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Term Loan Guarantees Portal Manual

Bounce Back Loan Scheme

british-business-bank.co.uk

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Information for using this manual

- The screenshots within this document were taken from the BBLS Guarantees Portal whilst using Google Chrome. Those using other versions of Internet Explorer or other Web Browsers (Firefox, Safari, Internet Explorer etc.) may see subtle variations in the appearance of the BBLS Portal.
- **“Breadcrumbs”** – outline the route by which the User got to their current location within the system, similar to a file path. They can be used to navigate around the Guarantees Portal.
- **“Hyperlinks”** are represented by a **blue bold** font. The contents page is linked automatically. To utilise a link, the User should move over the link text, wait until the cursor changes to **“Hand Pointer”**  and ‘Click’ or alternatively select CTRL + ‘Click’.

Preface

This BBL Term Loan Guarantees Portal Manual provides operational guidance to support a Lender in the administration of BBL facilities on the BBL Guarantees Portal.

The manual also includes copies of revised BBL documentation, which will be produced by the Guarantees Portal and which all accredited Lenders are required to share with BBL Borrowers.

The Guarantees Portal Manual also includes copies of revised RLS documentation, which will be produced by the Guarantees Portal and which all accredited Lenders are required to share with RLS Borrowers.

Legal Disclaimer

This manual replaces all previous versions issued by the British Business Bank (“BBB”).

The manual is a Scheme Document as defined in the BBL Guarantee Agreement between the Secretary of State for the Department for Business, Energy and Industrial Strategy (“BEIS”) and the accredited Lender and is advisory in nature.

For ease of use, this manual at times uses different terminology to that used within the corresponding BBL Guarantee Agreement and Supplements. Where terminology differs, a Glossary is provided at the end of the Lender Manual to provide a read across to the corresponding definitions within the BBL Guarantee Agreement and Supplements. Terms not defined in this manual shall bear the meaning given in the corresponding BBL Guarantee Agreement and Supplements.

Lender Queries and Feedback

BBLS Product Owners within Lender organisations should be able to find answers to most types of BBLS operational queries within this Guarantees Portal Manual or by reference to the Lender Manual. In the first instance, BBLS-related queries from customer-facing and other internal staff should be directed to the Lender's own BBLS Product Owner or in-house expert area. When dealing with such queries, Product Owners are encouraged to refer to the Lender Manual. Where answers to a query cannot be located within the Lender Manual, BBLS Product Owners are encouraged to ask the question "if BBLS did not exist, what would be our approach to tackling this situation according to our normal commercial criteria and guidelines?"

BBB recognises however that there will still be occasions where Product Owners will wish to raise queries directly with BBB. In such circumstances, brief, simple enquiries can be made via the "Ask BBB" function on the BBLS Guarantees Portal (see later in this Manual). For more detailed or complex queries, whether they relate to BBLS policy, Eligibility Assessment or any other feature of how the Scheme works, please contact BBB at BBLSlivelenders@british-business-bank.co.uk. BBB will aim to respond to Lender queries within 3 business days of receipt.

Feedback on potential improvements or amendments to BBLS design or processes is usually sought during regular BBB/Lender monitoring meetings and via the independent audit process. Notwithstanding this, BBB welcomes feedback from Lenders on any aspect of BBLS design and/or operations at any time.

1.0 The BBL Scheme – an Introduction

BBL Scheme was established on 4 May 2020 with the aim of supporting the continued provision of finance to UK businesses during the Coronavirus (COVID-19) outbreak. The BBL Scheme will run for an initial period of 6 months until 4 November 2020 (the expected “**Scheme End Date**”).

2.0 The Guarantees Portal

2.1 Overview

The Guarantees Portal is the primary means of interaction between the Lender and BBB and this interaction is conducted via a secure, encrypted web-based portal.

- Each Lender can request several Administrator accounts, who in turn can create Lender ‘End User’ accounts as required.
- Lender ‘End Users’ are able to access the Guarantees Portal using their specific details and input data as required.

An audit trail of all transactions is held, and all activity is traceable to a given User.

For details of how to manage ‘Experts’, ‘End’ Users and set up new ‘End Users’ see [15.3 Manage ‘Experts’](#), [15.4 Manage Lender Users](#) or [15.5 ‘+ New User’/\(Create a New Lender User\)](#) respectively.

Lenders have access to two versions of the Guarantees Portal, a ‘Training’ and a ‘Live’ environment. The Training environment duplicates the Live environment in terms of appearance and functionality (except for the colour of the banner). Occasionally the Training environment may be used by BBB and/or Lenders to test or become familiar with the system and any changes, prior to changes being rolled out to the Live environment. Lenders should, therefore, not rely on data entered into the Training environment being retained.

2.2 Training Version

The Training environment allows Users to learn how to use the Guarantees Portal. Data input into this version is not sent to or reviewed by BBB. To differentiate it from the Live environment, the Training version has a vivid pink banner as opposed to the black banner used in the Live environment.

The web address (URL) for the Training version is:

██

2.3 Staging Version

The Staging environment was provisioned to allow Users to test system integration with functionality that BBB have exposed via an API endpoint. For access to the environment, please contact Guarantee Operations. The Staging version has a blue banner.

The web address (URL) for the Staging version is:

██

2.0 The Guarantees Portal

2.4 Live Version

The Live version of the Guarantees Portal is where Lenders input and formally record their BBLs lending transactions. This information is accessible by BBB (and its auditors) who are responsible for monitoring BBLs usage by the Lenders. The Live version has a black banner (not pink as per the training environment).

The web address (URL) for the Live version is:

[REDACTED]

It is important that Lenders keep the data within the live environment up to date and accurate, including for any 'in-life' events. For ease of reference, it is advised that the URL, if possible, is saved to the individuals 'Favourites' bar.

3.0 Getting Started

3.1 Documentation

Before any borrowing proposal can be entered on to the Guarantees Portal (Facility Entry), the Lender **must** ensure the following documentation is held, or expected to be held for each proposal:

- Data Protection and Disclosure Declaration – To be signed by the Applicant and if appropriate, any personal guarantor.

This document is accessible on the Guarantees Portal and a template is shown in BBL Term Loan & Revolving Credit Facility Lender Manual Annex 4. Details of how best to print the document can be found at [6.5 Printing Documents](#).

A Data Protection and Disclosure Declaration is also required from all parties providing a Personal Guarantee for the BBL facility in case their data needs to be shared with partners of BBB in the future.

3.2 Log In

The login screen is shown in screenshot 3.2. To log in to the Guarantees Portal a User will be required to input the following:

- Username
- Password

Guarantees Portal Screen 3.2: Sign in/Log in screen

3.0 Getting Started

3.3 Forgotten Password

If the User forgets his or her password – they should select the option 'Forgot your password?'. They will then receive a system generated email which will provide instructions on how to re-set their password. **British Business Bank plc does not have the ability to re-set passwords.**

Example of the Email content that the User will receive

Hello xxxxx!

Someone has requested a link to change your password, and you can do this through this link:

[Change My Password](#)

For security purposes, this link will expire after 7 days. If the link has expired, just go back to the [login page](#) and select 'Forgot your password' and you'll receive a new link.

If you didn't request this, please ignore this email.

Alternatively please contact your administrator.

Your password won't change until you access the link above and create a new one.

Users to 'click' the link

Ideally, the web browser/should be closed before clicking the 'Change my password' link that exists within the email received.

3.0 Getting Started

Once selected, the User will see the details within screenshot 3.3.

Guarantees Portal Screen 3.3: Set Your Password

Guarantees Portal

Set Your Password

As a minimum passphrases should be eight characters long and include a mix of letters, numbers and symbols, but ideally they'll be longer than that.

We refer to passphrases as a phrase is usually easier to remember but harder to guess than a short collection of single word.

New Password

Confirm Your New Password

[Change Password](#)

[Privacy Policy](#) [Cookie Usage](#)

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Users enter whatever details they want (minimum of eight characters, at least 2 of each of upper and lower case, numbers and special characters).

Users 'click' Change Password

Once the User has changed their password, they will automatically progress to the appropriate 'Home' page (depending on whether their Username is specific to a Lender 'End' or 'Admin' User).

If Users forget their Username they can receive a reminder of their Username by selecting 'Forgot your Username' and they will be asked to enter their email address and provided that is correct, an email will be sent to the user reminding them of their Username. If Administrative Users forget their Usernames (not passwords) then they can contact BBB via the following email address:

bbsslivelenders@british-business-bank.co.uk.

3.4 Changing a Password

Once in the system, a User can change their password by selecting 'Change Password' within the 'Home' page. The User should enter their 'new' password and confirm this via the appropriate fields and 'click' the 'Update Password' button. There will be no email received. The details are simply saved. The User can continue as they would normally.

4.0 Facility States

4.1 Facility State Descriptions

Facilities are recorded within the Guarantees Portal as being in one of the 'states' listed below.

State	Description
Rejected	Applications that fail to meet the eligibility requirements of BBLs.
Eligible	Applications that meet the eligibility requirements of BBLs (limited customer details will have been entered at this stage).
Cancelled	Where a Lender has updated the portal following an Eligibility check to confirm that the application is not proceeding.
Incomplete	Applications where entries are incomplete and are awaiting further information.
Complete	Where the Facility Entry has been fully completed but not offered (full customer details have been entered and eligibility has been confirmed).
Offered	Facilities where an offer has been made to the Borrower (a facility letter has been issued to the customer).
Auto-cancelled	Where a facility has been auto cancelled by the system. This occurs when a facility has not been drawn within six-months of the date of offer.
Guaranteed	Facilities which have been drawn and assumed to be guaranteed.
Lender demand	Facilities where the lender has made a demand on the Borrower.
Repaid	Facilities that have been repaid.
Removed	Facilities that have had the guarantee removed.
Auto-removed	Where a demand has been made to the Borrower but no demand to BBB (BEIS) has been made within the required timescale or when the recorded maturity date has been exceeded by 3 months.
Not demanded	Where a demand has been made to the Borrower but a decision has been made not to make a claim against BBB (BEIS).
Demanded	A formal demand has been made by the Lender to BBB (BEIS).
Settled	Facilities where settlement has been made by BBB (BEIS) following a claim on the Guarantee.
Recovered	Any proceeds subsequently recovered that reduce the debt owed by the business and that are due to be paid back to BBB (BEIS) e.g. proceeds from security post claim.
Realised	Any proceeds subsequently recovered after a Lender has reached their Claim Limit that would have been due to be paid back to BBB (BEIS) e.g. proceeds from security post claim.

5.0 Home Page

The 'Home' page is displayed when a Lender 'End User' signs into the Guarantees Portal. This is shown in Screenshot 5.0. The User can return to this page via the text that reads "Coronavirus Business Interruption Loan" – on placement over the text, the cursor should change to a  and on 'click' the User will be returned to the 'Home' page.

The alternative method to return to the 'Home' page is using the 'Breadcrumb' functionality which will appear in the area highlighted below. This works similarly to the file path that Users will be familiar with in many Microsoft applications.

Guarantees Portal Screen 5.0: Home Page/Options Available



The screenshot shows the Guarantees Portal interface with several callout boxes pointing to specific features:

- Other Functions:** Points to the top navigation bar containing 'Help', 'Change Password', and 'Logout'.
- User 'Facility' Functions:** Points to the 'Start New Facility Application' and 'View Facility Portfolio' buttons.
- 'Breadcrumbs' Appear here:** Points to the breadcrumb navigation area below the search bar.
- Alert Section:** Points to the 'Facility Alerts For The Next 60 Days' section, which includes three bar charts showing facility counts over time for different alert categories.
- Utilisation Section:** Points to the 'Lending Limit Utilisation' and 'Claim Limits' summary cards at the bottom.
- Claim Limit Section:** Points to the 'Claim Limits' card, which displays financial data for 'EFG Phase 1 (FY 2009/10)'.

Metric	Value
Claim Limit:	£31,855,705
Pre-claimed Realizations:	£2,549,494
Settled Amount:	£34,419,192
Amount Remaining:	£0
Percentage Remaining:	0%

Each of the different areas of the 'Home' page will be explained in greater depth in the following sections.

5.0 Home Page

5.1 'End User' Facility Functions

The 'End User' functions are outlined in the following table. A Lender 'End User' can progress a facility from 'start' to 'finish'.

Function	Description	Link
New facility/ start new facility application	The first part of the BBLs process in checking whether a proposal meets BBLs eligibility criteria.	7.0 Provisional Eligibility Assessment
View facility portfolio/ Facility portfolio	A list of the facilities in the Lender's portfolio categorised by Facility State and scheme.	6.3 Option 3 – (View your) Facility Portfolio or View Facility Portfolio
Generate a Facility report	Generate a report of facilities based on a number of chosen criteria within a defined time period.	6.6 Download a 'Facility Report'
Lookup Facility/Search	Locate Facilities using a unique facility reference or via a number of different search criteria.	6.1 Option 1 – Lookup Facility (Using the Facility Unique Reference Number) or 6.2 Option 2 – Search (For a Facility) – (Using Other Search Criteria)

5.0 Home Page

5.2 Alerts

The Alerts system is designed to help the Lender actively manage their portfolio of BBLs Facilities and keep track of any Facilities that are due to be automatically removed from the Guarantees Portal. The Guarantees Portal automatically removes facilities (as being Guaranteed) that are in certain states after a period of 3 or 6 months (depending on the type of the alert/scheme (there will be an additional 10-day period for the offered facilities) without any User update or intervention).

Alert	Description
The number of facilities which will be auto-removed if not progressed to Offered.	Facilities Eligible/Complete – but not yet progressed to Offered.
The number of facilities which will be auto-removed if not progressed to Drawn.	Facilities Offered but not yet progressed to Drawn or Cancelled.
The number of facilities that will be auto-removed if not updated to Repaid within three months.	Facilities that have progressed beyond their scheduled maturity but have not yet progressed to Repaid.
The number of facilities with upcoming tranche drawdowns that are due to be drawn.	Facilities with scheduled tranche drawdowns that will need to be updated on the Guarantees Portal, when drawn.

The Alerts section shows facilities (as user action becomes more imminent) using a ‘traffic light’ approach:

- Action required within 10 days (red)
- Action required within 30 days (amber)
- Action required within 60 days (green).

