

CIPFA Financial Resilience Index

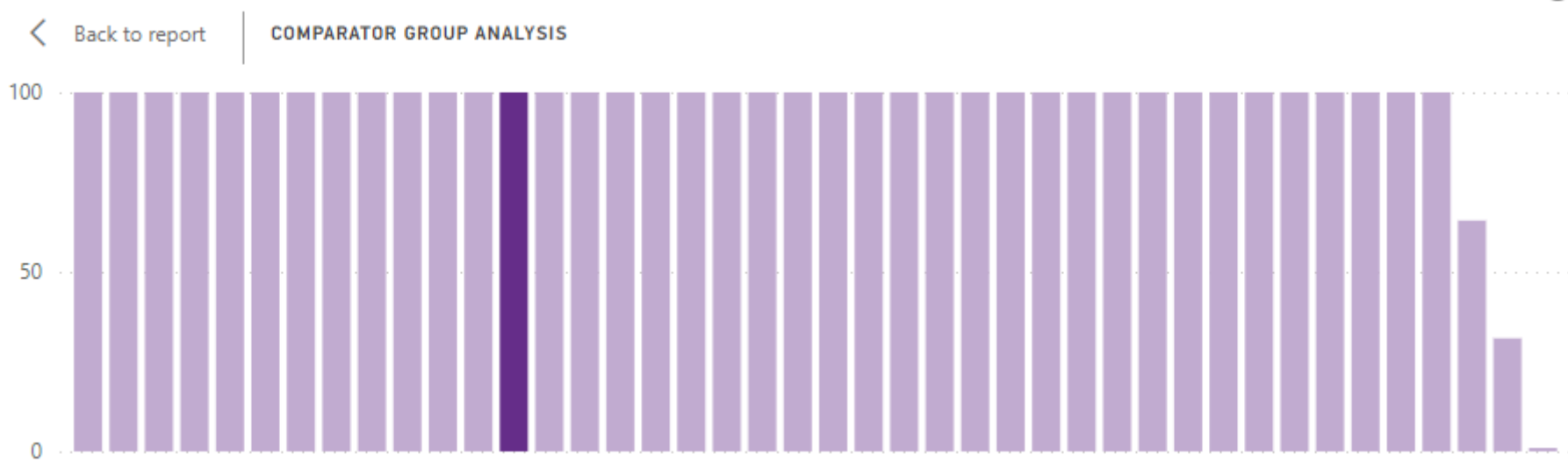
Indicators of Financial Stress		Indicator	Min	Indicator Value	Max
Reserves Sustainability Measure		Reserves Sustainability Measure	0.98	100.00	100.00
Level of Reserves		Level of Reserves	6.76%	30.72%	130.92%
Change In Reserves		Change In Reserves	-75.37%	88.94%	387.89%
Interest Payable/ Net Revenue Expenditure		Interest Payable/ Net Revenue Expenditure	0.28%	3.86%	20.67%
Gross External Debt		Gross External Debt	£2,000k	£912,824k	£1,651,158k
Social care ratio		Social care ratio	28.70%	83.73%	93.25%
Fees & Charges to Service Expenditure Ratio		Fees & Charges to Service Expenditure Ratio	3.10%	7.91%	28.68%
Council Tax Requirement / Net Revenue Expenditure		Council Tax Requirement / Net Revenue Expenditure	38.80%	43.73%	89.69%
Growth Above Baseline		Growth Above Baseline	-4.19%	-3.59%	61.75%

Reserves Sustainability Measure

100.00

This indicator is the ratio between the current level of reserves and the average change in reserves in each of the past three years. A negative value (which implies reserves have increased) or one greater than 100 is recoded to 100 ('na' - please see notes on page 3).

APPENDIX K



Authority in comparator group	0	1				
			Durham	100.00	North Somerset	100.00
			East Riding of Yorkshire	100.00	Northumberland	100.00
Bath	100.00		Halton	100.00	Nottingham	100.00
Bedford	100.00		Hartlepool	100.00	Peterborough	100.00
Blackburn with Darwen	100.00		Herefordshire	100.00	Plymouth	100.00
Blackpool	100.00		Isle of Wight	100.00	Portsmouth	100.00
Bracknell Forest	100.00		Isles of Scilly	100.00	Reading	100.00
Brighton and Hove	100.00		Kingston upon Hull	100.00	Redcar and Cleveland	100.00
Bristol	100.00		Leicester	100.00	Shropshire	100.00
Central Bedfordshire	100.00		Middlesbrough	100.00	South Gloucestershire	100.00
Cheshire East	100.00		Milton Keynes	100.00	Southampton	100.00
Cornwall	100.00		North East Lincolnshire	100.00	Stockton	100.00
			North Lincolnshire	100.00	Stoke on Trent	100.00
					Swindon	100.00
					Telford and Wrekin	100.00
					Torbay	100.00
					Warrington	100.00
					West Berkshire	100.00
					Wiltshire	100.00
					Windsor and Maidenhead	100.00
					York	100.00
					Southend on Sea	64.31
					Derby	31.51
					Cheshire West and Chester	0.98



