

Triodos Bank.

What information will I need to provide to apply for finance?

Mission Fit

- An overview of the organisation to include history (incl. incorporation date), entity type, key objectives / mission and day to day activities / services provided/ number of employees
- Please provide biographies of individuals who are central to the organisation's/project's success to include experience / qualifications / duties and responsibilities
- In the case of renovation / refurbishment, please include details of individuals involved in managing / overseeing including project managers / QS / Architect / Contractors
- Details of how the organisation is having a positive social / cultural and environmental impact within the sector you operate in
- Tell us about the market or area in which the project will be active
- Who benefits from services provided and how?
- Tell us who your main competitors are and what makes you different
- The (potential) impact of net zero or climate change on your business
- Your approach to diversity and inclusion (in your own organisation and/or in the way that you deliver impact)
- If applicable, how the pandemic has impacted you.

Basic details of request

- Explain why you need a loan and what it will be used for
- The amount you require and a breakdown of the costs i.e. purchase price / construction cost / legal costs
- Total costs involved. Please provide a breakdown of total costs and how the costs will be funded (i.e. cash contribution / grants / soft loans etc) Please provide evidence of your funding e.g. bank statements, grant documents
- Where costs are funded by grants / other loans / finance, please provide details of terms / conditions relating to funding and any repayment terms
- If all or part of the funds are required for renovation / refurbishment works, a detailed schedule of works along with breakdown of costs and whether these are based on estimates or firm quotes
- In the case of renovation /refurbishment, please confirm if planning permission is required, and if so has it been approved. Please provide a copy
- Details of whether you require funds in one lump sum or in stages and if so, how many and over what timeframe (Please note we offer a maximum of 3 stages)
- What are your timescales / when do you require funds?
- Over what term will you require the loan? (max. 25 years)
- Are you looking for a variable or fixed interest rate?
- Repayment frequency (will you be repaying monthly, quarterly or annually?)
- Will you require an initial interest only period and why?

Financial Information

- Any accounts you may have for the past three years (P&L and Balance sheet)
- Up to date Management Information (P&L from last financial year end to date)
- Financial forecasts, including 1 year's monthly cashflow and profit and loss accounts for 2. years along with detailed assumptions for forecasted figures
- Statement of Assets and Liabilities (attached)
- Please include your assumptions to support your financial information.
- Please comment on any losses or unusual activity in the past accounts.
- Please explain how / why your projections are achievable

Collateral / assets available to secure the loan

- Provide us with details of what security is available – i.e. type of asset and approximate value.
- Is the asset used to secure debt elsewhere?

Telephone: 0330 355 0355
www.triodos.co.uk

Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

Triodos Bank UK Ltd. Registered Office: Deanery Road, Bristol, BS1 5AS. Registered in England and Wales No. 11379025. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 817008. Triodos Bank UK Ltd adheres to the Standards of Lending Practice, which is monitored and enforced by The Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk

- In the case of property, please provide
 - i) full address
 - ii) nature of property and current use and confirmation that all necessary licences and permissions are in place
 - iii) Where any part of the property is sub-let / subject to occupancy agreements – please provide details
 - iv) Environmental credentials of property to be used as collateral. Energy efficient – is an EPC available? Is the property energy efficient / is there renewable energy on site? What plans, if any, do you have to improve the energy efficient / reduce carbon footprint

Risks

- Please outline the key financial / operational risks to the organisation and what measures have been implemented to mitigate risk. Does the organisation have a risk register?