A full list of facilities within each time period can be accessed by selecting the appropriate bars within the bar chart (via  click). The details will then be exposed in another screen. In addition, all facilities within that alert ‘State’ regardless of time lapsed can be viewed by selecting the “View All” option.

Note that facilities in the “Offered” state which haven’t yet been drawn will continue to be shown for a further 10 days in accordance with the BBLs Legal Agreement.

5.0 Home Page

Guarantees Portal Screen 5.2: Home Page/Alert Section



5.3 Utilisation

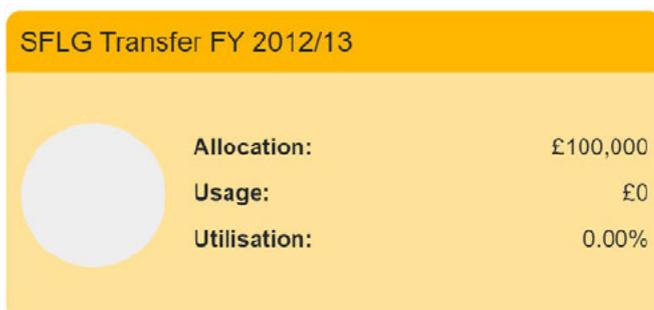
Utilisation shows a Lender their up to date utilisation against their individual 'Lending Allocation' under BBLs. The following information is shown:

Function Type	Description
Allocation	The Lender's Allocation Limit (i.e. the maximum amount the Lender can lend under the Scheme in that Annual Scheme Period).
Usage	Amount of facilities under Guarantee within the Allocation Limit.
Utilisation	Percentage of facilities under Guarantee within the Allocation Limit.

There is a "Lending Allocation" given to each Lender for BBLs Lending Period. The Utilisation area within the Guarantees Portal should resemble the following ("BBLs Training" within the graphic should be replaced by the appropriate Lending Limit description in the "Live" environment):

Refinance Percentage – This will show Lenders how much of their usage for that Phase will be made up of Refinancing of Existing facilities – this is restricted to 20% of their total lending under a Phase.

Lending Limit Utilisation



5.0 Home Page

5.4 Claim Limits

Claim Limits shows a Lender their up to date utilisation against their individual 'Claim Limit' under BBLS. The following information is shown:

Function Type	Description
Claim Limit	The maximum amount the Lender can Claim for the particular Phase of BBLS lending.
Pre-claimed realisations	The amount of realisations made by the Lender.
Settled Amount	The cumulative amount of claims settled by the BBB.
Amount Remaining	The amount left to claim following previous settlements by BBB.
Percentage Remaining	The percentage of the original Claim Limit remaining after previous settlements by BBB.

There is a "Lending Allocation" given to each Lender for each BBLS Lending Period. The Claim Limit area within the Guarantees Portal should resemble the following:

Claim Limits

EFG Phase 1 (FY 2009/10)



Claim Limit:	£31,855,705
Pre-claimed Realisations:	£2,549,494
Settled Amount:	£34,419,192
Amount Remaining:	£0
Percentage Remaining:	0%

5.0 Home Page

5.5 Other Functions

There are several 'Other Functions' located on the 'Home' page:

Function	Description	Link
Change Password	Change the existing User password.	3.4 Changing a Password
Log out	Log out of the Guarantees Portal.	N/A
Help Section	Provides access to manuals and other helpful material.	5.6 Help Section

5.6 Help Section

There are several reference items that can be found via the 'Help' option on the home page which provide help and support for Lenders.

Function	Description	Link
Ask an Expert	<ul style="list-style-type: none">– Each Lender has a given Expert(s).– Lender 'End User' queries, if they select this option, will be directed to these individuals (Experts).– 'Experts' queries however, will be directed to British Business Bank plc.– All queries that require British Business Bank's attention – ought to come via the Lender's 'Experts' via 'Ask BBB' and not directly to BBB or its employees. This will ensure that the appropriate BBB team member receives the query.– If Lenders deal with internal queries by some other mechanism, then this process remains unaffected and should continue i.e. the 'Ask an Expert' option is simply an alternative escalation mechanism for the Lender's 'End Users'.	14.3 Manage Experts

5.0 Home Page

Manuals

BBLS Term Loan Lender Manual	The policy document on BBLS.
This manual	The guidance document for using the Guarantees Portal.

Downloads

Personal Private Residence Declaration	The document that the Borrower/Guarantor needs to sign that they have voluntarily agreed to utilise the proceeds (either sale or re-mortgage) to reduce their exposure in relation to a BBLS facility.	
2007 SIC Code Document	A PDF document that will allow End Users to undertake a comprehensive search via SIC descriptions/older codes and provide the 2007 equivalent code.	15.1 SIC 2007 Document

As outlined above, if the Lender 'Expert' is unable to provide an answer to the Lender's End User, then the Lender 'Expert' should contact British Business Bank plc via the 'Ask an Expert' option.

6.0 Search Options

There are several methods of searching for an BLS facility from the 'Home' page as shown in screenshot 6.1.

Guarantees Portal Screen 6.1: Home Page/Search Options

The screenshot shows the Guarantees Portal interface. At the top, there is a navigation bar with 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A search box labeled 'Lookup Facility' is positioned to the right of the 'Search' menu item. Three blue callout boxes labeled 'Option 1', 'Option 2', and 'Option 3' point to the search box, the 'Search' menu item, and the 'Facility Alerts For The Next 60 Days' section respectively. The main content area includes a welcome message, a 'Start New Facility Application' button, and a 'View Facility Portfolios' button. Below these are three data visualization sections: 'Eligible facilities which will be removed if not progressed' (with 25, 52, and 191 facilities at 0, 30, and 60 days), 'Facilities which will have the guarantee removed if not drawn' (with 4 and 5 facilities at 30 and 60 days), and 'Facilities assumed to have been Repaid due to lack of updates'. Each section has a 'View all' button.

6.0 Search Options

6.1 Option 1 – Lookup Facility (Using the Facility Unique Reference Number)

The Guarantees Portal generates a Unique Reference Number for each BBLB facility which can be used to locate the facility from the home page as shown in screenshot 6.1.

The User can input the reference number in the appropriate area provided (white elongated oval with the words 'Lookup Facility' in it) and press the return key. If the User clicks within the white oval and presses return – the entire portfolio will be exposed (this should be avoided). The facility reference when being typed will provide several options available when 4 characters have been entered (if a facility contains those 4 characters (auto complete functionality)). If the User selects the facility from one of the options that become exposed, it is essential the User ensures that they are selecting the correct facility to update.

Once the appropriate facility has been selected – or the facility reference characters have been entered in their entirety (and the User has pressed 'return') the Facility Summary screen will be shown for the specified facility, as shown in 6.1.1: Summary.

To access further details – the User will need to select 'Facility Details'.

Guarantees Portal Screen 6.1.1: Summary



6.0 Search Options

6.2 Option 2 – Search (For a Facility) (Using Other Search Criteria)

There are two types of search criteria, 'Basic' and 'Advanced' as shown in screenshot 6.2. Several criteria can be used to refine the search.

- Legal name of the applicant business
- Trading name
- Applicant's numerical reference (i.e. Company Registration Number; Charity Number; VAT Number; UTR Number) and
- Facility state

The 'Advanced' option allows other criteria such as lending limit, loan amount ranges, maturity date ranges, loan purpose, postcode, modified date range, last modified User and generic field data to be included in the search. The Business Name of the Applicant and the Trading Name search will show results for any word or part of a word contained in the facility details. To select more than one option within the drop-down boxes, use the 'CTRL' key in conjunction with a mouse 'click'.

6.0 Search Options

Guarantees Portal Screen 6.2a: Basic Facility Search

The screenshot shows the 'Guarantees Portal' search interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A 'Lookup Facility' button is also present. Below this is a 'Home' button and a 'Search' heading. The main search area contains several input fields: 'What is the legal name of the Applicant business?', 'What is the trading name?', 'What is the company registration number?', 'What is the Facility?' (with a dropdown menu showing options like 'All states', 'Rejected', 'Eligible', etc.), and 'What is the lender's facility reference?'. Below the search fields is a 'Sorting' section with 'Select the sort option' (a dropdown menu currently showing 'Business Name') and 'Select the sort order' (radio buttons for 'Ascending' and 'Descending'). A green button labeled 'Show Advanced Search Options' is located below the sorting options. A blue 'Search' button is at the bottom right of the search area. Callouts provide additional information: one points to the search fields stating 'User enters appropriate details in any (or combination) of the fields'; another points to the dropdown menu stating 'Prior to submitting the 'search' criteria – the User can select the field to sort the results – and determine ascending/ descending order'; and a third points to the 'Show Advanced Search Options' button stating 'Advanced search options'.

6.0 Search Options

Guarantees Portal Screen 6.2b: Advanced Search Options

Advanced

What is the appropriate Lending Limit?

lender-15
Base 2006/07
Transfer 2006/07
SFLG Transfer FY 2012/13
Transfer 2007/08
Transfer 2008/09
Supplementary Base 2007/08
Base 2008/09
EFG Base FY 2009/10

Facility from £

Facility to £

Facility date from

Facility date to

What is the appropriate facility purpose?

Replacing existing finance (original)
Buying a business
Buying a business overseas
Developing a project
Expanding an existing business
Expanding a UK business abroad
Export
Improving vessels (health and safety)
Increasing size and power of vessels

What is the post code of the Applicant's main business address?

Last modified date from

Last modified date to

Who was the last modified user?

Generic lender field 1

Generic lender field 2

Generic lender field 3

Generic lender field 4

Generic lender field 5

[Hide Advanced Search Options](#) [Hide Advanced Search Options](#)

6.0 Search Options

The Search Results screen will expose all the facilities which match the search criteria as shown in screenshot 6.2.1. To view the facilities, click on the appropriate reference which will then show the 'Facility Summary' Screen for that facility.

Guarantees Portal Screen 6.2.1: Loan Search Results/Searching on Business Name 'Test'

To view facility details, click the Facility Reference

The screenshot displays the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A 'Lookup Facility' search box is present. Below the navigation, a breadcrumb trail shows 'Home / Search'. The main heading is 'Search Results' with '42108 results found'. A table lists the search results with columns: Reference, Business name, Trading Name, Amount, Maturity Date, and Last Updated. The first row is highlighted, and a blue callout box points to the 'Reference' column of this row.

Reference	Business name	Trading Name	Amount	Maturity Date	Last Updated
XTUD5FH+01	Z Ltd		£149,077.60	02 March 2024	12 February 2021
CY8PWKC+01	Widgets Ltd.	Brilliant Widgets	£12,345.00		20 October 2020
2K3MHEB+01	Widgets Ltd.	Brilliant Widgets	£12,344.00		20 October 2020
ER8EDKV+01	Widgets Ltd.	Brilliant Widgets	£12,345.00		20 October 2020
36FQZDX+01	Widgets Ltd	Brilliant Widgets	£12,345.00	03 April 2023	12 March 2021
9AF3BT2+01	Widgets LTD	Brilliant Widgets	£12,345.00		20 October 2020
D5S7DGK+01	Widgets LTD	Brilliant Widgets	£12,345.00	14 April 2022	14 April 2020
SDK2EFM+01	Widgets	BBB	£12,345.00	15 April 2022	08 April 2020
F9MN9G4+01	VED Test Ltd		£30,000.00	07 May 2026	11 August 2020
3XFZHDQ+01	VED 4 Test Ltd		£50,000.00	06 May 2026	12 November 2020
T5UJLCV+01	VED 3 Test Ltd		£30,000.00	06 May 2026	10 August 2020
F69QCZ8+01	VED 2 Test Ltd		£30,000.00		20 November 2020
NUQ798N+01	Update	BBBQA123	£300,000.00	30 November 2023	04 August 2020

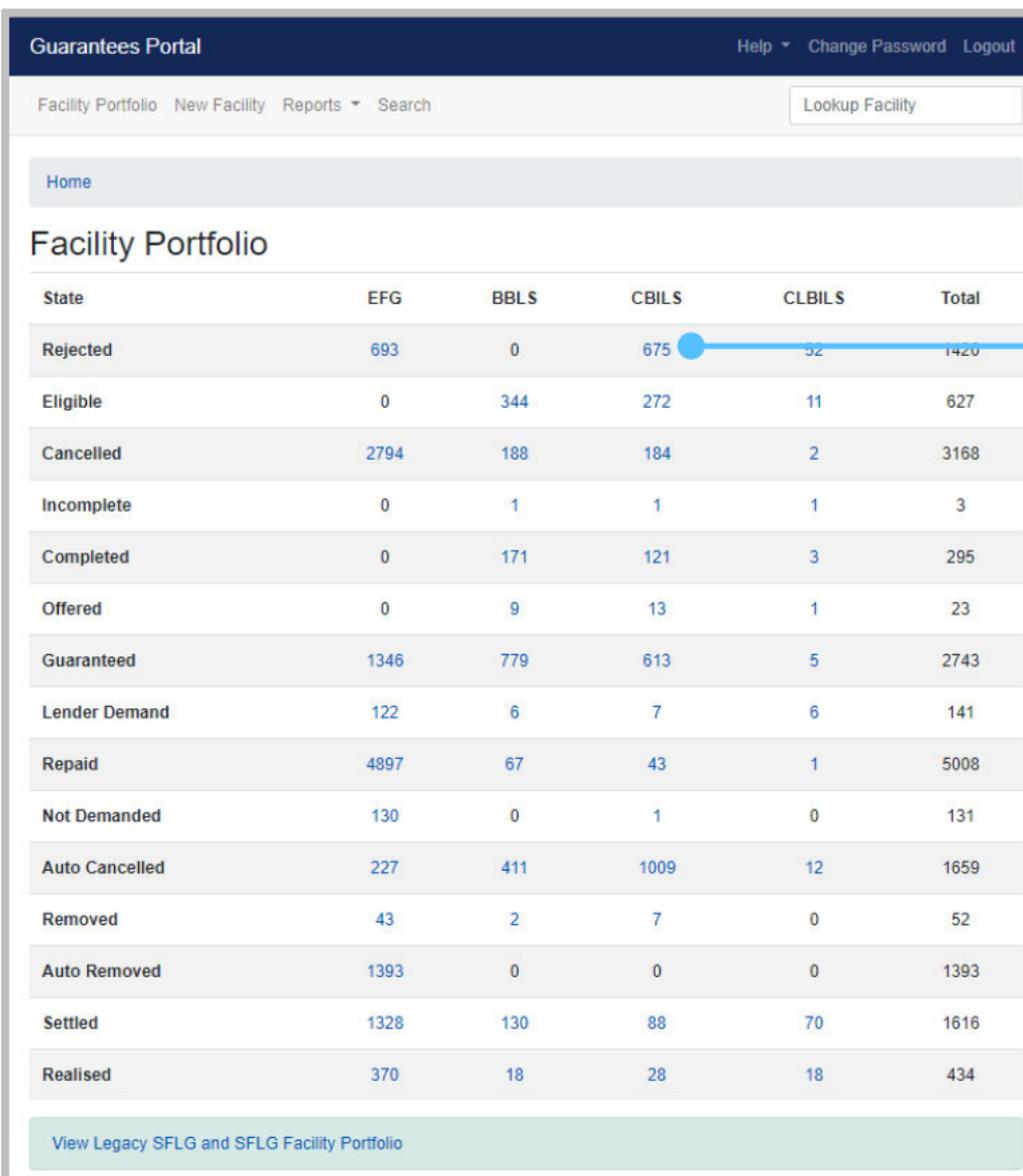
6.0 Search Options

6.3 Option 3 – (View your) Facility Portfolio or View Facility Portfolio

The User can select either 'View Facility Portfolio' or 'Loan Portfolio' links from the Home Page.