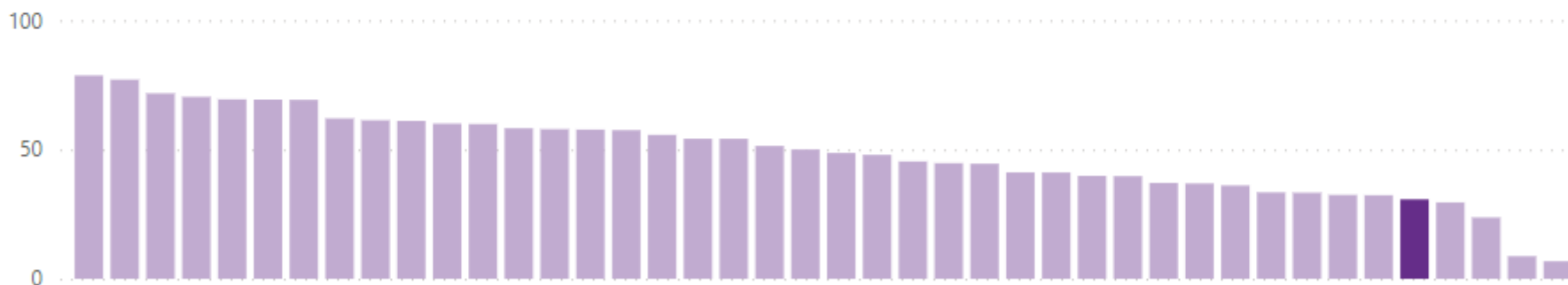
Level of Reserves

30.72%

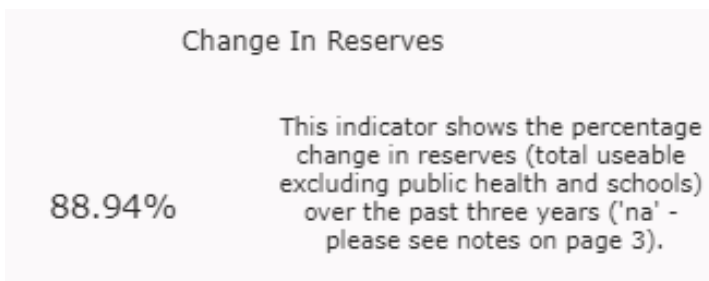
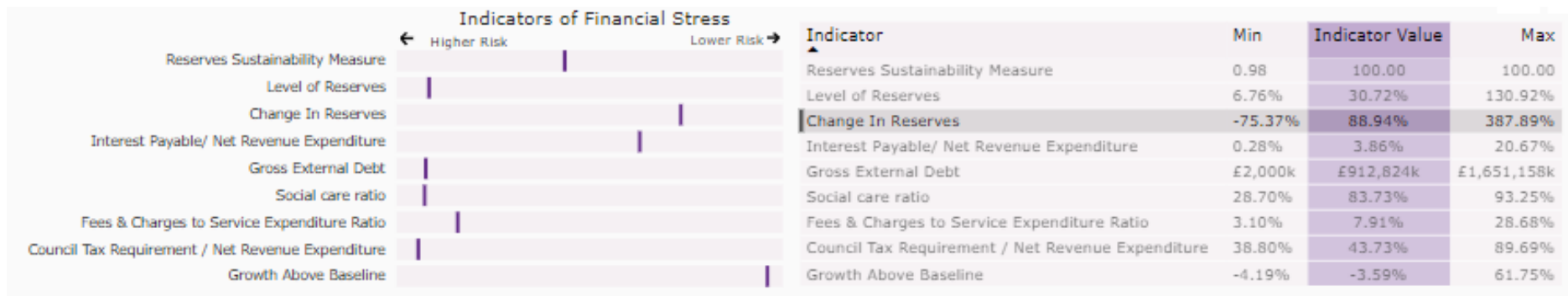
This is the ratio of the current level of reserves (total useable excluding public health & schools) to the council's net revenue expenditure. We have set the figure at 100% for a small number of district councils to remove the impact of extreme outliers ('na' - please see notes on pag...

