

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

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).

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?

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

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?

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?

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

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

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