The 'Facility Portfolio' screen will then be displayed as shown in screenshot 6.3. To view facilities within each 'Facility State', the User must click on the light blue numbers within each column. This will then display facilities in a similar format to the 'Search Screen' as detailed in screenshot 6.2.1. To access the appropriate details, the User must click the loan reference – once the cursor reverts to a .

Guarantees Portal Screen 6.3: Facility Portfolio



State	EFG	BBLs	CBILs	CLBILs	Total
Rejected	693	0	675	52	1420
Eligible	0	344	272	11	627
Cancelled	2794	188	184	2	3168
Incomplete	0	1	1	1	3
Completed	0	171	121	3	295
Offered	0	9	13	1	23
Guaranteed	1346	779	613	5	2743
Lender Demand	122	6	7	6	141
Repaid	4897	67	43	1	5008
Not Demanded	130	0	1	0	131
Auto Cancelled	227	411	1009	12	1659
Removed	43	2	7	0	52
Auto Removed	1393	0	0	0	1393
Settled	1328	130	88	70	1616
Realised	370	18	28	18	434

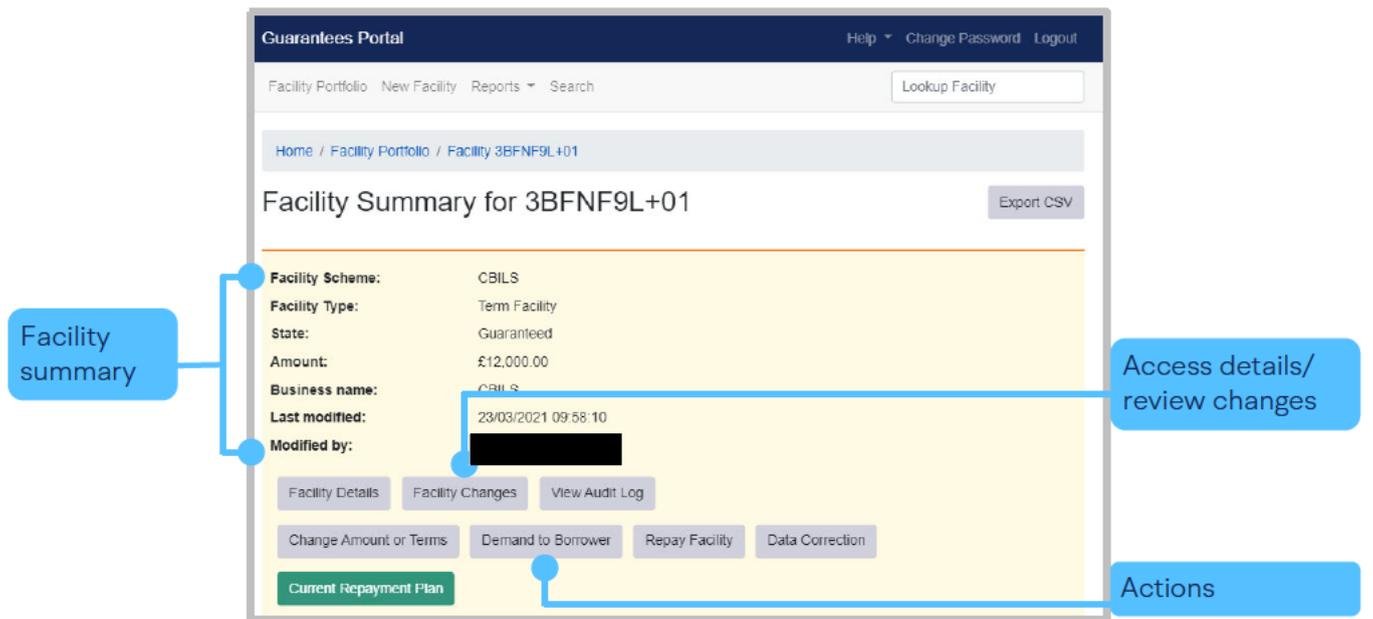
[View Legacy SFLG and SFLG Facility Portfolio](#)

6.0 Search Options

6.4 Facility Summary Screen

For each facility, the 'Facility Summary' screen as shown in screenshot 6.4 can be accessed following a search (see 6.1 Option 1 – Lookup Facility (Using the Facility Unique Reference Number), 6.2 Option 2 – Search (For a Facility) – (Using Other Search Criteria) or 6.3 Option 3 – (View your) Facility Portfolio or View Facility Portfolio).

Guarantees Portal Screen 6.4: Facility Summary



For each facility, there are summary details which can be viewed immediately, loan details/changes and audit log details that can be viewed via the appropriate button and other 'Actions' that can be undertaken by the User, dependent on the state of the facility.

6.0 Search Options

6.4.1 Loan Summary Options

For every facility on the Guarantees Portal, the following 'Details' can be viewed at any time from the Loan Summary screen.

Action	Details
View Audit Log	Details of the User who has input/amended the facility.
View Facility Details	Details of the facility that have been input.
View Facility Changes	Details of any changes made to the facility.

6.4.2 Actions

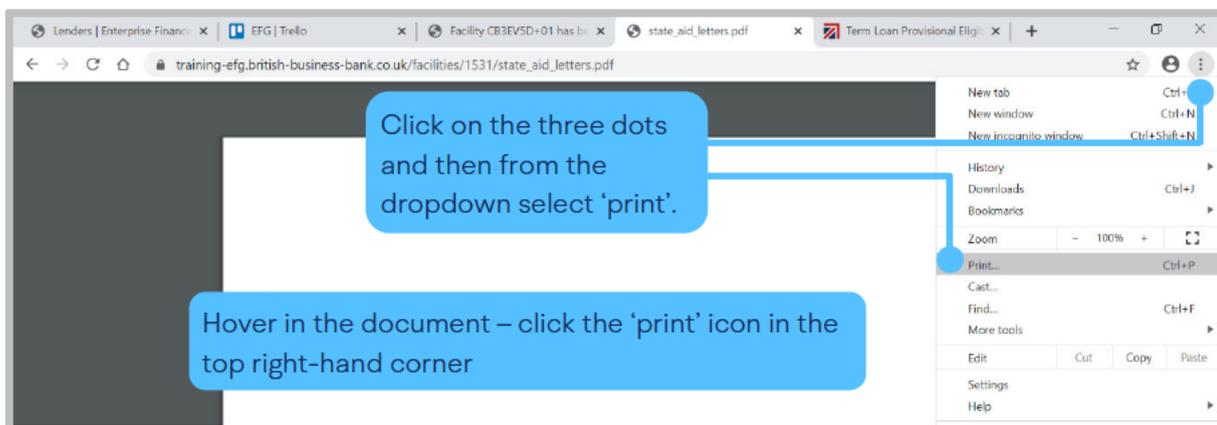
The 'Actions' available will vary depending on the 'Facility State'. See the relevant sections for the 'Actions' available for each Facility State (starting Section [8.0 Actions After Eligible](#)).

6.5 Printing Documents

Throughout the Guarantees Portal, there are several documents that can be generated.

To print the documents in the web browser Google Chrome there are several options, as shown in screenshot 6.5. As the documents generated are in a pdf format, if copying and pasting into MS word or similar, Users may experience some issues with regards to alignment and formatting.

Guarantees Portal Screen 6.5: Print Options

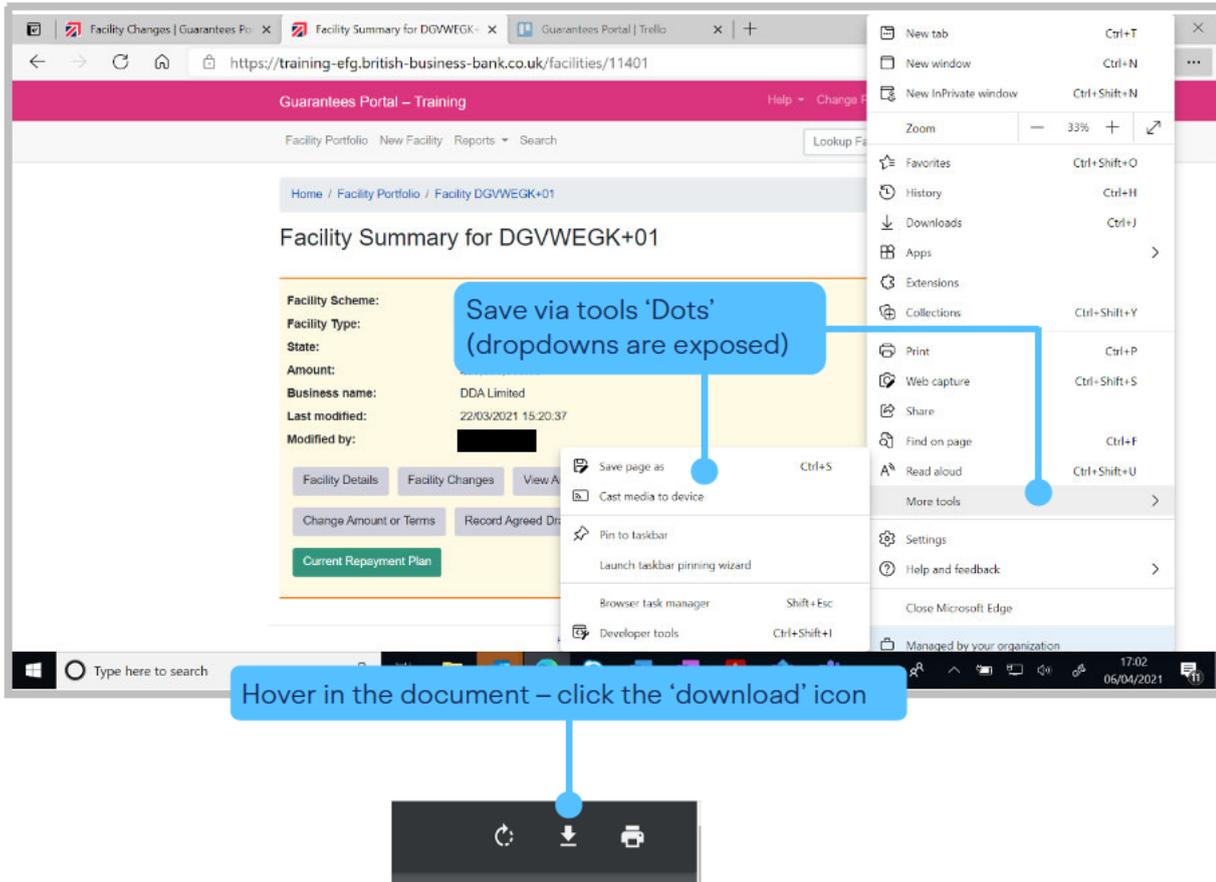


6.0 Search Options

6.5.1 Saving PDF Documents

Using Google Chrome and the tools 'Dots' option outlined in 6.5, the User can also save pdf versions of documents e.g. the Data Protection and Disclosure Declaration. Users may need to save the document and forward to another colleague within the organisation – so by saving the document the User will be able to attach the document to an email.

Guarantees Portal Screen 6.5.1: Saving a Document



6.0 Search Options

6.6 Download a 'Facility Report'

From the Home page, the User can generate a facility report. Once the appropriate variables have been selected by the User and submitted (via the blue submit button) – the report can be downloaded by clicking on 'Download Report'. This can then be opened by selecting 'Open' or saved by selecting 'Save' or 'Save as' as shown in screenshot 6.6. The file if simply saved will be saved as a '.csv' file as <date>_facility report. If opened, it will be opened in Excel **but Users will need to save as an Excel file type if this is their preferred format.**

Also see [14.2.1 Generate Facility Report](#).

