

## BACK-UP FUND

	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	year 9	year 10
opening balance	2,316,848	1,899,661	1,643,069	1,434,822	1,310,513	1,184,698	1,057,337	928,389	797,814	665,568
back-up requirement	449,034	281,768	228,819	141,589	140,619	139,658	138,707	137,766	136,834	135,911
net balance	1,867,814	1,617,893	1,414,249	1,293,233	1,169,894	1,045,040	918,630	790,623	660,980	529,656
earnings	41,847	35,176	30,573	27,281	24,804	22,297	19,760	17,190	14,588	11,952
management fee	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
closing balance	1,899,661	1,643,069	1,434,822	1,310,513	1,184,698	1,057,337	928,389	797,814	665,568	531,609

% of opening balance	22.9
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## UPKEEP/REFURBISHMENT FUND

	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	year 9	year 10
opening balance	0	98,475	194,495	289,044	382,151	473,847	564,158	653,113	740,740	827,068
MyHome payment	100,000	99,000	98,010	97,030	96,060	95,099	94,148	93,207	92,274	91,352
used for upkeep	2,500	4,950	7,351	9,703	12,007	14,265	16,476	18,641	20,762	22,838
earnings	975	1,970	3,890	5,781	7,643	9,477	11,283	13,062	14,815	16,541
closing balance	98,475	194,495	289,044	382,151	473,847	564,158	653,113	740,740	827,068	912,123

% of end-period value	10.1
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