transportation	123	146	23	
Planning	(31)	(64)	(32)	change in forecasting
Comm Safety Public Protect Waste Leisure	(217)	(246)	(29)	delay in recruitment to vacant post / reduction in legal costs
<b>Sub Total Sustainable Communities</b>	<b>(72)</b>	<b>(134)</b>	<b>(62)</b>	
<b>ACE People &amp; Organisation</b>				
ACE People	0	0	-	
Communications	3	3	0	
Customer Services	-	-	-	
Policy & strategy	0	(19)	(19)	
Customer & Community Insight	-	18	18	
People	72	82	10	
Legal & Democratic Services	182	81	(101)	£35k additional income and £71k reduction in staffing cost forecast
<b>Sub Total ACE People &amp; Organisation</b>	<b>258</b>	<b>166</b>	<b>(92)</b>	
<b>ACE Resources</b>				
Programme & Performance	(4)	(15)	(12)	
E Procurement & Payments	38	30	(8)	
Finance	467	446	(21)	Laregely staffing cost forecast adjustments
Category Review	-	-	-	
ICT	(97)	(98)	(1)	
Assets	12	2	(10)	
<b>Sub Total ACE Resources</b>	<b>416</b>	<b>365</b>	<b>(51)</b>	
<b>Chief Executive</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>TOTAL Corporate Services</b>	<b>674</b>	<b>531</b>	<b>(143)</b>	
<b>Contingency and Reserves</b>	<b>(253)</b>	<b>(253)</b>	<b>-</b>	
<b>Corporate Costs</b>	<b>(361)</b>	<b>(404)</b>	<b>(43)</b>	Revision to pension cost liability
<b>TOTAL Excluding Schools</b>	<b>1,109</b>	<b>1,397</b>	<b>288</b>	

## Appendix A4 – Subjective Analysis

Revenue Subjective analysis September 2012 - Forecast Outturn										
Expenditure Type	Staffing costs	Premises and Transport	Supplies and Services	Third Party Payments	Other	Gross Costs	Income	Grants	Total Income	Net Costs
	£000	£000	£000	£000	£000	£000	£000	£000	£000	£000
<b>Director</b>										
<b>Social Care Health and Housing</b>	17,036	914	3,281	55,645	11,441	<b>88,316</b>	-14,860	-17,107	-31,967	<b>56,349</b>
<b>Children's Services</b>	22,251	8,971	25,351	8,766	2,156	<b>67,494</b>	-7,312	-24,470	-31,782	<b>35,712</b>
<b>Sustainable Communities</b>	20,185	2,827	7,716	29,650	126	<b>60,504</b>	-7,766	-4,729	-12,496	<b>48,008</b>
<b>Corporate Services</b>	23,216	4,115	14,918	544	78,733	<b>121,526</b>	-88,020	-4,127	-92,148	<b>29,378</b>
<b>ACE People</b>	9,811	427	1,920	285	2	<b>12,445</b>	-2,629	-87	-2,716	<b>9,728</b>
<b>ACE Resources</b>	13,061	3,685	12,990	259	78,731	<b>108,726</b>	-85,392	-4,040	-89,431	<b>19,295</b>
<b>Chief Executive</b>	344	3	8	0	0	<b>355</b>	0	0	0	<b>355</b>
<b>Contingency and Reserves</b>	0	0	1,251	0	3,034	<b>4,285</b>	0	-4,194	-4,194	<b>91</b>
<b>Corporate Costs</b>	2,817	0	-345	0	11,950	<b>14,422</b>	-940	-85	-1,025	<b>13,397</b>
<b>Total Excluding Schools</b>	<b>51,362</b>	<b>16,826</b>	<b>52,172</b>	<b>94,605</b>	<b>107,439</b>	<b>356,547</b>	<b>-118,899</b>	<b>-54,713</b>	<b>-173,611</b>	<b>182,935</b>

## Appendix C – Risks and Upsides

### Budget 2012/13 - Potential Risks and Opportunities

Appendix C

Likely
Possible
3rd party dependent

Risks (over £50k)						Sep 12	Aug-12
Directorate/AD	Description	Directorate	Ownership (Director, EIG, Finance, Corporate Measure etc)	Risk (certain, likely, possible, 3rd Party dependent etc.)	Estimated Value £000s	Estimated Value £000s	
<b>People &amp; Org</b>					-	-	
<b>Resources</b>					-	-	
<b>Children's Services</b>							
Child Protection	Increased referral numbers expected due to the level of Child Protection Plans	Children's Services	Yolanda Corden	Likely	500	500	
<b>TOTAL service risks quantified to date</b>						<b>500</b>	<b>500</b>
<b>Corporate Costs</b>							
Corporate Costs	Teachers' Pension contributions omissions (historic)	Res		Possible	460	460	
<b>TOTAL corporate risks quantified to date</b>						<b>460</b>	<b>460</b>
<b>TOTAL risks quantified to date</b>						<b>960</b>	<b>960</b>