Guarantees Portal Screen 6.6 Download Report Extract – Open or Save File



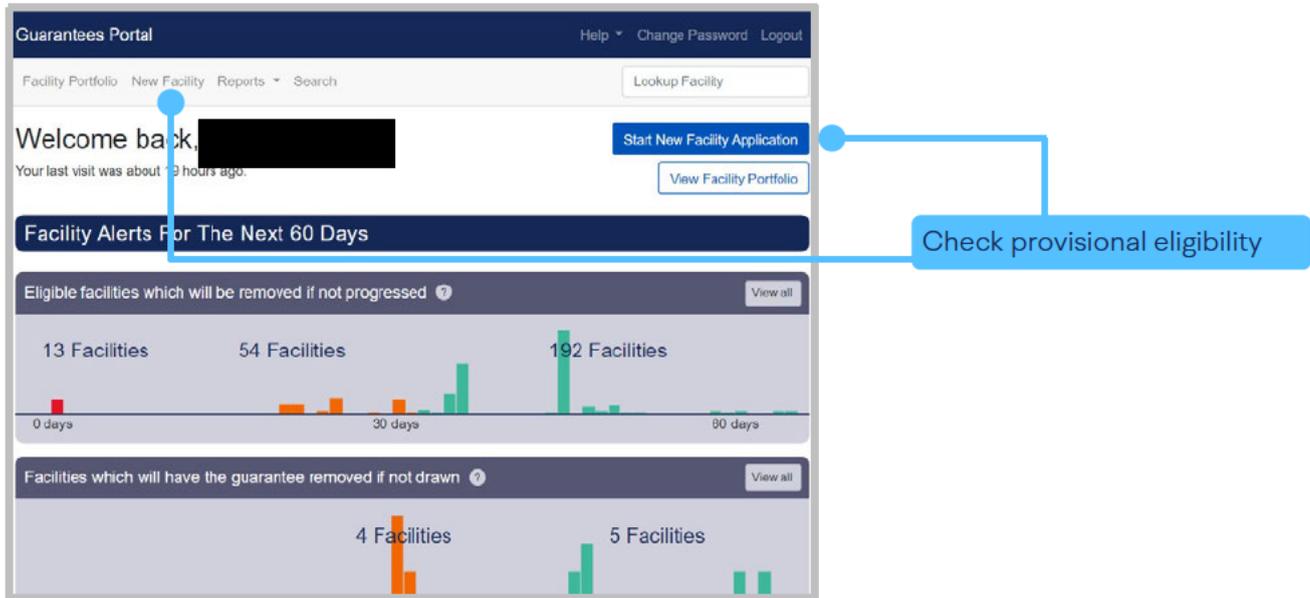
Once, the criteria have been entered and submitted – the user can open the csv file. In Google Chrome there is the option to 'Open'. The user can then 'Save as' i.e. to rename the file and save to their preferred location.

7.0 Provisional Eligibility Assessment

7.1 Completing the Provisional Eligibility Assessment

From the Home page select 'New Facility' or 'Start New Facility Application' as shown in screenshot 7.1.

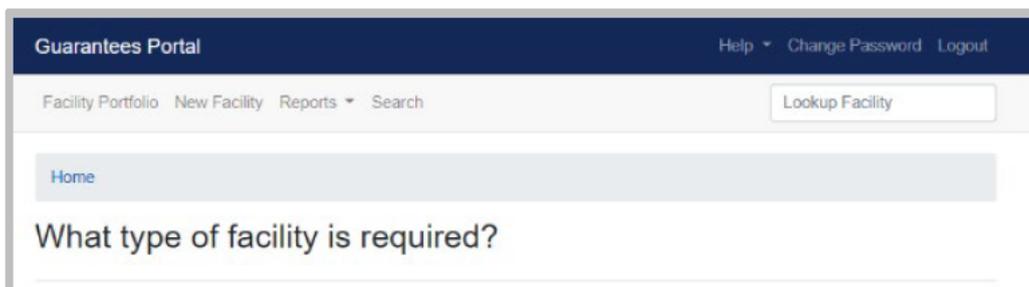
Guarantees Portal Screen 7.1: Home Page/New Facility – Start New Facility Application



Various details relating to the Applicant and the Facility are requested. At this stage, no name or address details of the borrower are requested and therefore the provisional eligibility check is anonymous.

The Guarantees Portal will determine whether an applicant is provisionally 'Eligible' or 'Ineligible' for a BBLs Facility. At the level of the individual transaction the delivery of BBLs, including Eligibility Assessment is fully delegated to the accredited Lender. In the event of any doubt by the Lender, provisional eligibility should be checked on-line via the Guarantees Portal at the earliest opportunity to avoid any potential wasted effort by the Lender or Applicant.

Guarantees Portal Screen 7.1.1: What Type of Facility is Required?



7.0 Provisional Eligibility Assessment

Lenders will only see the Types of facilities that they have been accredited to use. If a Lender has been accredited to use more than one type of lending, then they will need to select the appropriate type for the lending being undertaken.

Guarantees Portal Screen 7.1.2: Check Provisional Eligibility

Declaration by Lender

Provisional Eligibility

The Bounce Bank Loan Scheme (the "BBL") is being delivered through the amendment and adaption of the Enterprise Finance Guarantee ("EFG") Scheme Agreement and processes. From 4 May 2020, the BBL Scheme will replace the old EFG Scheme. Any references to EFG or the Enterprise Finance shall be read and construed as references to BBL and the Bounce Back Loan Scheme.

Declaration by Lender

The formal approval received from the European Commission does not permit the scheme to be used where an applicant was "undertaking in difficulty" as at 31 December 2019.

This includes businesses that have accumulated losses greater than half of their subscribed share capital as at 31 December 2019, as well as businesses that entered into collective insolvency proceedings or fulfilled the criteria to be put into collective insolvency proceedings, businesses that have previously received rescue aid that is yet to be reimbursed or restructuring aid and are still under a restructuring plan, and businesses that are not SMEs and that have fallen below solvency ratios for the previous two years in each case, as at 31 December 2019.

For facilities under £30,000, the "undertaking in difficulty" test does not apply as a facility of this level is considered to involve a *de minimis* amount of State aid. For facilities of £30,000 and above, the Lender must be satisfied that the applicant was not an undertaking in difficulty as at 31 December 2019 to be eligible for a BBL Facility.

Please refer to Article 2 (18) of the Commission Regulation (EU) No 651/2014 of 17 June 2014 for a full definition of undertakings in difficulty.

Either the applicant must confirm, or the Lender must be satisfied that the applicant was not an undertaking in difficulty as at 31 December 2019, to be eligible for a BBL Facility.

1

Confirm

Check

7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Question	Required Input	Comments
1	<p>The formal approval received from the European Commission does not permit the scheme to be used where an applicant was "undertaking in difficulty" as at 31 December 2019.</p> <p>This includes businesses that have accumulated losses greater than half of their subscribed share capital as at 31 December 2019, as well as businesses that entered into collective insolvency proceedings or fulfilled the criteria to be put into collective insolvency proceedings, businesses that have previously received rescue aid that is yet to be reimbursed or restructuring aid and are still under a restructuring plan, and businesses that are not SMEs and that have fallen below solvency ratios for the previous two years in each case, as at 31 December 2019.</p> <p>For facilities under £30,000, the "undertaking in difficulty" test does not apply as a facility of this level is considered to involve a de minimis amount of State aid. For facilities of £30,000 and above, the Lender must be satisfied that the applicant was not an undertaking in difficulty as at 31 December 2019 to be eligible for a BBLs Facility.</p> <p>Please refer to Article 2 (18) of the Commission Regulation (EU) No 651/2014 of 17 June 2014 for a full definition of undertakings in difficulty.</p> <p>Either the applicant must confirm, or the Lender must be satisfied that the applicant was not an undertaking in difficulty as at 31 December 2019, to be eligible for a BBLs Facility.</p>	Confirm	To be eligible for BBLs, the box must be checked.

7.0 Provisional Eligibility Assessment

7.2 Facility Status – Eligible or Rejected

When the Eligibility Check is complete, the Guarantees Portal will provide one of three responses:

- Facility is Eligible
- Facility Loan is Ineligible
- Facility Loan details are missing/error messages will highlight the areas that need attention

'FACILITY IS ELIGIBLE' – If all the eligibility criteria are satisfied, the system will indicate that the Facility meets the eligibility criteria for BBLs and will be saved as 'Eligible' as shown in screenshot 7.2. At this point a **'Unique Reference Number'** will be allocated. It is important that this is recorded for future reference.

Guarantees Portal Screen 7.2: Facility is Eligible/System Response

The screenshot shows the Guarantees Portal interface. At the top, there is a dark blue header with the text 'Guarantees Portal' and links for 'Help', 'Change Password', and 'Logout'. Below the header is a navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and a search bar containing 'Lookup Facility'. The main content area has a breadcrumb trail: 'Home / Facility Portfolio / Facility 9ZW4EAH+01'. The primary message is 'Facility is eligible', followed by 'Your facility reference is: 9ZW4EAH+01'. A note states: 'This page confirms that your application is most likely to be eligible. You will need to complete the Facility Entry process before a final decision can be made.' Below this is a blue button labeled 'View Facility Summary'. Further down, there is a section for emailing the decision, with the text 'This eligibility decision can be e-mailed for convenience (for internal use only).', an 'Email' label, an input field, and a 'Send' button. Three blue callout boxes on the right side of the screenshot point to specific elements: 'Decision' points to the 'Facility is eligible' text; 'Return to Facility Summary' points to the 'View Facility Summary' button; and 'Send decision via e-mail' points to the 'Send' button.

7.0 Provisional Eligibility Assessment

On returning to the Facility Summary screen – the User will see the following:

Guarantees Portal Screen 7.2.1: Facility is Eligible/Summary Screen/Next Steps

The screenshot displays the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail reads 'Home / Facility Portfolio / Facility 9ZW4EAH+01'. The main heading is 'Facility Summary for 9ZW4EAH+01' with an 'Export CSV' button to the right. Below this, a table lists the following details:

Facility Scheme:	BBLS
Facility Type:	Term Facility
State:	Eligible
Amount:	<not assigned>
Business name:	<not assigned>
Last modified:	23/03/2021 13:35:15
Modified by:	[Redacted]

Below the table are three buttons: 'Facility Details', 'Facility Changes', and 'View Audit Log'. At the bottom of the summary area are two prominent buttons: 'Facility Entry' (blue) and 'Cancel Facility' (red). A green button at the very bottom reads 'Data Protection and Disclosure Declaration'. Three callout boxes with blue backgrounds and white text provide instructions: one points to 'Facility Details', another to 'Facility Entry', and a third to 'Cancel Facility'.

The details within screenshot 7.2.1 can be recalled from the Home Page by using the 'Search Functions' as detailed in Section **6.0 Search Options**.

Eligible facilities will remain on the Guarantees Portal for 6 months before being automatically removed if not progressed.

If one or more of the eligibility criteria are not satisfied, the Guarantees Portal will show the Facility as 'Ineligible' and list the reason(s) why. The Facility will be saved as 'Rejected', as shown in screenshot 7.2.2.

7.0 Provisional Eligibility Assessment

Guarantees Portal Screen 7.2.2: Facility is Ineligible – Reasons for Rejection

The screenshot shows the 'Guarantees Portal – Training' interface. At the top, there are navigation links: 'Help', 'Change Password', and 'Logout'. Below this is a search bar with 'Facility Portfolio', 'New Facility', and 'Reports' options, and a 'Lookup Facility' button. The breadcrumb trail is 'Home / Facility Portfolio / Facility H292FPD+01'. The main heading is 'Facility Summary for H292FPD+01' with an 'Export CSV' button. The summary table lists: Facility Scheme: CBILS; Facility Type: Term Facility; State: Rejected; Amount: <not assigned>; Business name: <not assigned>; Last modified: 10/03/2021 11:38:19; Modified by: [redacted]. Below the table are buttons for 'Facility Details', 'Facility Changes', and 'View Audit Log'. The 'Ineligibility Reasons' section contains a red text warning: '1. Turnover is greater than £45 million. The size of business eligible to benefit from CBILS is determined by turnover. The maximum turnover limit of £45 million is intended to accommodate the majority of Small and Medium-Sized Enterprises (SMEs). The turnover figure used in the eligibility assessment is taken from the most recent information available to the Lender about the Applicant and should be the same as that used by the Lender in making the commercial decision to lend.'

Once a facility has been 'Rejected', it is not possible to amend the details (the system will, however, allow Users to enter details that are missing before rejection). Therefore, if a Facility has been rejected due to the incorrect details being input (e.g. wrong purpose being selected) a new eligibility check will be required. As with an 'eligible' facility – there is the functionality to email a colleague with the Guarantees Portal's decision.

7.3 Eligibility Decision – Internal Email Option

The eligibility decision can be emailed internally within the Lender's organisation for convenience but **should not be used to communicate directly with applicants.**

7.4 View Facility Summary

To proceed to the 'Facility Summary' screen, select 'View Facility Summary'. To revert to the 'Home' page select the text 'Guarantees Portal' at the top of the page or utilise the 'breadcrumb' functionality.

8.0 Actions After Eligible

8.1 Actions Available

If the facility is in the 'Eligible' state, then the 'Facility Summary' will show the following options:

Action	Details
Facility Details	To view the details of the Facility.
Facility Changes	To view the changes made to the Facility.
View Audit Log	To view audit details specific to the Facility.
Facility Entry	To input the details of the Facility.
Cancel Facility	To remove this entry. There is no requirement to remove ELIGIBILITY CHECKS as the Guarantees Portal will automatically delete any entry which has not been amended for 6 months.
Data Protection and Disclosure Declaration	To print off the Data protection and Disclosure Declaration documents.

Guarantees Portal Screen 8.1: Details and Actions for an Eligible Facility

The screenshot shows the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and a search bar with 'Lookup Facility'. The breadcrumb trail is 'Home / Facility Portfolio / Facility 9ZW4EAH+01'. The main heading is 'Facility Summary for 9ZW4EAH+01' with an 'Export CSV' button. The facility details are as follows:

- Facility Scheme: BBLS
- Facility Type: Term Facility
- State: Eligible
- Amount: <not assigned>
- Business name: <not assigned>
- Last modified: 23/03/2021 13:35:15
- Modified by: [Redacted]

Below the details are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Facility Entry', 'Cancel Facility', and 'Data Protection and Disclosure Declaration'. Two blue callout boxes provide annotations: one points to the 'Eligible' state with the text 'Current Facility State', and another points to the 'Facility Entry' button with the text 'Select Facility Entry to proceed'.

8.0 Actions After Eligible

8.2 Facility Entry

'Facility Entry' is the process where the full details about the Applicant and the Facility are input. A Lender requires a "Data Protection and Disclosure Document" signed by the Applicant before progressing to this stage (see [3.1 Documentation](#)).

Guarantees Portal Screen 8.2.1: Facility Entry Screen

Home / Facility Portfolio / Facility PCETJHR+01

Facility Entry

From this page you can complete the application for the Government Guarantee. Before entering any further information on this page, the lender must have or is expected to receive the [Data Protection and Disclosure Declaration](#) signed by the Applicant and checked the box by way of confirmation.

