

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