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COMPARATOR GROUP ANALYSIS

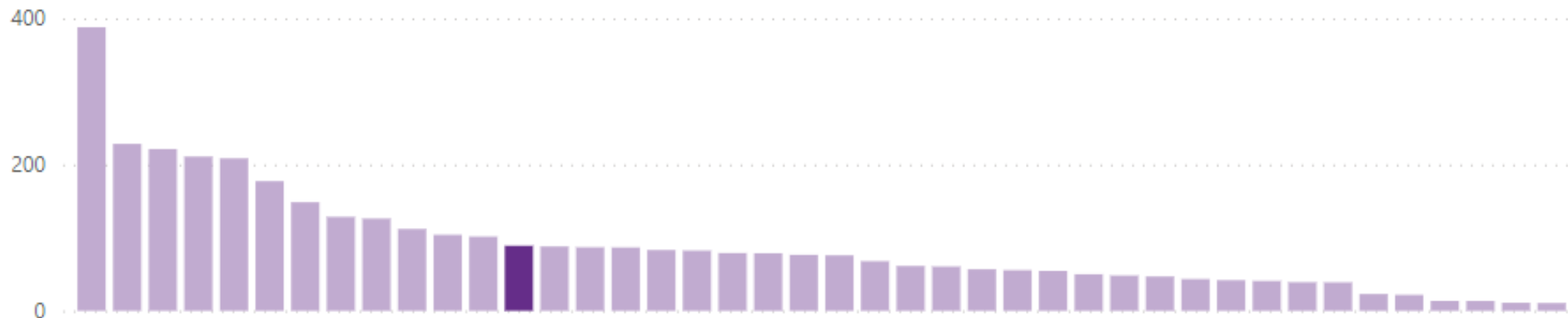


Authority in comparator group	0	1					
Leicester	130.92	Telford and Wrekin	77.06	East Riding of Yorkshire	59.88	Stoke on Trent	47.94
Isles of Scilly	120.11	Warrington	71.74	Southend on Sea	58.23	Swindon	45.39
Portsmouth	118.07	Buckinghamshire Council	70.38	Reading	57.88	BCP	44.72
Halton	114.20	Torbay	69.42	Hartlepool	57.70	North Lincolnshire	44.52
South Gloucestershire	107.66	Windsor and Maidenhead	69.31	Durham	57.48	Bedford	41.15
Bracknell Forest	97.78	Milton Keynes	69.22	Blackpool	55.66	Redcar and Cleveland	41.12
Isle of Wight	96.66	Cornwall	62.04	Bristol	54.18	Plymouth	39.81
Bath	83.37	North Somerset	61.32	Blackburn with Darwen	54.17	Wiltshire	39.69
Northumberland	81.64	Central Bedfordshire	61.08	Southampton	51.38	Peterborough	37.07
Nottingham	78.66	Herefordshire	60.03	Stockton	50.03	York	36.87
				Derby	48.67	Shropshire	36.10
						Brighton and Hove	33.41
						Middlesbrough	33.29
						North East Lincolnshire	32.44
						West Northamptonshire	32.32
						Kingston upon Hull	30.72
						Cheshire East	29.55
						West Berkshire	23.71
						Cheshire West and Chester	8.73
						North Northamptonshire	6.76



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COMPARATOR GROUP ANALYSIS



Authority in comparator group		0	1						
Windsor and Maidenhead	387.89	North Somerset	103.95	Plymouth	76.50	Middlesbrough	46.91		
Wiltshire	228.33	Central Bedfordshire	101.50	Isles of Scilly	75.88	West Berkshire	43.37		
Halton	221.27	Kingston upon Hull	88.94	Cheshire East	67.87	Northumberland	41.86		
Warrington	210.96	Blackpool	87.98	Peterborough	61.32	Bedford	40.84	Durham	10.96
Blackburn with Darwen	208.56	Swindon	86.91	Isle of Wight	60.53	Telford and Wrekin	39.07	Shropshire	10.61
South Gloucestershire	177.33	North Lincolnshire	86.64	Hartlepool	56.79	Cornwall	38.86	Southampton	9.46
Reading	148.50	Brighton and Hove	83.12	Herefordshire	55.54	North East Lincolnshire	22.93	East Riding of Yorkshire	1.70
Bath	128.49	Redcar and Cleveland	82.33	Leicester	54.52	Nottingham	21.76	Southend on Sea	-4.46
Torbay	126.17	Bracknell Forest	78.98	Milton Keynes	49.95	Portsmouth	13.47	Derby	-8.69
Bristol	111.94	Stoke on Trent	78.67	York	48.24	Stockton	13.40	Cheshire West and Chester	-75.37

Indicators of Financial Stress		Indicator	Min	Indicator Value	Max
Reserves Sustainability Measure		Reserves Sustainability Measure	0.98	100.00	100.00
Level of Reserves		Level of Reserves	6.76%	30.72%	130.92%
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Growth Above Baseline		Growth Above Baseline	-4.19%	-3.59%	61.75%