Following completion of the Facility Entry sections of the application an indication of whether the proposed Scheme Facility is eligible will be returned and if agreed the application can be progress to 'Offered'.

Please note that all the information within Facility Entry can be revised, however before progressing to Offered the information must represent the final terms agreed with the Applicant as it cannot subsequently be changed.

Business Information

- 1 What is the legal name of the Applicant business?

Maximum length 255 characters
- 2 What is the trading name of the Applicant if the Applicant trades under another business name?

Maximum length 255 characters
- 3 What is the legal form of the Applicant?
Please select
- 4 What is the Applicant's Company Registration Number (if applicable)?
- 5 Which Standard Industrial Classification (SIC) code from the UK Standard Industrial Classification 2007 best describes the business sector in which the guaranteed facility will be used?
Please select
- 6 What is the current (or where none, estimated) annual turnover of the Applicant (or, if the Applicant is a Group Company, the aggregate Group turnover)?
£
This figure can be an estimate
- 7 What is the postcode of the Applicant's main business address? (In instances where the Applicant's postcode is not available please enter the lender's branch postcode).
- 8 (For banks only) What is the Sort Code of the bank branch or business centre which originated this application? (nnnnnn)

Maximum length 255 characters

Should any of the information change this can now be amended up until the time a facility is drawn (see later).

8.0 Actions After Eligible

Business Information

Question Number in 8.2.1	Question	Required Input	Comments
1	What is the legal name of the Applicant business?	Name of Business	The system can accept relatively long Business names (approx 90 characters). If names are longer than 90 characters then where possible, the end Users must use abbreviations and other characters if possible i.e. "Ltd"/"&"etc.
2	What is the trading name of the Applicant if the Applicant trades under another business name?	Trading Name of Business	Optional if the applicant uses a different trading name.
3	What is the legal form of the Applicant? <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <u>DROP DOWN MENU</u> Sole Trader Partnership Limited Liability Partnership (LLP) Private Limited Company (LTD) Public Limited Company (PLC) Other </div>	Select the appropriate legal form	
4	What is the Applicant's Company Registration Number (if applicable)?	Companies House Registration Number	Required input for a LTD or LLP.
5	Which Standard Industrial Classification (SIC) code from the UK Standard Industrial Classification 2007 best describes the business sector in which the guaranteed facility will be used?	Select the most appropriate SIC code	
6	What is the current annual (or where none the estimated) turnover of the Applicant (or if the Applicant is a Group Company, the aggregate Group turnover)?	Annual Turnover	Use the most recent accounts or Management Information to determine the Annual Turnover.

8.0 Actions After Eligible

Question Number in 8.2.1	Question	Required Input	Comments
7	What is the postcode of the Applicant's main business address?	Postcode	If part of a group, use the consolidated group accounts to determine turnover.
8	(For banks only) What is the Sort Code of the bank branch or business centre which originated this application? (nnnnn)	Sort code	For Start Ups, use forecast turnover for the first year of trading.

Guarantees Portal Screen: Facility Entry Screen 8.2.2

Facility Information

9 What is the total overall size of the facility to be provided? £

10 Is Bank of England funded?

11 What is the term of the facility for which the guarantee is required? 6 years

12 At what frequency will the Applicant make repayments of the principal of the Scheme Facility? Monthly

13 Lender's facility reference
Maximum length 255 characters

Facility Information

Number in 8.2.2	Question	Required Input	Comments
9	What is the total overall size of the facility to be provided?	Amount of facility	Enter between £2,500 and £50,000. Commas and full stops can be entered.
10	Is Bank of England funded?	Radio button	
11	What is the term of the facility for which the guarantee is required?	Pre-set at 6 years	
12	At what frequency will the Applicant make repayments of the principal of the Scheme Facility?	Pre-set at monthly	
13	Lender's Facility Reference.	Free form	The Lender can input either the Facility number or a Customer number.

8.0 Actions After Eligible

Guarantees Portal Screen: 8.2.3 Facility Entry Screen

Lender Information

14 What is the Lending Limit against which this facility is to be allocated? (Note that the date of the Scheme Facility Letter must fall within the validity of the Lending Limit)

15 Sub-lender

16 Enter any lender specific information to be captured for this application. (For optional internal use). Field 1.

Enter any lender specific information to be captured for this application. (For optional internal use). Field 2.

Enter any lender specific information to be captured for this application. (For optional internal use). Field 3.

Enter any lender specific information to be captured for this application. (For optional internal use). Field 4.

Enter any lender specific information to be captured for this application. (For optional internal use). Field 5.

BBLS 2020 ✓

▼

Maximum length 255 characters

Submit
Save as Incomplete

Lender Information

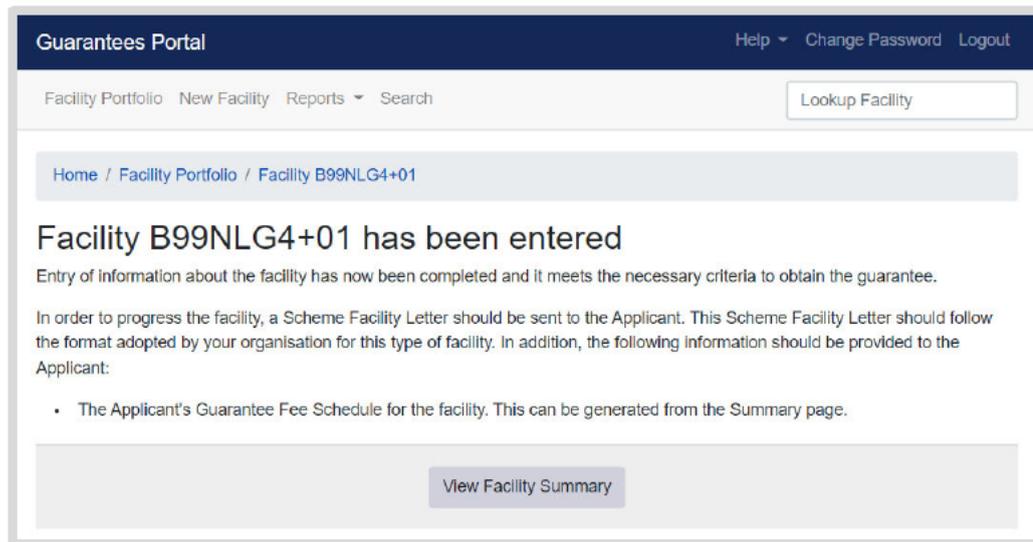
Number in 8.2.3	Question	Required Input	Comments
14	What is the Lending Limit against which this facility is to be allocated? (Note that the date of the Scheme Facility Letter must fall within the validity of the Lending Limit).	None	Pre-filled. However the date of the Scheme Facility Letter must fall within the period of the Lending Limit being used.
15	Sub Lender (only visible for Lenders with sub-lenders).	Dropdown	Select appropriate lender from the dropdown.
16	Enter any Lender specific information to be captured for this application. (For optional internal use). Fields 1-5.	Free format	These fields can be used to capture other data if a Lender desires/or must be used depending on the Lender and the Loans state.

8.0 Actions After Eligible

8.3 Forms to be sent to the Applicant

Once the above information has been input, the Guarantees Portal will confirm that the facility has been entered as shown in screenshot 8.4.

Guarantees Portal Screen 8.3: Facility has been Entered



Once the Facility Letter has been issued – the Guarantees Portal needs to be updated as soon as possible and with best endeavours within one business day as per the BBLs Guarantee Agreement to reflect that the Facility state has been moved to 'Offered'.

See 9.2 Offer Scheme Facility section for how to progress the facility to an 'Offered' state.

8.0 Actions After Eligible

8.4 Repayment Plan

The screenshot shows the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and 'Search', along with a 'Lookup Facility' button. Below this is a breadcrumb trail: 'Home / Facility Portfolio / Facility'. The main heading is 'Current Repayment Plan'. The details are as follows:

Applicable from:	06/04/2021
Repayment profile:	Repay to Zero
Outstanding balance amount as of 06/04/2021:	£100,000.00
Remaining repayment duration as of 06/04/2021:	72 months
Remaining capital repayment holiday as of 06/04/2021:	0 months
Maturity date:	06/04/2027

Question Number 8.4	Question	Required Input
1	What is the length of the initial Capital Repayment Holiday?	Number of months of the Capital Repayment Holiday.
2	Submit	Click

The compulsory fields are the 'Amount of Initial Draw' and 'Term of the Facility' and are carried over from the Facility Entry. If there are to be tranche draws, the 'Amount of Initial Draw' may need to be amended.

The boxes under 'Draw Information' require input depending on the type of facility.

FOR TERM LOANS WITH SINGLE DRAWDOWN & NO CAPITAL REPAYMENT HOLIDAY:

- No extra input required

FOR TERM LOANS WITH CAPITAL HOLIDAYS:

- Input the capital holiday in the "Length of the Initial Capital Repayment Holiday" field.

9.0 Actions After Complete

9.1 Actions Available

If the Facility is in the 'Completed' state, then the 'Facility Summary' will show the following options:

Action	Details	Link
Facility Details	To view details of the Facility.	14.1.2 View Facility Details
Facility Changes	To view any changes that have been made to the Facility.	14.1.3 View Facility Changes
View Audit Log	To view audit details specific to the Facility.	14.1.1 View Audit Log
Offer Scheme Facility	To offer the BBLS Facility. This should be done within one business day of issuing the offer documentation.	9.2 Offer Scheme Facility
Change Lending Limit	To change the Lending Limit to which a Facility belongs.	9.3 Change Lending Limits
Amend Facility Details	To change any facility details without having to rekey all the Borrower's information from the beginning.	9.4 Amend Facility Details
Cancel Facility	To cancel the Facility. Entries not amended for 6 months will be automatically removed.	9.5 Cancel Facility
View Information Declaration	To view the Information Declaration. This is required to be signed by the Borrower before drawdown.	8.4 Information Declaration

9.0 Actions After Complete

9.2 Offer Scheme Facility

Select 'Offer Scheme Facility' from the 'Facility Summary' screen as shown in screenshot 9.2.

Guarantees Portal Screen 9.2.3: Facility Offered

The screenshot displays the 'Facility Summary for GVM3Y5Q+01' page in the Guarantees Portal. The page includes a navigation bar with 'Help', 'Change Password', and 'Logout' options. Below the navigation bar, there are links for 'Facility Portfolio', 'New Facility', 'Reports', and a search bar. The main content area shows the facility details for 'GVM3Y5Q+01', including the following information:

Facility Scheme:	BBLS
Facility Type:	Term Facility
State:	Offered
Amount:	£40,000.00
Business name:	BBLS Demo
Last modified:	02/02/2021 09:05:50
Modified by:	[Redacted]

Below the details, there are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Guarantee & Initial Draw', 'Revert to Completed', 'Cancel Facility', and 'Current Repayment Plan'. A blue callout box points to the 'Offered' state, with the text '“Offered” Facility State'.

9.0 Actions After Complete

9.3 Change Lending Limit

Towards the end of the Scheme year a Lender may begin entering a facility before the following BBLs Phase is available. This enables a Lender to amend the Lending Limit to the one which covers when the Facility is 'Offered'.

Guarantees Portal Screen 9.3: Change Lending Limit

The screenshot shows the 'Guarantees Portal' interface. At the top, there is a navigation bar with 'Help', 'Change Password', and 'Logout'. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and a search box. A 'Lookup Facility' button is also present. The breadcrumb trail reads 'Home / Facility Portfolio / Facility Y9F2BKT+01'. The main heading is 'Change Lending Limit'. Below this, there is a label 'New Lending Limit' followed by a dropdown menu with a downward arrow. At the bottom of the form area is a blue 'Submit' button.

9.4 Amend Facility Details

This enables a Lender to Amend the Facility information input into the Guarantees Portal without having to start the whole process from the beginning. The Lender will be asked to confirm that this is what they want to do and advise then that the suffix to the BBLs Reference number will be increased by 1 e.g. if the BBLs Reference number was BGH67HJ+01 it will become BGH67HJ+02.

The screenshot shows the 'Guarantees Portal' interface for the 'Amend Facility Details' screen. The navigation and breadcrumb trail are identical to the previous screen. The main heading is 'Amend Facility Details'. Below the heading, there is a confirmation message: 'Please confirm you wish to perform this action on facility Y9F2BKT+01.' This is followed by the text 'If you proceed, the following changes will be made:' and a bulleted list of changes: 'Facility Y9F2BKT+01 will be cancelled.', 'A duplicate facility with a new reference of Y9F2BKT+02 will be created.', 'The new facility will be in a state of "incomplete".', and 'You will be taken directly to the Facility Entry form for the new facility where you can amend its details.' At the bottom of the form area are two buttons: a blue 'Confirm' button and a grey 'Cancel' button.

9.0 Actions After Complete

9.5 Cancel Facility

A Facility can only be cancelled if in the following states:

- Eligible
- Incomplete
- Complete
- Offered

Guarantees Portal Screen 9.5: Cancel Facility

Guarantees Portal Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility Y9F2BKT+01

Cancel Facility

From this page you can cancel an application for Guarantee support that is no longer required.

- 1 What is the reason for cancellation of the application?
- 2 Please enter any additional explanatory comments regarding the reason for cancellation of the application
- 3 On what date was the application cancelled?

9.0 Actions After Complete

Question Number	Question	Required Input	Comments
1	<p>What is the reason for cancellation of the application?</p> <p><u>DROP DOWN MENU</u></p> <p>Borrower does not require loan</p> <p>Lender credit rejected</p> <p>Alternative loan processed</p> <p>Other</p>	Select appropriate reason	Use the most appropriate reason.
2	Enter additional explanatory comments regarding the reason for cancellation of the application.	Free format	Add any comments as required – comments are mandatory.
3	What date was the application cancelled?	Date in the format dd/mm/yyyy	The date in the Lender's records when the decision not to proceed was made/notified.

The Guarantees Portal will then confirm that the Facility is cancelled, and the state will be updated to 'Cancelled' on the 'Facility Summary' screen.

