

Mandatory information checklist

What you'll need to start an application:

- ✓ Company/ business details
- ✓ Details of the officer applying on behalf of the business - full name, DOB, and address details (address to cover min 3 years) and email/ mobile details
- ✓ Property address, estimated value, age, freehold/ leasehold, and type
- ✓ Details of tenant and lease terms (name, rent, start/ break/ expiry date)
- ✓ Product details - term, repayment profile, how Arrangement Fee is to be paid
- ✓ Affordability - turnover/ EBITDA/ rent
- ✓ Details of any other income sources

At this point you can choose to submit for a Decision in Principle or continue with a full application. For a full application you will need:

	Investment	Owner-occupied
Historical financial/ income information - last 2 year's financial accounts (to include detailed profit and Loss and Balance sheet) - excludes newly formed SPV's	✓	✓
Up to date financial/ accounting information - Management Accounts		✓
Full tax returns of Ultimate Beneficial Owners/ Applicants	✓	✓
Bank statements - personal - last 3 months	✓	✓
Bank statements - business - last 3 months	✓	✓
Debt schedule (to cover external debt with more than 1 facility)		✓
A Proposal Summary which must include: <ul style="list-style-type: none"> the structure of the loan (eg. Newco, OpCo/ PropCo) evidence of affordability (show how EBITDA has been calculated) background experience of the directors/ partners/ individuals brief description of the security property an overview of how rising prices and energy/ fuel costs have affected business/ tenant performance and how has this been managed 		✓
A Proposal Summary which must include: <ul style="list-style-type: none"> tenant performance over last 12 months to include - rental voids, rental arrears and any management expenses incurred background experience of the directors/ partners/ individuals/ purpose of funds (if Capital Raise) brief description of the security property 	✓	
Property schedule	✓	
Assets, Liabilities, Income and Expense Report (ALIE)	✓	✓
Nominated Bank account details	✓	✓
Amount and Source of Deposit contribution	✓	✓
Allica Bank, Recovery Loan Scheme customer questionnaire		✓
Justification of RLS product being required		✓