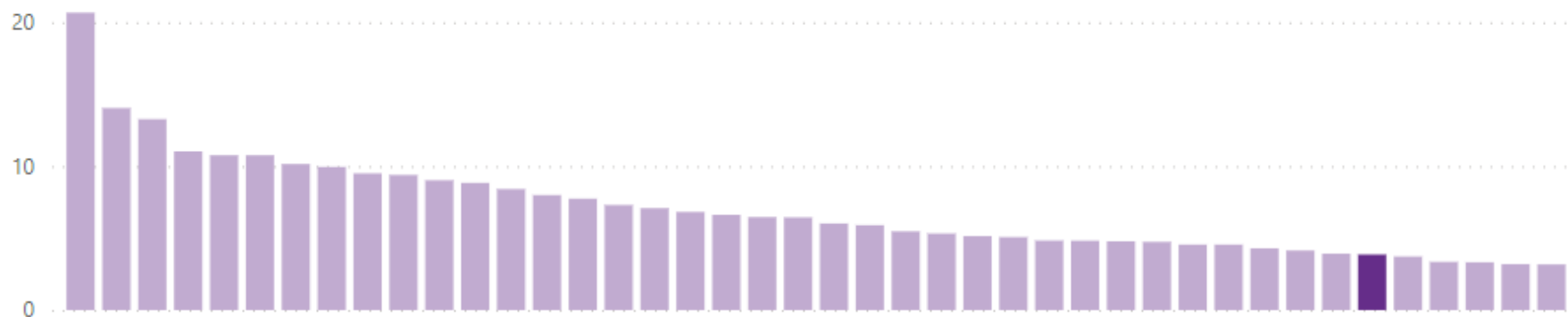
Interest Payable/ Net Revenue Expenditure

3.86%

This indicator is the ratio of Interest Payable and Net Revenue Expenditure (excludes HRA).

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COMPARATOR GROUP ANALYSIS



Authority in comparator group		0	1						
Warrington	20.67	Shropshire	9.02	Swindon	6.44	Milton Keynes	4.74	Blackpool	3.19
Nottingham	14.04	Peterborough	8.84	Bath	6.02	Brighton and Hove	4.55	Windsor and Maidenhead	3.17
Isle of Wight	13.27	Northumberland	8.41	West Northamptonshire	5.90	North Lincolnshire	4.55	Rutland	2.98
Portsmouth	11.03	York	7.99	Telford and Wrekin	5.47	Plymouth	4.29	Durham	2.89
Torbay	10.76	Stoke on Trent	7.74	Middlesbrough	5.32	East Riding of Yorkshire	4.14	South Gloucestershire	2.89
West Berkshire	10.76	Derby	7.30	Bristol	5.14	North Somerset	3.92	Herefordshire	2.80
Luton	10.15	Halton	7.08	Cornwall	5.07	Kingston upon Hull	3.86	Cheshire West and Chester	2.67
Blackburn with Darwen	9.95	Slough	6.82	Wokingham	4.83	North East Lincolnshire	3.72	Wiltshire	2.63
Southend on Sea	9.50	Darlington	6.62	Medway	4.82	North Northamptonshire	3.35	Stockton	2.56
Reading	9.39	Redcar and Cleveland	6.46	Central Bedfordshire	4.78	Hartlepool	3.32	Buckinghamshire Council	2.36
				Bedford	2.14				
				Bracknell Forest	2.07				
				Dorset Council	2.04				
				Southampton	1.36				
				Cheshire East	1.28				
				BCP	1.25				
				Isles of Scilly	0.83				
				Leicester	0.28				
				Thurrock	0.00				