10.0 Actions After Offered

10.1 Actions Available

If the facility is in the 'Offered' state, then the 'Facility Summary' will show eight possible options:

Guarantees Portal Screen 10.1: Loan Summary for Offered Facility

The screenshot shows the 'Facility Summary for TADQ32S+01' page in the Guarantees Portal. The page header includes 'Guarantees Portal – Training' and navigation links like 'Help', 'Change Password', and 'Logout'. Below the header, there are navigation tabs for 'Facility Portfolio', 'New Facility', and 'Reports', along with a search bar and a 'Lookup Facility' button. The breadcrumb trail is 'Home / Facility Portfolio / Facility TADQ32S+01'. The main title is 'Facility Summary for TADQ32S+01' with an 'Export CSV' button. The facility details are as follows:

Facility Scheme:	BBLs
Facility Type:	Term Facility
State:	Offered
Amount:	£45,000.00
Business name:	12345
Last modified:	14/04/2021 14:50:35
Modified by:	[Redacted]

Below the details, there are several action buttons:

- 1. Facility Details
- 2. Facility Changes
- 3. View Audit Log
- 4. Guarantee & Initial Draft
- 5. Revert to Complete
- 6. Cancel Facility
- 7. Current Repayment Plan

10.0 Actions After Offered

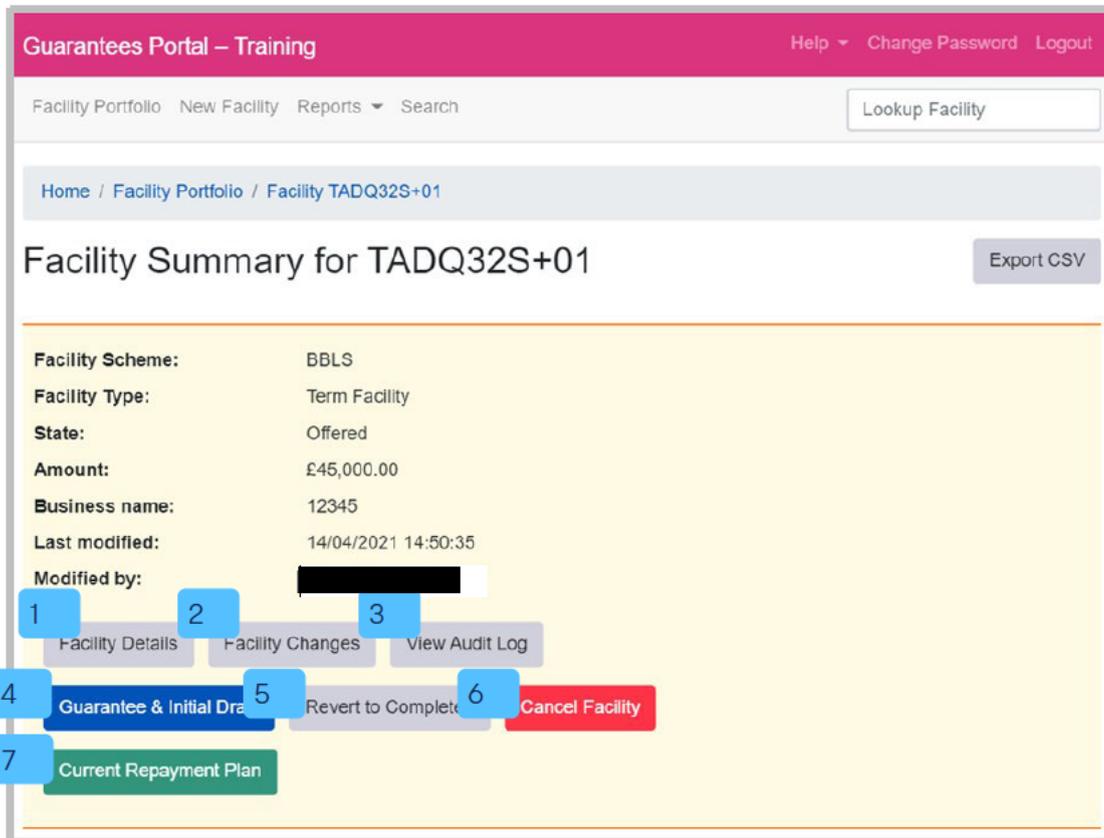
#	Action	Details	
1	Facility Details	To view details of the facility.	14.1.2 View Facility Details
2	Facility Changes	To view any changes that have been made to the facility.	14.1.3 View Facility Changes
3	View Audit Log	To view audit details specific to the facility.	14.1.1 View Audit Log
4	Guarantee and Initial Draw	Advise of drawdown of the facility within one business day of actual drawdown.	10.2 Guarantee and Initial Draw
5	Revert to Completed	To enable a facility to be amended without having to rekey all the facility details. It will amend the suffix to the reference number.	N/A
6	Cancel Facility	To cancel the Facility. Note that the Guarantees Portal will automatically delete any entry which has not been progressed within 6 months.	9.5 Cancel Facility
7	Current Repayment Plan	To generate the Current Repayment Plan.	9.2.1 Current Repayment Plan

10.0 Actions After Offered

10.2 Guarantee and Initial Draw

From the 'Facility Summary' screen in the 'Offered' state, select 'Guarantee and Initial Draw' as shown in screenshot 10.2. This will display the 'Guarantee and Initial Draw' screen as shown in screenshot 10.2.1.

Guarantees Portal Screen 10.2: Loan Summary for Offered Facility



Select Guarantee and Initial Draw.

10.0 Actions After Offered

Guarantees Portal Screen 10.2.1: Guarantee and Initial Draw

Guarantees Portal Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility Y9F2BKT+01

Guarantee and Initial Facility Draw

From this page you can record the details of the initial draw of facility funds.

IMPORTANT If any changes have been made from what was originally set out in the Scheme Facility Offer documents then the facility will have to be cancelled and re-entered.

REMEMBER The Direct Debit details should now be uploaded to the Guarantee Fee Collection Agent portal. Please retain the signed Direct Debit mandate for your own records.

Please note that on completion of Guarantee and Initial Draw, the Guarantee Fee Schedule will be delivered to the Guarantee Fee Collection Agent automatically through the Web Portal.

- Has a signed Information Declaration (without any amendments) been received from the Applicant? Yes No
- On what date was the initial draw of funds made?
- Maturity Date calculated based on initial draw date
- What was the value of the initial draw?
To change the initial draw amount you must update the Guarantee Fee Schedule
- Lender's facility reference

Question Number	Question	Required Input	Comments
1	Has a signed Information Declaration (without ANY amendments) been received from the Applicant?	Radio Button Yes/No	To progress, the answer must be "Yes". If there have been any amendments, or any of the information is wrong, the Facility must be amended and re-issued.
2	On what date was the Initial Draw of funds made?	Date in the format dd/mm/yyyy	Date of Initial Draw – MUST NOT BE IN THE FUTURE. Details entered after the event of drawdown.
3	Maturity date	n/a	Calculated based on the initial draw date.
4	What was the value of the Initial Draw?	Value in £	Amount of Initial Draw if the amount of Initial Draw is lower then click.
5	Lender facility reference	None	Lender reference.

10.0 Actions After Offered

Once all the information has been completed, click on 'Submit'. The Guarantees Portal will then confirm that the Facility is 'Guaranteed' as shown in screenshot 10.2.2 via the 'Facility Summary' screen.

Guarantees Portal Screen 10.2.2: Facility Guaranteed

The screenshot displays the 'Facility Summary for XFGZUKV+01' page in the Guarantees Portal. The page features a pink header with 'Guarantees Portal – Training' and navigation links for 'Help', 'Change Password', and 'Logout'. Below the header, there are navigation options for 'Facility Portfolio', 'New Facility', 'Reports', and a search bar with a 'Lookup Facility' button. The breadcrumb trail shows 'Home / Facility Portfolio / Facility XFGZUKV+01'. The main content area has a yellow background and displays the following details:

- Facility Scheme:** BBLS
- Facility Type:** Term Facility
- State:** Guaranteed (highlighted with a green box)
- Amount:** £10,000.00
- Business name:** test
- Last modified:** 20/04/2021 17:21:06
- Modified by:** [Redacted]

Below the details, there are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Change Amount or Terms', 'Facility Top-up', 'Demand to Borrower', 'Repay Facility', 'Data Correction', and 'Current Repayment Plan' (which is highlighted in green).

11.0 Actions After Guaranteed

11.1 Summary of Available options

Screenshot 11.1.1: Guarantee and Initial Draw shows the eight available options for a guaranteed facility.

Guarantees Portal Screen 11.1.1: Guarantee and Initial Draw

The screenshot displays the 'Guarantees Portal – Training' interface. At the top, there are navigation links for 'Help', 'Change Password', and 'Logout'. Below this, a breadcrumb trail shows 'Home / Facility Portfolio / Facility XFGZUKV+01'. The main heading is 'Facility Summary for XFGZUKV+01', with an 'Export CSV' button to the right. The facility details are as follows:

Facility Scheme:	BBL5
Facility Type:	Term Facility
State:	Guaranteed
Amount:	£10,000.00
Business name:	test
Last modified:	20/04/2021 17:21:06
Modified by:	[Redacted]

Below the details, there are several action buttons, each with a blue callout number:

- 1: Facility Details
- 2: Facility Changes
- 3: View Audit Log
- 4: Change Amount or Term
- 5: Facility Top...
- 6: Demand to Borrow
- 7: Repay Facility
- 8: Data Correction
- 9: Current Repayment Plan

11.0 Actions After Guaranteed

#	Option	Details	Chapter reference
1	Facility Details	To view details of the facility including the Eligibility Check, Facility Entry, Offer of Scheme Facility and the Guarantee and Initial Drawdown.	14.1.1
2	Facility Changes	To view all changes that have been made to the Facility from initial drawdown.	n/a
3	View Audit Log	To view audit record specific to the Facility.	n/a
4	Change Amount or Terms	Adjust term, record a lump sum repayment or adjust repayment frequency.	11.2 Change amount or Terms
5	Facility Top-up	Top up facility.	11.4 Facility Top-Up
6	Demand to Borrower	Record the details of a demand made on the borrower.	n/a
7	Repay Facility	Record the date a facility was repaid.	11.5
8	Data Correction	Correct facility information including the business name, registration number and other generic fields.	11.6
9	Current Repayment Plan	Generate the Current Repayment Plan.	9.2.1

11.0 Actions After Guaranteed

11.2 Change Amount or Terms

The 'Change Amount or Terms' function on the 'Facility Summary' screen will allow a Lender to access a number of options for amending a facility.

11.2.1 Guarantees Portal: Change Amount or Terms

The screenshot displays the 'Guarantees Portal' interface. At the top, there is a navigation bar with 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and a search box containing 'Lookup Facility'. The breadcrumb trail reads 'Home / Facility Portfolio / Facility HTMM4ED+01'. The main heading is 'Facility Summary for HTMM4ED+01' with an 'Export CSV' button to its right. The facility details are as follows:

Facility Scheme:	BBLS
Facility Type:	Term Facility
State:	Guaranteed
Amount:	£40,000.00
Business name:	BBB API Demo
Last modified:	27/04/2021 10:41:52
Modified by:	[Redacted]

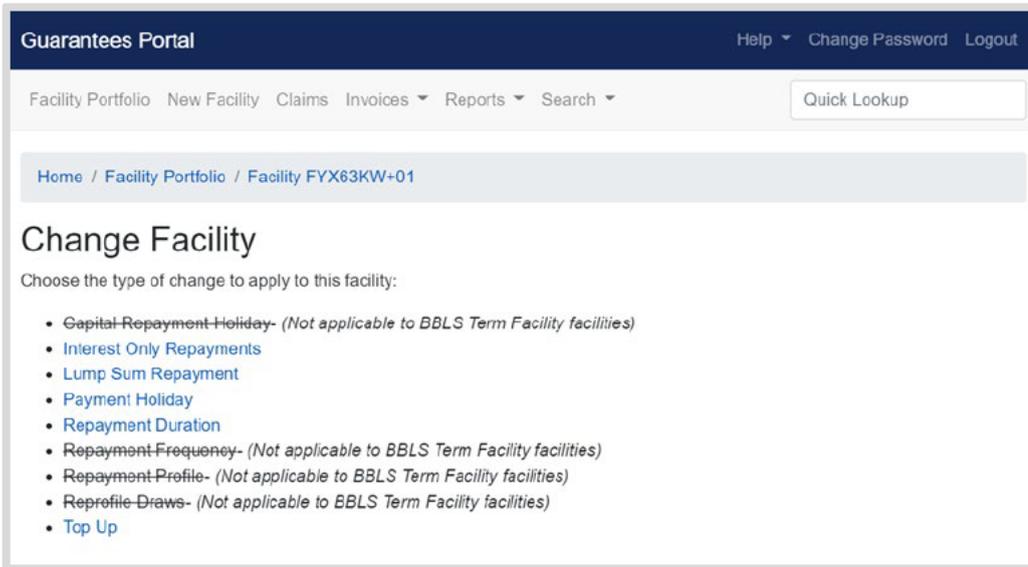
Below the details are two rows of buttons. The first row contains 'Facility Details', 'Facility Changes', and 'View Audit Log'. The second row contains 'Change Amount or Terms', 'Facility Top-up', 'Demand to Borrower', 'Repay Facility', and 'Data Correction'. A third row contains a single button 'Current Repayment Plan'.

11.0 Actions After Guaranteed

11.3 Change Facility

The 'Change Facility' screen will show after clicking the 'Change Amount or Terms' option on the 'Facility Summary' screen. Lenders can choose the type of change they would like to apply to the facility.

11.3.1 Guarantees Portal: Change Facility



The screenshot shows the 'Guarantees Portal' interface. At the top, there is a navigation bar with 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Claims', 'Invoices', 'Reports', and 'Search', along with a 'Quick Lookup' search box. The breadcrumb trail reads 'Home / Facility Portfolio / Facility FYX63KW+01'. The main heading is 'Change Facility'. Below the heading, it says 'Choose the type of change to apply to this facility:' followed by a bulleted list of options:

- ~~Capital Repayment Holiday~~- (Not applicable to BBLS Term Facility facilities)
- [Interest Only Repayments](#)
- [Lump Sum Repayment](#)
- [Payment Holiday](#)
- [Repayment Duration](#)
- ~~Repayment Frequency~~- (Not applicable to BBLS Term Facility facilities)
- ~~Repayment Profile~~- (Not applicable to BBLS Term Facility facilities)
- ~~Reprofile Draws~~- (Not applicable to BBLS Term Facility facilities)
- [Top Up](#)

11.0 Actions After Guaranteed

11.4 Facility Top-Up

The 'Facility Top-Up' function from the 'Facility Summary' screen will allow a Lender to advise the Guarantees Portal of the Top-Up amount required and the date that the change is applicable from.