### Budget 2012/13 - Potential Risks and Upsides

Opportunities (over £50k)						Sep 12	Aug 12
Directorate/AD	Description	Directorate	Ownership	Risk	Estimated Value £000s	Estimated Value £000s	
<b>TOTAL service upsides quantified to date</b>						<b>-</b>	<b>-</b>
<b>Corporate Costs</b>							
Interest Payable	Due a reduction in the level of borrowing requirement resulting from slippage in the Capital Programme	Res	Charles Warboys	Likely	100	100	
MRP	Due a reduction in capital spend against budget in 2011/12	Res	Charles Warboys	Likely	226	300	
<b>TOTAL corporate upsides quantified to date</b>						<b>326</b>	<b>400</b>
<b>TOTAL upsides quantified to date</b>						<b>326</b>	<b>400</b>

### Budget 2012/13 - Potential Risks and Opportunities

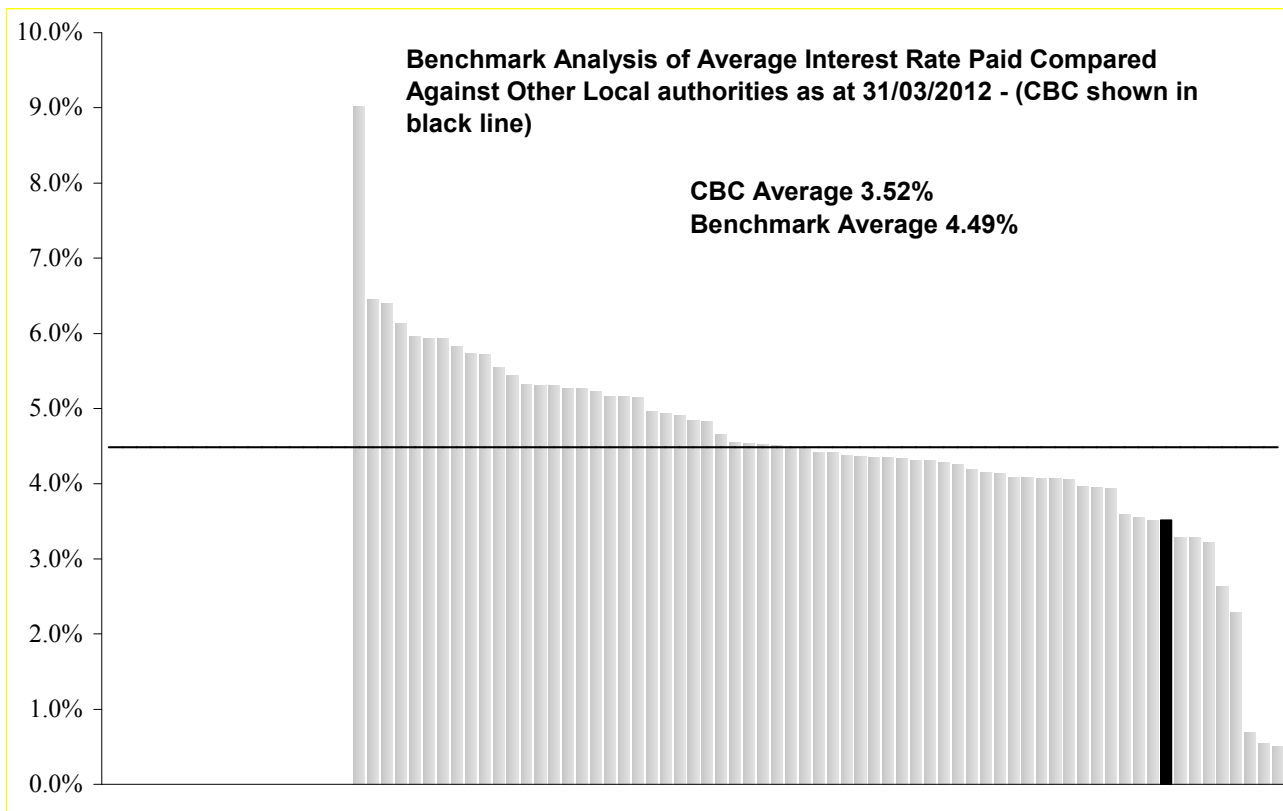
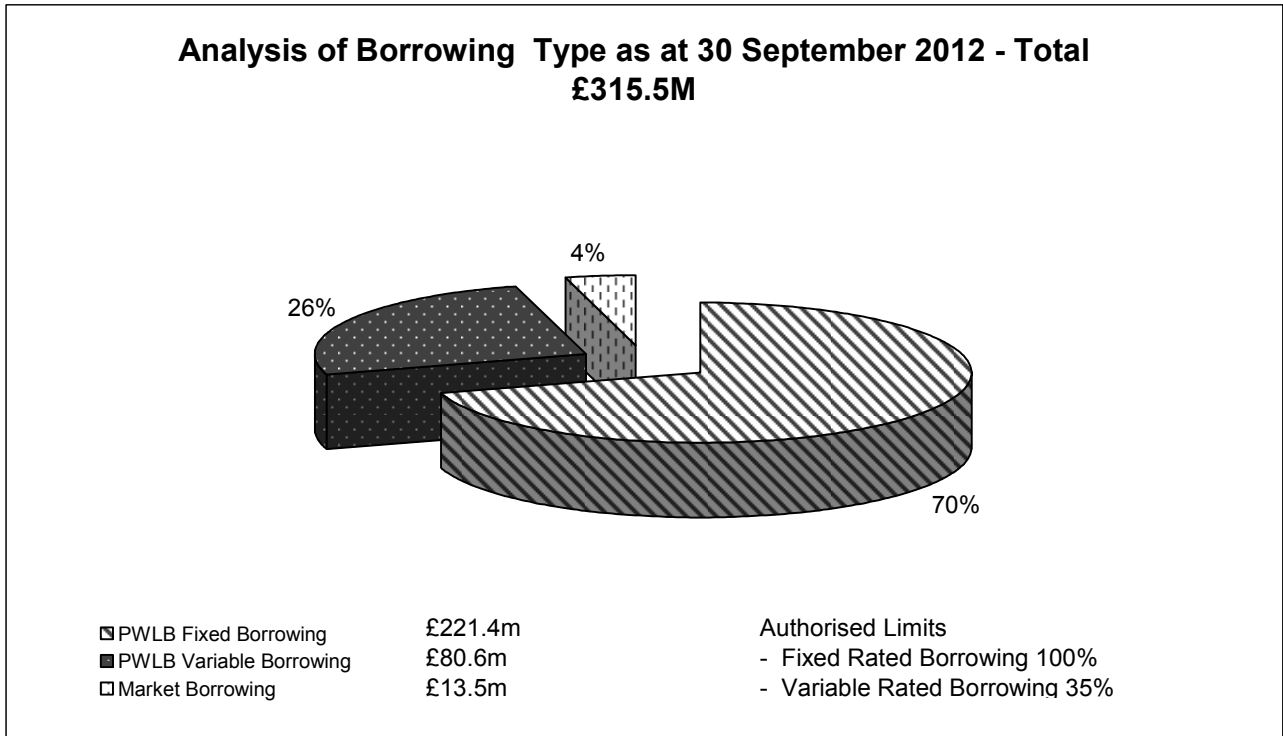
#### Summary Position

NET service quantified effect - upside / (downside)				(500)	(500)
NET corporate quantified effect - upside / (downside)				(134)	(60)
NET quantified effect - upside / (downside)				(634)	(560)

## Appendix D – Debt

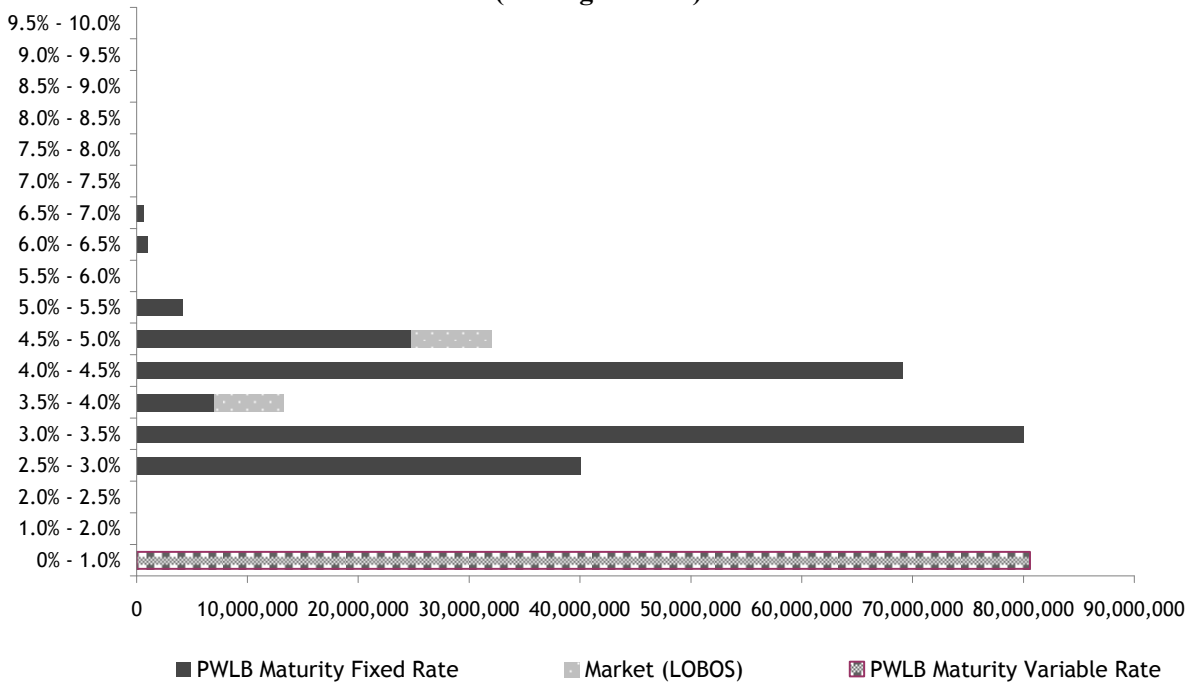
<b>Debtors September 2012</b>														
<b>DIRECTORATE</b>	<b>1 to 14 Days</b>		<b>15 to 30 Days</b>		<b>31 to 60 Days</b>		<b>61 to 90 Days</b>		<b>91 to 365 days</b>		<b>1 year and over</b>		<b>Total Debt</b>	
	£k	%	£k	%	£k	%	£k	%	£k	%	£k	%	£k	%
<b>Social Care Health &amp; Housing</b>	344	23%	289	20%	51	3%	60	4%	314	21%	407	28%	1,465	100%
<b>Children's Services</b>	80	17%	118	25%	106	22%	3	1%	58	12%	110	23%	475	100%
<b>Sustainable Communities</b>	384	17%	530	23%	379	16%	-34	-1%	750	32%	308	13%	2,317	100%
<b>ACE People</b>	9	5%	36	21%	79	46%	0	0%	41	24%	7	4%	172	100%
<b>ACE Resources</b>	645	52%	246	20%	45	4%	19	2%	159	13%	137	11%	1,251	100%
<b>NHS Bedfordshire</b>	438	20%	850	38%	831	37%	4	0%	106	5%	10	0%	2,239	100%
<b>Unallocated &amp; Non Directorate</b>	0	0%	-5	24%	-1	5%	-4	19%	-8	38%	-3	14%	-21	100%
<b>House Sales</b>	30	2%	36	2%	87	6%	65	4%	597	41%	645	44%	1,460	100%
<b>Grants</b>	3,298	79%	-525	-13%	1,315	32%	0	0%	72	2%	1	0%	4,161	100%
<b>GRAND TOTAL</b>	<b>5,228</b>	<b>39%</b>	<b>1,575</b>	<b>12%</b>	<b>2,892</b>	<b>21%</b>	<b>113</b>	<b>1%</b>	<b>2,089</b>	<b>15%</b>	<b>1,622</b>	<b>12%</b>	<b>13,519</b>	<b>100%</b>
<b>PREVIOUS MONTH</b>	<b>2,254</b>	<b>16%</b>	<b>4,232</b>	<b>30%</b>	<b>373</b>	<b>3%</b>	<b>3,436</b>	<b>24%</b>	<b>2,470</b>	<b>17%</b>	<b>1,478</b>	<b>10%</b>	<b>14,243</b>	<b>100%</b>