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Gross External Debt

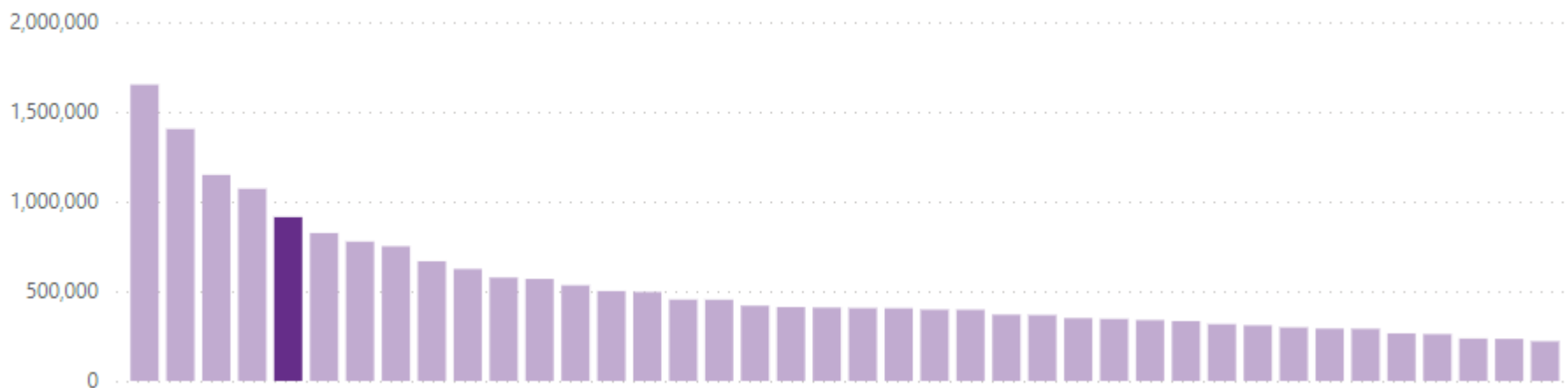
£912,824k

This indicator compares the gross external debt held by a Council.

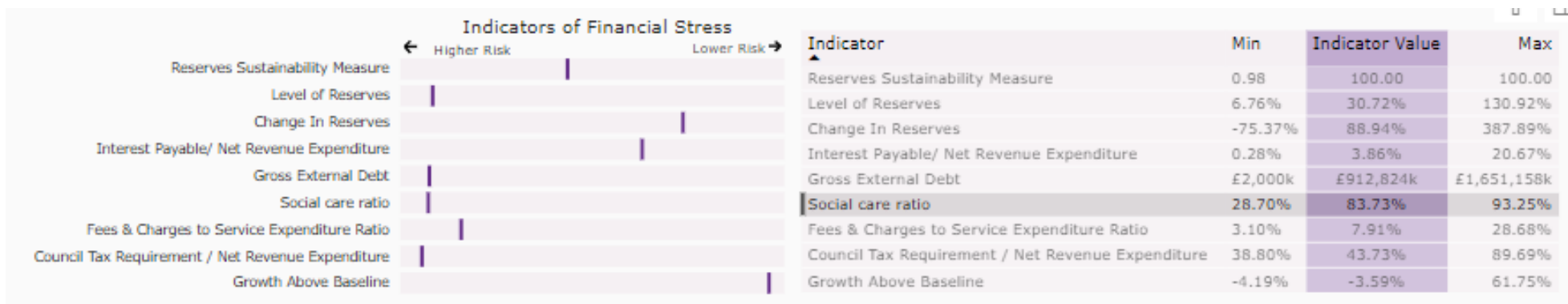
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COMPARATOR GROUP ANALYSIS



Authority in comparator group		0	1				
Warrington	1,651,158.00			Bristol	575,888.00	Brighton and Hove	405,856.00
Thurrock	1,404,389.00			North Northamptonshire	568,753.00	Torbay	404,935.00
Cornwall	1,148,419.00			Halton	532,679.00	Swindon	397,560.00
Nottingham	1,071,162.00			Durham	500,724.00	Shropshire	396,795.00
Kingston upon Hull		912,824.00		Peterborough	495,587.00	Central Bedfordshire	369,302.00
Northumberland	824,248.00			Blackpool	453,144.00	Southend on Sea	367,000.00
Portsmouth	776,582.00			Milton Keynes	452,672.00	York	349,972.00
Slough	750,336.00			Derby	419,111.00	East Riding of Yorkshire	345,497.00
Plymouth	667,060.00			Reading	411,440.00	Medway	338,956.00
Stoke on Trent	623,672.00			Wiltshire	408,757.00	Telford and Wrekin	333,361.00
				Bath	219,624.00	North Lincolnshire	152,616.00
				West Berkshire	203,331.00	South Gloucestershire	128,781.00
				Dorset Council	202,294.00	Stockton	91,933.00
				Cheshire East	201,639.00	Hartlepool	91,063.00
				Windsor and Maidenhead	190,265.00	Bracknell Forest	80,000.00
				North Somerset	178,109.00	Bedford	65,188.00
				Herefordshire	173,937.00	Rutland	22,058.00
				Darlington	158,881.00	Isles of Scilly	2,000.00
				North East Lincolnshire	154,409.00		
				North Lincolnshire	152,616.00		