11.4.1 Guarantees Portal: Facility Top-Up

Guarantees Portal Help Change Password Logout

[Facility Portfolio](#) [New Facility](#) [Reports](#)

[Home](#) / [Facility Portfolio](#) / [Facility HTMM4ED+01](#) / [Change Facility](#)

Facility Top-up

Facility draw date:	01/06/2020
Original repayment duration:	72 months
Current remaining repayment duration:	62 months
Current maturity date:	01/06/2026
Original offered amount:	£40,000.00
Last recorded outstanding balance (01/06/2021):	£40,000.00

From what date is this change applicable?

Current facility amount £40,000.00

Top-up amount £

If an additional facility has been created for the top-up, then please provide the new Lender facility reference. Leave it blank if not relevant.

11.0 Actions After Guaranteed

11.5 Repay Facility

The 'Repay Facility' option from the 'Facility Summary' screen will allow a Lender to advise the Guarantees Portal the date the Borrower repaid the facility.

11.5.1 Guarantees Portal: Repay Facility

The screenshot shows the 'Guarantees Portal' interface. At the top, there is a navigation bar with 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A 'Lookup Facility' button is located on the right side of this bar. The breadcrumb trail reads 'Home / Facility Portfolio / Facility HTMM4ED+01'. The main heading is 'Repay Facility'. Below the heading, there is a sub-heading: 'From this page you can record the date on which a facility was repaid.' A red 'REMINDER' box contains the text: 'Please note that you no longer need to advise the Guarantee Fee Collection Agent that the facility has been repaid. Updating this system is sufficient.' Below the reminder is a text input field with the label 'What was the date the facility was repaid by the borrower?' and a date format placeholder 'dd/mm/yyyy'. A blue 'Submit' button is positioned at the bottom of the form area.

11.0 Actions After Guaranteed

11.6 Data Correction

Data correction enables Facilities to be amended where information has been entered incorrectly.

This functionality should only be used in exceptional circumstances. All Users now have access to this functionality – so it is dependent on each Lender to monitor how often this functionality is being used. If it is being used extensively, Lenders may need to investigate the reasons why.

This option is available for facilities in the ‘Guaranteed’ and ‘Lender Demand’ states. The ‘Data Correction’ option from the ‘Facility Summary’ screen will allow a Lender to change:

- Bank of England Funding
- Business name
- Facility Reason
- Generic fields
- Interest Rate
- Legal Form and Company registration
- Lender reference
- Offer date
- Postcode
- SIC Code
- Sort code
- Sub Lender
- Suspected Fraud Reason
- Trading date
- Trading name

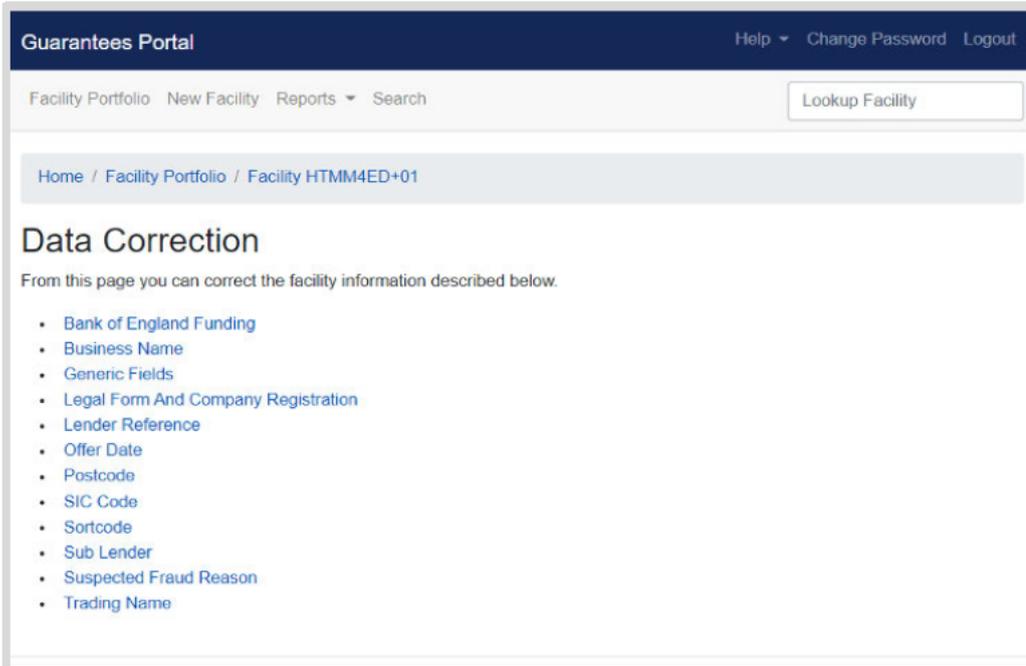
This function should only be used to correct data input errors.

Select ‘Data Correction’ from the ‘Facility Summary’ screen. This will display the ‘Data Correction’ Screen as shown in screenshot 11.6.1. Input the correct data as required and submit. Details of the amendments can be checked via the ‘Loan Details’ screen.

The Guarantees Portal does not confirm what changes have been made.

11.0 Actions After Guaranteed

11.6.1 Guarantees Portal: Data Correction



The screenshot shows the 'Guarantees Portal' interface. At the top, there is a navigation bar with 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and 'Search' on the left, and a 'Lookup Facility' button on the right. A breadcrumb trail reads 'Home / Facility Portfolio / Facility HTMM4ED+01'. The main heading is 'Data Correction'. Below the heading, a paragraph states: 'From this page you can correct the facility information described below.' This is followed by a bulleted list of fields that can be corrected:

- Bank of England Funding
- Business Name
- Generic Fields
- Legal Form And Company Registration
- Lender Reference
- Offer Date
- Postcode
- SIC Code
- Sortcode
- Sub Lender
- Suspected Fraud Reason
- Trading Name

12.0 BBLs Pay As You Grow

Pay as you Grow features for BBLs are now available for facilities in the 'Guaranteed' and 'Lender Demand' states. The 'Change Amount or Terms' option from the 'Facility Summary' screen will allow a Lender to amend:

- Interest only repayments
- Repayment holiday
- Repayment duration

12.1 Interest Only Repayments

The 'Interest Only Repayments' function from the 'Change Facility' screen will allow a Lender to apply an interest only repayment period to a facility. The repayment duration of the facility can optionally be extended for the same number of months as the repayment holiday. This can be applied to a borrower facility up to three times.

12.1.1 Guarantees Portal: Interest Only Repayments

The screenshot shows the 'Guarantees Portal' interface. At the top, there are navigation links: 'Help', 'Change Password', and 'Logout'. Below this is a breadcrumb trail: 'Home / Facility Portfolio / Facility HTMM4ED+01 / Change Facility'. The main heading is 'Facility Interest Only Repayments'. Below the heading is a descriptive text: 'Apply an interest only repayments period to this facility. The repayment duration of the facility can optionally be extended for the same number of months as the repayment holiday.' A table displays facility details:

Facility draw date:	01/06/2020
Original repayment duration:	72 months
Current remaining repayment duration:	62 months
Current maturity date:	01/06/2026
Original offered amount:	€40,000.00
Last recorded outstanding balance (01/06/2021):	€40,000.00

Below the table are input fields for the interest only repayment terms:

- 'Date of change' with a date picker (dd/mm/yyyy).
- 'Interest only duration months' with a numeric input (6) and a 'months' label.
- 'Apply repayment duration extension' with radio buttons for 'Yes' and 'No'.
- 'Outstanding balance at date of change' with a currency symbol (€) and a numeric input field.

A 'Submit' button is located at the bottom of the form.

12.0 BBLs Pay As You Grow

12.2 Repayment Holiday

The 'Payment Holiday' function from the 'Change Facility' screen will allow a Lender to apply a fixed term repayment holiday to a facility. The term of the facility can optionally be extended for the same number of months as the repayment holiday. Repayment holidays are fixed at six months.

12.2.1 Guarantees Portal: Repayment Holiday

Guarantees Portal Help Change Password Logout

Facility Portfolio New Facility Reports Search

[Home](#) / [Facility Portfolio](#) / [Facility HTMM4ED+01](#) / [Change Facility](#)

Facility Repayment Holiday

Apply a fixed term repayment holiday to this facility. The term of the facility can optionally be extended for the same number of months as the repayment holiday

Facility draw date:	01/06/2020
Original repayment duration:	72 months
Current remaining repayment duration:	62 months
Current maturity date:	01/06/2026
Original offered amount:	€40,000.00
Last recorded outstanding balance (01/06/2021):	€40,000.00

Date of change

Payment holiday duration months

Apply repayment duration extension Yes No

Outstanding balance at date of change £

12.0 BBLS Pay As You Grow

12.3 Repayment Duration

The 'Repayment Duration' function from the 'Change Facility' screen will allow a Lender to extend the repayment duration of a facility from six to ten years as per the Pay As You Grow criteria.

12.3.1 Guarantees Portal: Repayment Duration

Guarantees Portal Help ▾ Change Password Logout

Facility Portfolio New Facility Reports ▾ Search

Home / Facility Portfolio / Facility HTMM4ED+01 / Change Facility

Change Facility Repayment Duration

Extend the repayment duration of this facility to 10 years as per the Pay As You Grow criteria.

Facility draw date:	01/08/2020
Original repayment duration:	72 months
Current remaining repayment duration:	62 months
Current maturity date:	01/06/2026
Original offered amount:	£40,000.00
Last recorded outstanding balance (01/06/2021):	£40,000.00

From what date is this change applicable?
Cannot be before initial draw date, more than three months in the future or after current maturity date.

What is the new total repayment duration?

What is the outstanding balance of the facility on the date of change? £

12.0 BBLS Pay As You Grow

12.4 View and Amend a PAYG Option

Once a PAYG option has been applied to a facility, the details can be seen from the 'Facility Changes' screen. Select on the PAYG option to see the full details.

Guarantees Portal Screen 12.4.1: Facility Changes

Guarantees Portal Help Change Password Logout

Facility Portfolio New Facility Claims Invoices Reports Search Quick Lookup

Home / Facility Portfolio / Facility ACWWAE3+01

Facility Changes

Facility Scheme: BBLS
Facility Type: Term Facility
State: Guaranteed
Amount: £40,000.00
Business name: BBB API Demo
Last modified: 05/08/2021 14:24:19
Modified by: [REDACTED]

[Facility Summary](#)

From this page you can view a summary of Facility History Changes.

Date of Change	Summary Type
01/06/2020	Initial draw and guarantee
25/07/2021	Payment Holiday

12.0 BBLS Pay As You Grow

Guarantees Portal Screen 12.4.2: Facility Change

Change date	25/07/2021	Change type	Payment Holiday
Old maturity date	01/06/2026	Maturity date	01/06/2026
Old repayment duration	72	Repayment duration	72
Modified on	04/08/2021	Modified by	Pavan API User

The functionality to amend a PAYG option can also be accessed via the 'Facility Changes' screen. Select the PAYG option, then 'Edit Change' and the PAYG data fields will be displayed, prepopulated with the current data. Amend the required data fields before selecting 'Submit'.

The amend functionality should only be used in exceptional circumstances, to amend information that has been incorrectly entered into the portal.

12.0 BBLs Pay As You Grow

Guarantees Portal Screen 12.4.3: Update Facility Repayment Holiday

Guarantees Portal Help Change Password Logout

[Facility Portfolio](#) [New Facility](#) [Claims](#) [Invoices](#) [Reports](#) [Search](#)

[Home](#) / [Facility Portfolio](#) / [Facility ACWWAE3+01](#) / [Payment Holiday](#)

Update Facility Repayment Holiday

Edit this fixed term repayment holiday. The term of the facility can optionally be extended for the same number of months as the repayment holiday.

Facility draw date:	01/06/2020
Original repayment duration:	72 months
Current remaining repayment duration:	58 months
Current maturity date:	01/06/2026
Original offered amount:	£40,000.00
Last recorded outstanding balance (25/07/2021):	£39,333.33

From what date is this change applicable?

Length of payment holiday in months

Repayment duration extension applied? Yes No

What is the outstanding balance of the facility on the date of change?

12.0 BBLS Pay As You Grow

Guarantees Portal Screen 12.4.4: Update Interest Only Repayment Change

Guarantees Portal Help ▾ Change Password Logout

Facility Portfolio New Facility Claims Invoices ▾ Reports ▾ Search ▾ Quick Lookup

Home / Facility Portfolio / Facility WL58P5R+01 / Change Facility

Edit Facility Interest Only Repayments

Edit interest only repayments period to this facility. The repayment duration of the facility can optionally be extended for the same number of months as the repayment holiday.

Facility draw date:	01/06/2020
Original repayment duration:	72 months
Current remaining repayment duration:	58 months
Current maturity date:	01/06/2026
Original offered amount:	£50,000.00
Last recorded outstanding balance (17/08/2021):	£48,333.33

From what date is this change applicable?

Interest only duration months

Repayment duration extension applied? Yes No

What is the outstanding balance of the facility on the date of change?

12.0 BBLs Pay As You Grow

Guarantees Portal Screen 12.4.5: Update Repayment Duration Change

Guarantees Portal Help ▾ Change Password Logout

Facility Portfolio New Facility Claims Invoices ▾ Reports ▾ Search ▾

Home / Facility Portfolio / Facility FLJQ9MR+01 / Facility Changes / Extend Fixed Term

Edit Facility Repayment Duration Change

Edit the details of the facility repayment duration change

Facility draw date:	14/11/2020
Original repayment duration:	120 months
Current remaining repayment duration:	111 months
Current maturity date:	14/11/2030
Original offered amount:	£40,000.00
Last recorded outstanding balance (17/08/2021):	£40,000.00

From what date is this change applicable?