**SECTION A: DEBT INFORMATION**

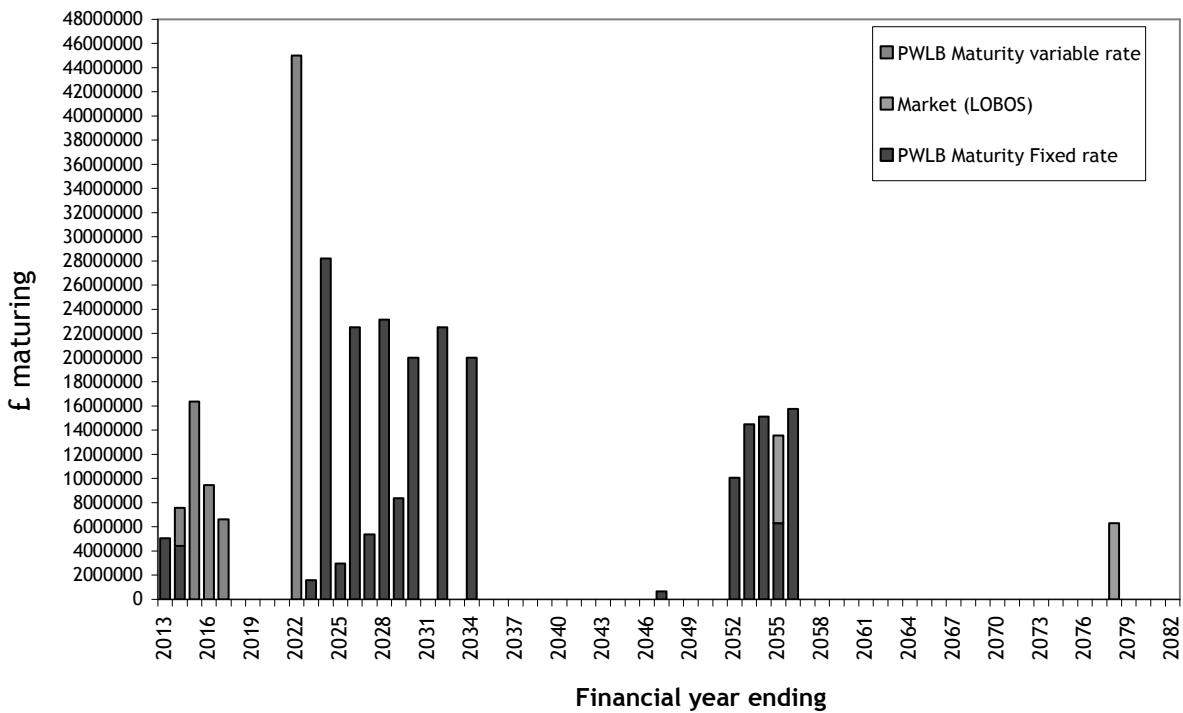


A3

### Analysis to show Interest Rate Profile on Debt (Average 3.52%)



### Debt Maturity Profile



LOBO assumption : the loans are not called prior to



# SECTION B: INVESTMENT INFORMATION

**B1**

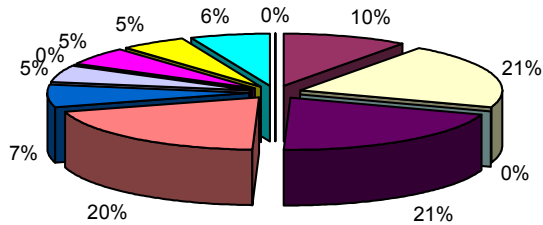
## Analysis of Investments as at 30th September - Total Investments £74M