Social care ratio

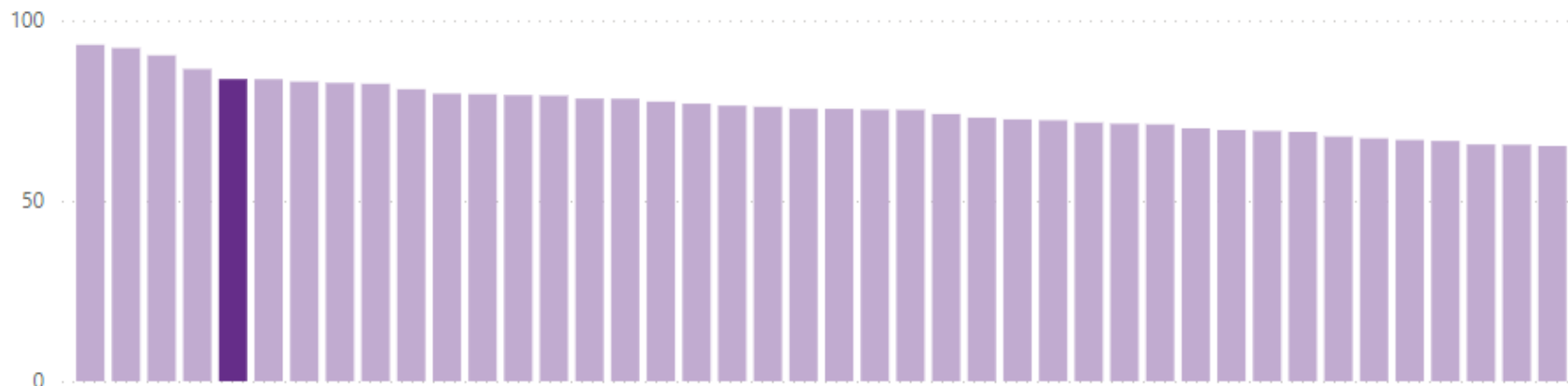
83.73%

This indicator is the ratio of total spending on adults' and children's social care to net revenue expenditure.

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COMPARATOR GROUP ANALYSIS



Authority in comparator group		0	1						
Blackpool	93.25	Luton	79.71	North East Lincolnshire	75.56	West Northamptonshire	71.19	Central Bedfordshire	65.54
Middlesbrough	92.35	Blackburn with Darwen	79.56	Bath	75.51	North Somerset	70.10	Portsmouth	65.20
Nottingham	90.31	Stoke on Trent	79.29	Swindon	75.29	Bracknell Forest	69.63	Wiltshire	64.89
Darlington	86.53	BCP	79.15	Brighton and Hove	75.23	South Gloucestershire	69.38	North Lincolnshire	64.53
Kingston upon Hull	83.73	Plymouth	78.35	Cheshire East	74.07	Bristol	69.11	East Riding of Yorkshire	63.99
Torbay	83.71	Isle of Wight	78.31	Bedford	73.06	Southend on Sea	67.81	Peterborough	63.52
Leicester	83.03	Hartlepool	77.50	Herefordshire	72.57	Windsor and Maidenhead	67.30	North Northamptonshire	63.35
Halton	82.69	Warrington	76.94	Telford and Wrekin	72.32	Buckinghamshire Council	66.87	Reading	63.13
Southampton	82.44	Thurrock	76.38	Stockton	71.68	Medway	66.60	Rutland	61.69
Redcar and Cleveland	80.93	Derby	76.07	Shropshire	71.38	Milton Keynes	65.62	Cornwall	61.20
		Durham	58.75						
		Wokingham	57.56						
		West Berkshire	57.51						
		Dorset Council	57.05						
		Cheshire West and Chester	56.51						
		York	55.74						
		Northumberland	55.63						
		Isles of Scilly	29.98						
		Slough	28.70						

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Fees & Charges to Service Expenditure Ratio