New repayment duration

What is the outstanding balance of the facility on the date of change?

13.0 Transferring BBLs Facilities Between Lenders

13.1 Overview

There is no transfer functionality within the portal for BBLs facilities.

These arrangements apply specifically in connection with Lender B providing a BBLs-backed Facility to a Borrower who previously had a BBLs-backed Facility from Lender A, in order for the Borrower to be able to fully repay the balance of that Facility to Lender A. They are therefore limited to a BBLs-backed Facility provided by Lender B which:

- Is for a **value not exceeding the outstanding capital balance** of the previous Facility from Lender A at the point of switching, which itself may not exceed the original value of the Facility when first provided by Lender A.
- Is over a **term which, when combined with the elapsed term of the previous Facility provided by Lender A, does not exceed the maximum permitted** term for the type of Facility involved.

13.2.1 Guarantees Portal Process for Lender A

On receipt of the funds from Lender B the Facility should be updated to 'Repaid'.

13.2.2 Guarantees Portal Process for Lender B

Each case should be entered as a new application and processed through to 'Guaranteed' in the usual manner, paying particular attention to the variations to standard procedures detailed below. For the avoidance of doubt, these instructions provide the practical authorisation for Lenders to apply the variations listed in the handling of qualifying cases.

It is likely to be of assistance to Lender B if, at the time of application, the Borrower can provide a copy of the Information Declaration applicable to their previous borrowing from Lender A.

The following tables detail the variation to standard procedures when entering data into the Guarantees Portal during:

- Check Eligibility
- Facility Entry
- Offer Scheme Facility.

13.0 Transferring BBLs Facilities Between Lenders

Variations to Standard Procedures for Switching a Facility between Lenders

Home Page

Facility Admin Menu Select the Type of Lending being originated and then “Provisional Eligibility” to begin, **not** “Transfer a Facility”.

Eligibility Check

Value of facility Must not exceed the outstanding capital balance of the existing BBLs Facility being repaid.

Term of Facility Must not exceed the outstanding term of the existing BBLs Facility being repaid.

SIC/Lending Type/Purpose Should be as for the facility being repaid, The Purpose can be “replacing existing finance”.

Facility Entry

Lender Specific Field 5 The following three pieces of information **must be entered**:

- The word “Transfer”
- The BBLs loan reference (seven character alphanumeric) of the Facility previously provided by Lender A
- The name of Lender A

14.0 Facility Administration

14.1 Facility Summary Details

In all Facility states, the 'Facility Summary' screen will show three available 'Details' options:

Action	Details
View Audit Log	Details of the User who has input/amended the Facility.
View Facility Details	Details of the Facility that have been input.
View Facility Changes	Details of any changes made to the Facility.

14.1.1 View Audit Log

This will show an Audit Log of which User amended the state of a Facility. The state change and date/time are shown alongside the User's name.

From the 'Facility Summary' screen, select 'View Audit Log' and the 'Audit Log' screen will be displayed as shown in screenshot 14.1.1. The Audit Log can be printed (see [6.5 Printing Documents](#)).

Guarantees Portal Screen 14.1.1: Audit Log

The screenshot displays the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A 'Lookup Facility' button is also present. The breadcrumb trail shows 'Home / Facility Portfolio / Facility'. The main heading is 'Facility audit for'. Below this, a yellow box contains the facility summary with the following fields: Facility Scheme, Facility Type, State, Amount, Business name, Last modified, and Modified by. A 'Facility Summary' button is located below these fields. Below the summary, a text line states 'This page provides the facility audit record'. At the bottom, a table displays the audit log data.

Function	From state	To state	Modified on	By
Check Eligibility	Created	Eligible	22/03/2021 18:09	[Redacted]

14.0 Facility Administration

14.1.2 View Facility Details

This screen summarises all the recorded details for a Facility. The 'Facility Detail' screen will display the information input for a facility 'up to and including' the current state. It will also display the time/date & User who created and last modified the Facility.

From the 'Facility Summary' screen, select 'View Facility Details' and the 'Facility Details' screen will be displayed as shown in screenshot 14.1.2. The 'Facility Details' can be exported as a csv file or printed.

Guarantees Portal Screen 14.1.2: Facility Details

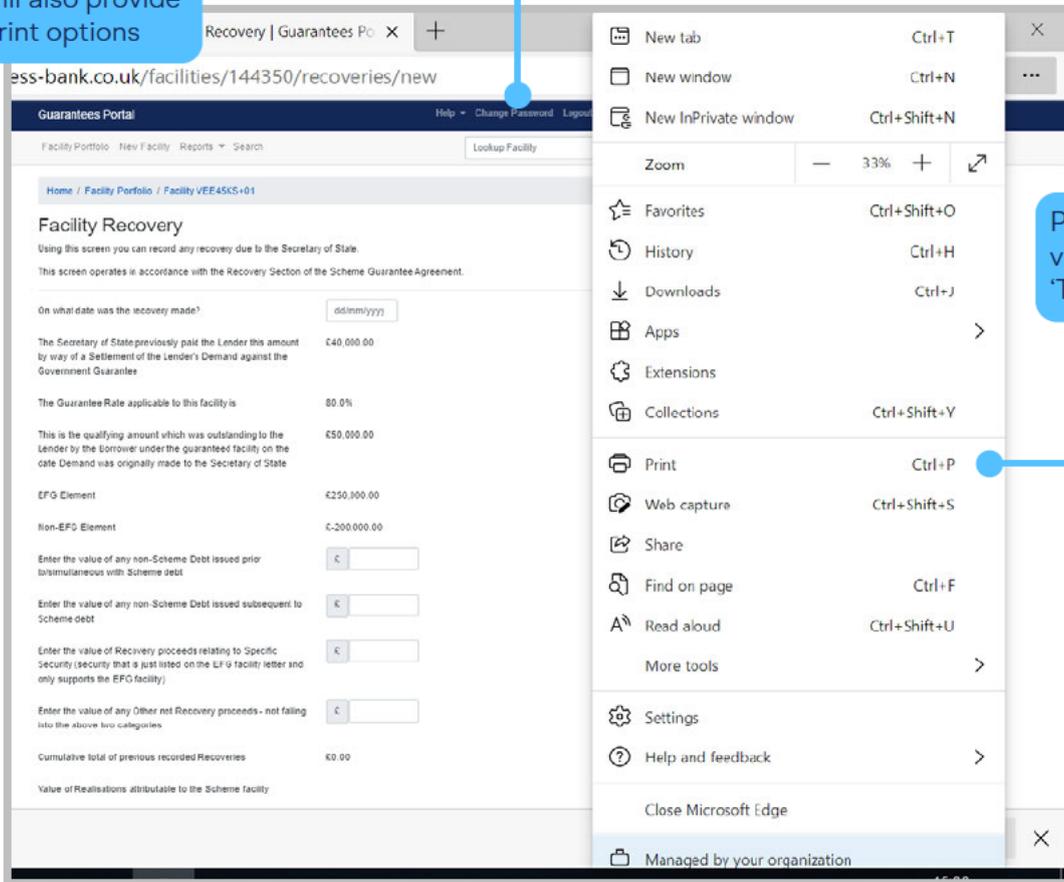
The screenshot shows the 'Facility Details' screen in the Guarantees Portal. The page has a pink header with 'Guarantees Portal – Training' and navigation links like 'Help', 'Change Password', and 'Logout'. Below the header is a navigation bar with 'Facility Portfolio', 'Invoice Received', 'Recoveries Statement Received', 'Reports', and a search bar. The main content area has a breadcrumb trail 'Home / Facility Portfolio / Facility' and a title 'Facility Details for'. A red box highlights the 'Export CSV' button. The main content area has a yellow background and contains a 'Facility Summary' button and a list of fields: Lender, Facility Scheme, Facility Type, State, Amount, Business name, Last modified, and Modified by. Below this is a 'Facility Entry' section with a table of details.

What is the name of the lender organisation?	Test Bank plc
Sub-lender	Test Bank plc
System Generated Identification Reference	J6HKNSX+01
Before proceeding, please confirm that the Scheme's signed Data Protection and Disclosure Declaration has been received.	Yes
What is the legal name of the Applicant business?	business123
What is the legal form of the Applicant?	Private Limited Company (LTD)
What is the Applicant's Company Registration Number (if applicable)?	55555555
What is the current (or where none, estimated) annual turnover of the Applicant (or, if the Applicant is a Group Company, the aggregate Group turnover)?	£45,000,000.00
What is the estimated commencement of trading date of the Applicant business?	30/06/2020
What is the postcode of the Applicant's main business address? (In instances where the Applicant's postcode is not available please enter the lender's branch postcode).	NG7 2NH
(For banks only) What is the Sort Code of the bank branch or business centre which originated this application? (nnnnn)	666666666
What is the total overall size of the facility to be provided?	£5,000,000.00
Is any additional security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this CBIL S Facility?	Yes
Please select the principal type of asset over which a charge has been taken to provide the partial security:	Cash on deposit

14.0 Facility Administration

Printing Facility Details:

“Ctrl and P” – will also provide print options



Print Facility details – via Web browser 'Tools' option

14.0 Facility Administration

14.1.3 View Facility Changes

This screen shows any changes made to a Facility using the 'Data Correction' (see [11.3 Repay Facility](#)

The 'Repay Facility' option from the 'Facility Summary' screen will allow a Lender to advise the Guarantees Portal the date the Borrower repaid the facility.

[11.4 Data Correction](#) or "Change Facility or Terms" functions).

From the 'Facility Summary' select 'View Facility Changes' and the 'Facility Changes' screen will be displayed as shown in screenshot 14.1.3. This provides a summary of the changes made to the Facility.

Guarantees Portal Screen 14.1.3: Facility Changes

Guarantees Portal Help ▾ Change Password Logout

Facility Portfolio New Facility Reports ▾ Search

Home / Facility Portfolio / Facility FHJZXF+01

Facility Changes

Facility Scheme: CBILS
Facility Type: Term Facility
State: Guaranteed
Amount: £350,000.00
Business name: CBILS Demo
Last modified: 25/03/2021 15:47:53
Modified by: [REDACTED]

[Facility Summary](#)

From this page you can view a summary of Facility History Changes.

Date of Change	Summary Type
05/03/2021	Initial draw and guarantee
25/03/2021	Legal Form and Company Registration
25/03/2021	Legal Form and Company Registration
25/03/2021	Legal Form and Company Registration
25/03/2021	Legal Form and Company Registration

To view the changes made, click on the 'Summary Type'. This will display the 'Facility Change' screen which will show the change(s) made and the User who made the change (Screenshot 14.1.4). The Facility Change details can be printed (See earlier).

14.0 Facility Administration

Guarantees Portal Screen 14.1.4: Loan Changes

Guarantees Portal Help ▾ Change Password Logout

Facility Portfolio New Facility Reports ▾ Search

[Home](#) / [Facility Portfolio](#) / [Facility D9V96AN+01](#)

Facility Change

Facility Scheme: CBILS
Facility Type: Term Facility
State: Guaranteed
Amount: £300,000.00
Business name: CBILS Demo No If Match
Last modified: 06/04/2021 14:30:31
Modified by: [REDACTED]

[Facility Summary](#)

From this page you can view the detail of a Facility History Change.

Change date	20/10/2020	Change type	Initial draw and guarantee
Amount drawn	£300,000.00		
Modified on	06/04/2021	Modified by	[REDACTED]

14.0 Facility Administration

14.2 Report and Audit Functions

14.2.1 Generate Facility Report

This function allows a report of Facilities within a Lender's Portfolio to be created based on chosen criteria. The reports can be downloaded in a format that can be saved and viewed in Excel.

Select 'Generate Facility Report' from the Home Page. This will display the 'Facility Report' page as shown in screenshot 14.2.1.

The search can be narrowed using one or more of the following parameters:

- Scheme Facility Letter Date – Start and End date
- Created Date – Start and End date
- Last Modified Date – Start and End date
- Facility State – Select Facility state (several states can be selected – CTRL and 'click')
- User (who created the data) – Select User
- Facility Type – Note for BBLS this should be 'New Scheme'
- Facility Scheme – Select BBLS Only from the Drop-Down menu – Phase 12.

14.0 Facility Administration

Guarantees Portal Screen 14.2.1: Facility Report

Guarantees Portal Help Change Password Logout

Facility Portfolio New Facility Reports Search

[Home](#)

Facility Report

From this page you can generate a facility report based on your chosen criteria.

This functionality reports on facilities where actions have been completed on the Web Portal.

What is the Scheme Facility Letter start date for your report?

What is the Scheme Facility Letter end date for your report?

What is the 'created' start date for your report?

What is the 'created' end date for your report?

What is the 'last modified' start date for your report?

What is the 'last modified' end date for your report?

Select scheme phase(s)

- Legacy SFLG
- SFLG
- EFG Phase 1 (FY 2009/10)
- EFG Phase 2 (FY 2010/11)
- EFG Phase 3 (FY 2011/12)
- EFG Phase 4 (FY 2012/13)
- EFG Phase 5 (FY 2013/14)
- EFG Phase 6 (FY 2014/15)
- EFG Phase 7 (FY 2015/16)

Select facility type(s)

- Legacy SFLG Term Facility
- SFLG Term Facility
- Asset Finance
- Term Facility
- Invoice Finance
- Revolving Credit
- BBLS Term Facility
- CBILS Asset Finance
- CBILS Term Facility

Select facility state(s)

- All states
- Rejected
- Eligible
- Cancelled
- Incomplete
- Completed
- Offered
- Guaranteed
- Lender demand

Sub lender

To refine your data extraction select the user who created the data

Once the required parameters have been entered, the User must click on the 'Submit' button. This will display a summary/number of the Facilities that match the parameters of the search as shown in screenshot 14.2.2.

14.0 Facility Administration

Guarantees Portal Screen 14.2.2: Facility Report Summary

The screenshot shows the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A 'Lookup Facility' button is on the right. Below the navigation is a breadcrumb trail: 'Home / Facility Report'. The main heading is 'Facility Report Summary', which is highlighted with a green box. Below this, a message states: 'This page summarises the results of your facility report search criteria. You can download the report or perform a fresh search using edited or new criteria.' