

Association	Mosscafe St Vincent's Housing Group Limited	
Web Address for Financial Statements	https://www.msvhousing.co.uk/about-us/corporate-publications/accounts/	
Web Address for Senior Management Team	https://www.msvhousing.co.uk/about-us/meet-the-executive-team/	
Regulatory status	G1/V2/C1	Narrative Regulatory Judgement 25 Sep 25
Year End	31-Mar-25	
Nominal bLEND loan £k	40,000	

Information from Borrower Financial Statements				Information presented in Summary Table		
Calculation input	Line item in Financial Statements	Data	Comment	Heading in Summary Table	Number used in Summary Table	Calculation of derived number
A	Owned, Social Housing	8,657	Taken from Note 6			
B	Owned, Non-Social/Non Rent	156	Taken from Note 6			
				No of Units owned	8,813	Calculated as A+B
	Housing Properties £k	445,090	Note 14 - Cost or valuation less depreciation	Housing Properties £k	445,090	
C	Total Debt	250,444	Taken from Note 24			
D	Cash and cash equivalents	65,080	Taken from statement of financial position			
				Net Debt £k	185,364	Calculated as C-D
	Operating surplus £k	10,168	Taken from Statement of Comprehensive Income	Operating surplus £k	10,168	
E	Interest and financing costs £k	- 8,814	Taken from Statement of Comprehensive Income			
F	Interest receivable £k	2,566	Taken from Statement of Comprehensive Income	Net interest payable £k	- 6,248	Calculated as E+F
	Social Housing Lettings £k	55,038	Taken from Note 4	Social housing lettings turnover £k	55,038	
	Turnover £k	62,271	Taken from Statement of Comprehensive Income	Total Turnover £k	62,271	