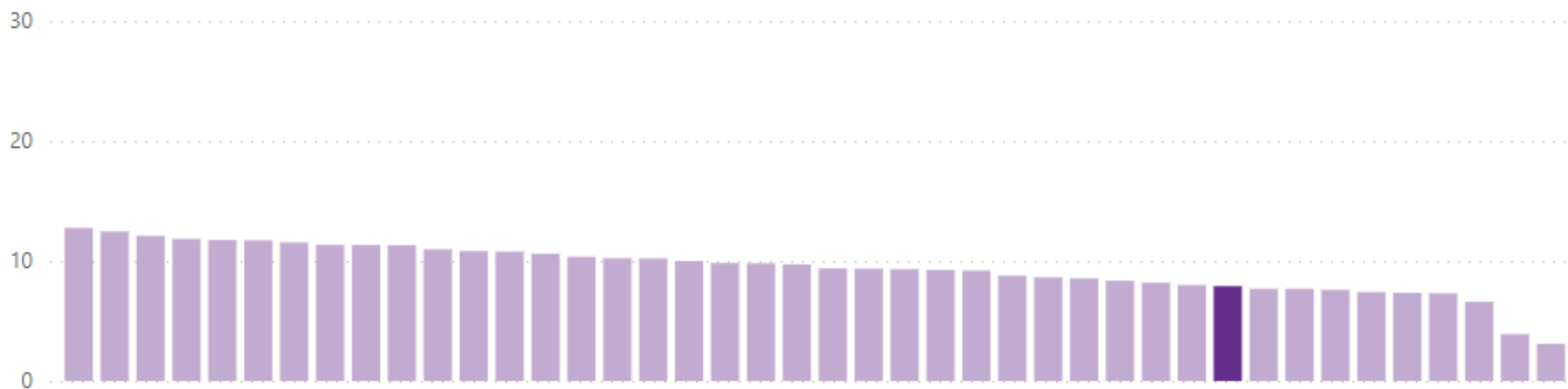
7.91%

This indicator shows the proportion of fees and charges against the council's total service expenditure.

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COMPARATOR GROUP ANALYSIS



Authority in comparator group 0 1

Isles of Scilly	28.68	Brighton and Hove	15.22	Windsor and Maidenhead	11.84	Cornwall	10.61	Wiltshire	9.32
Cheshire East	25.73	Darlington	14.69	Reading	11.75	East Riding of Yorkshire	10.35	Milton Keynes	9.26
Halton	20.89	Medway	13.99	Southend on Sea	11.72	Central Bedfordshire	10.23	Herefordshire	9.20
Bristol	19.43	Stoke on Trent	13.68	Warrington	11.55	Hartlepool	10.21	Peterborough	8.78
York	18.93	Portsmouth	13.20	Isle of Wight	11.35	Thurrock	10.00	Blackburn with Darwen	8.64
Slough	17.85	Luton	13.10	Buckinghamshire Council	11.34	Durham	9.83	Stockton	8.56
Nottingham	16.96	BCP	12.94	Northumberland	11.31	Plymouth	9.81	Southampton	8.36
West Northamptonshire	16.95	Shropshire	12.75	West Berkshire	10.97	Swindon	9.72	Middlesbrough	8.19
Bath	16.82	Dorset Council	12.46	Bedford	10.83	Rutland	9.39	Telford and Wrekin	8.00
North Somerset	16.58	Blackpool	12.10	Wokingham	10.79	Derby	9.36	Kingston upon Hull	7.91
				Cheshire West and Chester	7.69				
				Leicester	7.69				
				Bracknell Forest	7.60				
				South Gloucestershire	7.41				
				Torbay	7.35				
				North Lincolnshire	7.31				
				Redcar and Cleveland	6.60				
				North East Lincolnshire	3.90				
				North Northamptonshire	3.10				

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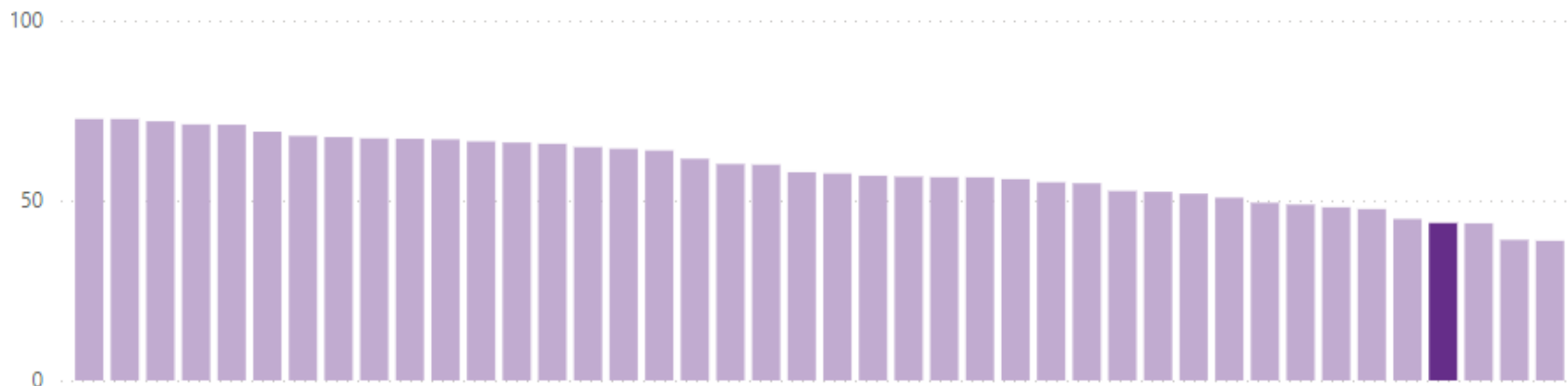
Council Tax Requirement / Net Revenue Expe...