### Authorised Maximum Limit

- National Westminster £25m
- Other Banks £15m

- Lime Fund £10m

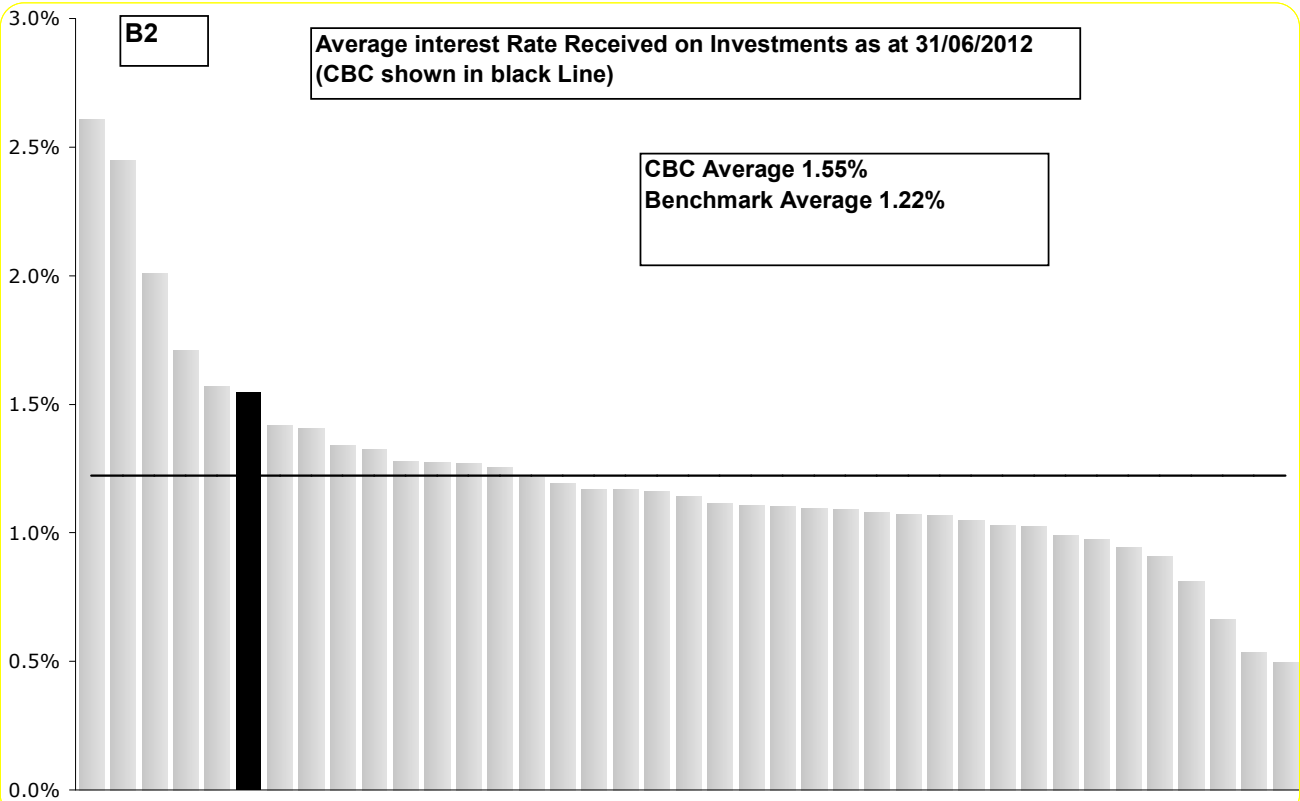
Money Market Fund 40%

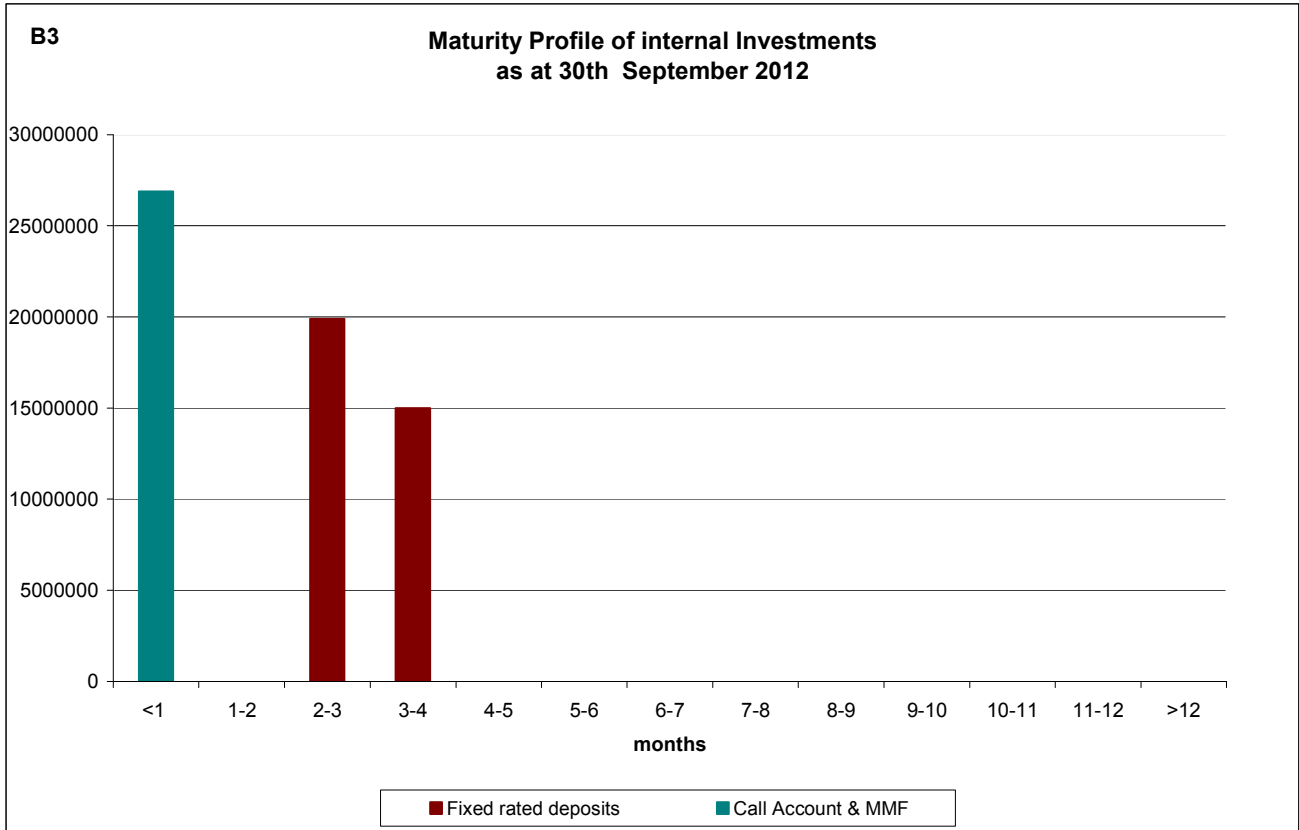


- |                      |                          |                      |                         |
|----------------------|--------------------------|----------------------|-------------------------|
| ■ Santander £0m      | ■ Bank of Scotland £7.5m | ■ Barclays Bank £15m | ■ DMO £0m               |
| ■ Lloyds TSB £14.92m | ■ NatWest Bank £14.88m   | ■ Nationwide B/S £5m | ■ Goldman Sachs MMF £4m |
| ■ RBS MMF £0m        | ■ BlackRock MMF £4m      | ■ Ignis MMF £4m      | ■ Lime fund £4.69m      |