43.73%

This indicator shows the ratio of council tax as a proportion of net expenditure

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COMPARATOR GROUP ANALYSIS



Authority in comparator group	0	1			
Bracknell Forest	75.50	Swindon	71.13	Medway	65.76
Buckinghamshire Council	89.69	Dorset Council	75.36	Northumberland	71.06
Wokingham	89.34	Isle of Wight	75.28	Torbay	69.12
Central Bedfordshire	86.27	West Northamptonshire	74.64	East Riding of Yorkshire	67.94
Windsor and Maidenhead	85.28	Darlington	73.62	North Northamptonshire	67.62
Rutland	84.64	West Berkshire	73.30	Milton Keynes	67.25
Wiltshire	84.22	Shropshire	72.74	Bedford	67.16
North Somerset	82.48	BCP	72.65	Southend on Sea	66.98
Cheshire East	82.44	Herefordshire	72.64	Reading	66.40
Bath	79.99	Warrington	72.01	Redcar and Cleveland	66.09
South Gloucestershire	77.31			North East Lincolnshire	56.88
Telford and Wrekin	56.63	Halton	49.36		
York	56.47	Blackburn with Darwen	48.86		
Luton	56.43	Middlesbrough	48.11		
Nottingham	55.93	Portsmouth	47.61		
Peterborough	55.06	Stoke on Trent	44.87		
Thurrock	54.79	Kingston upon Hull	4		
Derby	52.63		3	Blackpool	43.65
Hartlepool	52.41		3	Isles of Scilly	39.06
Southampton	51.89		7	Slough	38.80
Leicester	50.78		3		

Indicators of Financial Stress		Indicator	Min	Indicator Value	Max
Reserves Sustainability Measure	← Higher Risk Lower Risk →	Reserves Sustainability Measure	0.98	100.00	100.00
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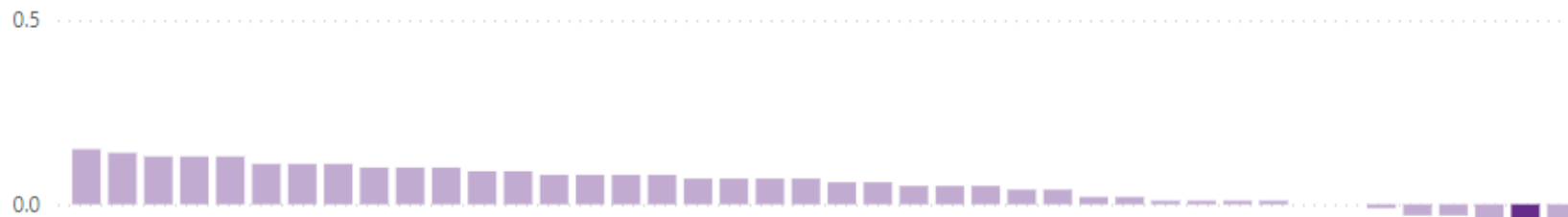
Growth Above Baseline

-3.59%

This indicator is calculated as the difference between the baseline funding level and retained rates income, over the baseline funding level

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COMPARATOR GROUP ANALYSIS



Authority in comparator group	0	1							
Wokingham	0.20	Shropshire	0.13	Brighton and Hove	0.08	Leicester	0.05		
Windsor and Maidenhead	0.62	Cheshire East	0.19	Stockton	0.13	Cornwall	0.08	Plymouth	0.05
Central Bedfordshire	0.53	Reading	0.19	Derby	0.11	Dorset Council	0.08	Southend on Sea	0.05
Bracknell Forest	0.48	Bedford	0.17	Isle of Wight	0.11	Slough	0.08	North East Lincolnshire	0.04
North Northamptonshire	0.35	Darlington	0.17	Telford and Wrekin	0.11	Bath	0.07	Portsmouth	0.04
West Berkshire	0.33	Peterborough	0.16	Medway	0.10	Blackburn with Darwen	0.07	Bristol	0.02
East Riding of Yorkshire	0.26	Thurrock	0.16	Milton Keynes	0.10	Durham	0.07	Isles of Scilly	0.02
Warrington	0.25	Swindon	0.15	North Somerset	0.10	Northumberland	0.07	Nottingham	0.01
West Northamptonshire	0.24	Wiltshire	0.14	Cheshire West and Chester	0.09	North Lincolnshire	0.06	South Gloucestershire	0.01
York	0.24	Halton	0.13	Herefordshire	0.09	Stoke on Trent	0.06	Southampton	0.01
Rutland	0.21								
		Torbay	0.01	Hartlepool	-0.0				
		Luton	0.00		4				
		Middlesbrough	0.00	Kingston upon Hull	-				
		Blackpool	-0.0		0				
			1		.				
		BCP	-0.0		0				
			3		4				
		Buckinghamshire Council	-0.0	Redcar and Cleveland	-0.0				
			3		4				