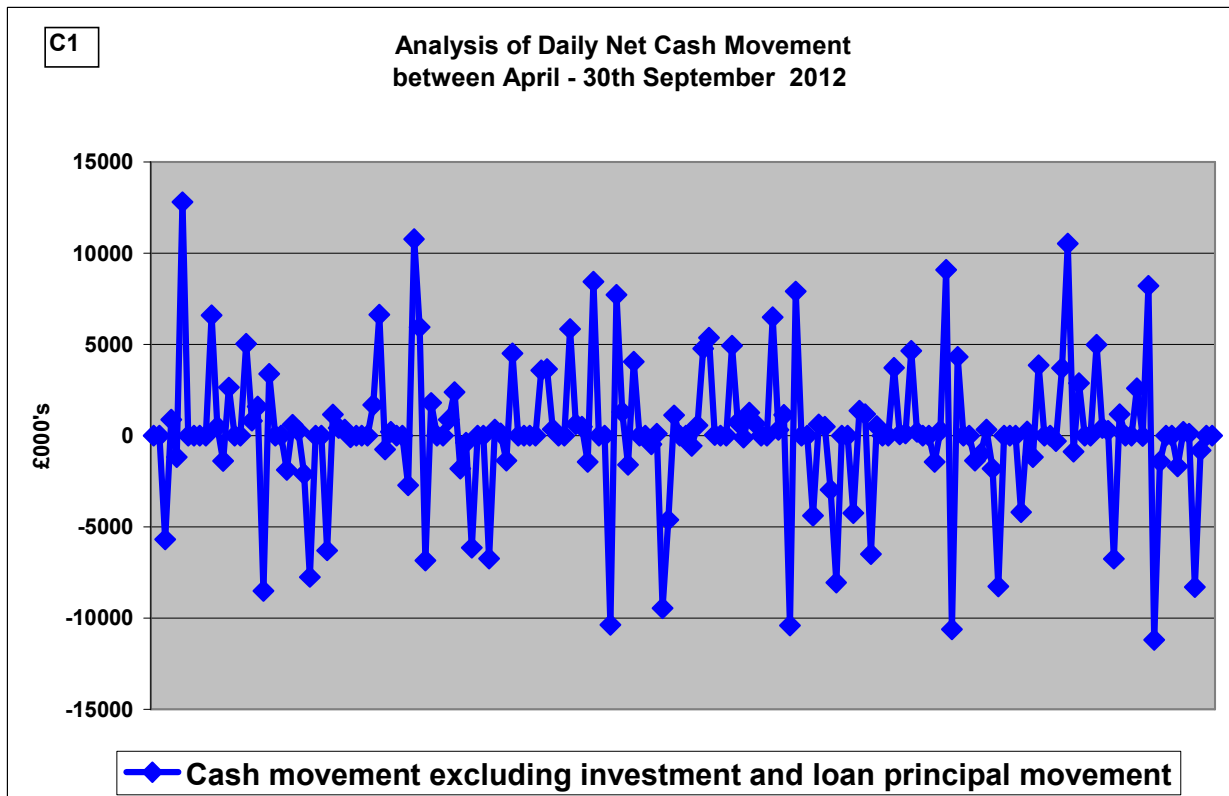
**B2**

### Average interest Rate Received on Investments as at 31/06/2012 (CBC shown in black Line)



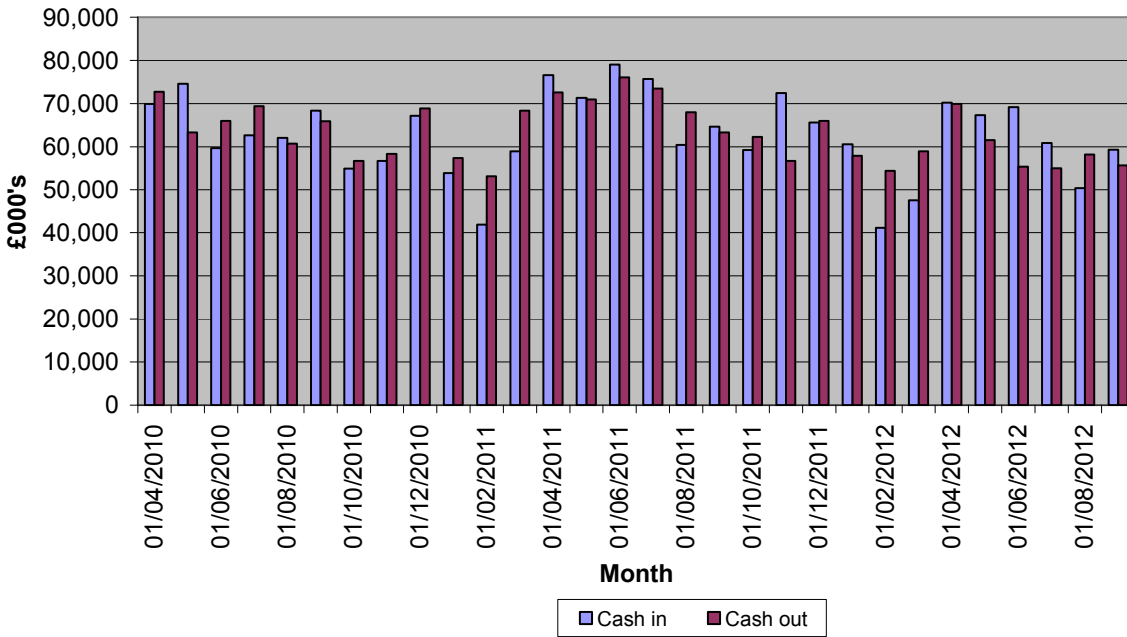


## SECTION C: CASH MANAGEMENT



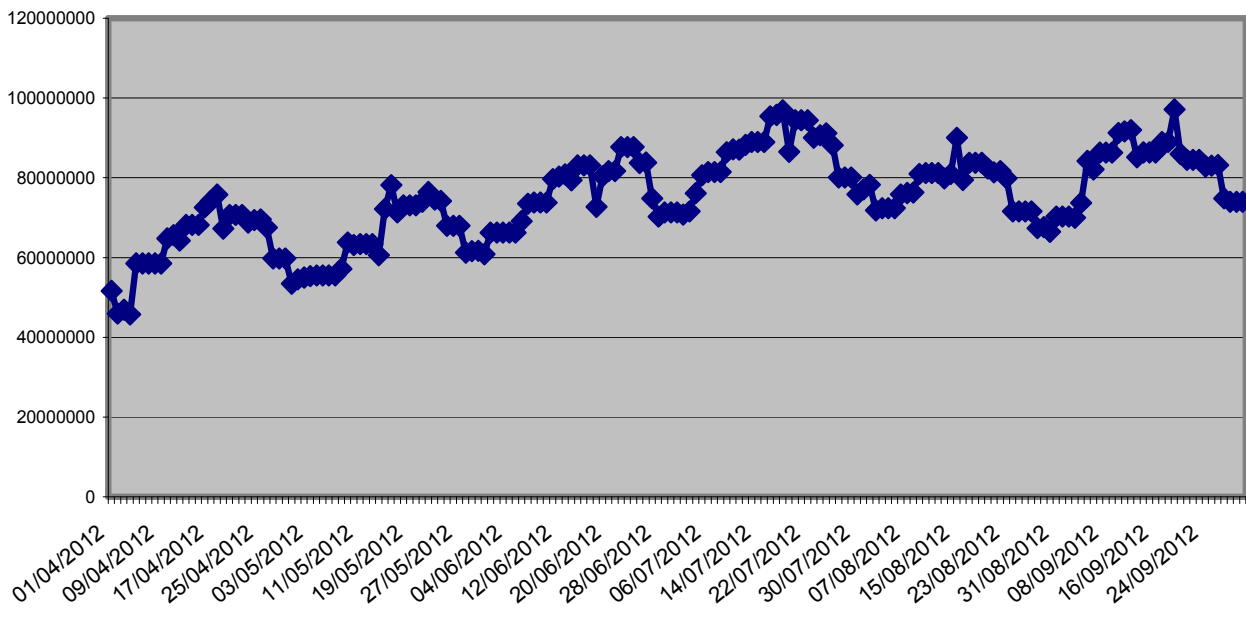
C2

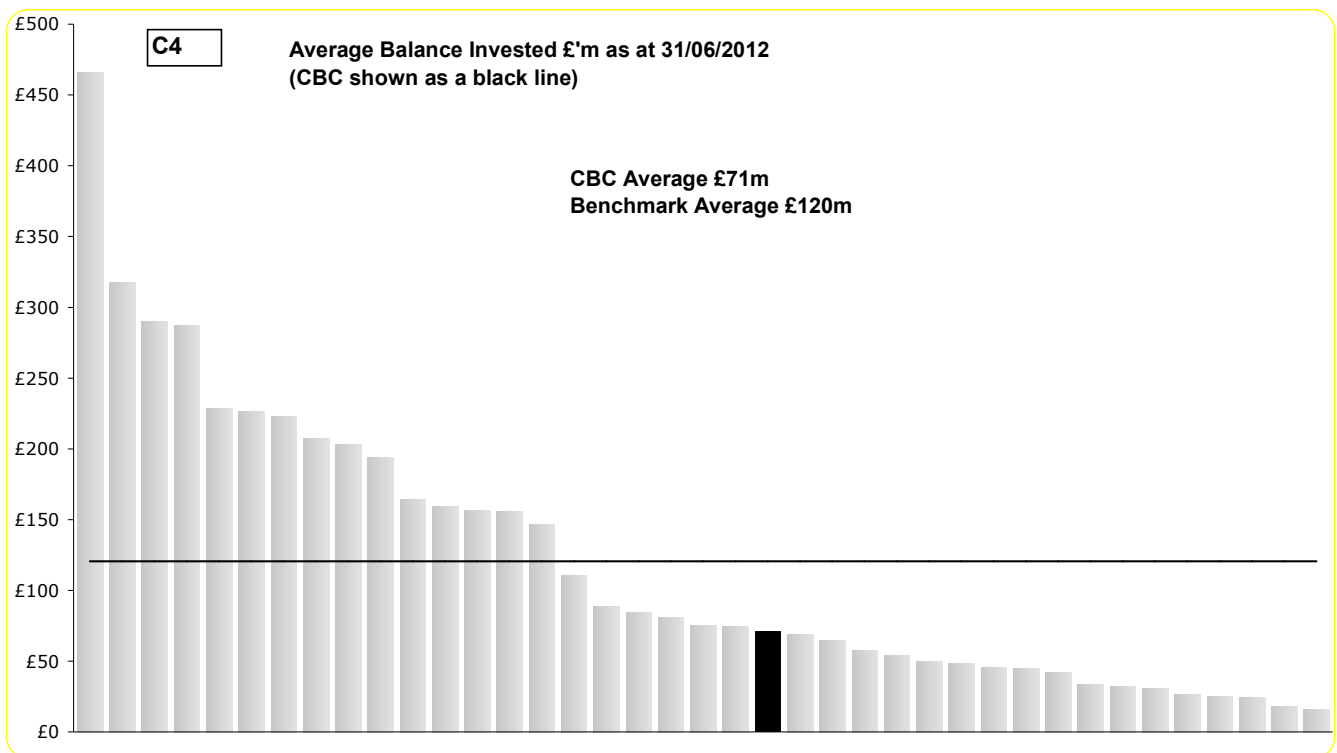
### Monthly Cashflow Analysis (Excluding Investment & Loan Principal Movements) to 30th September 2012



C3

### Analysis of investments held by Council including externally managed funds between 1st April 2012 to 30th September 2012





121031 CMT September Revenue Report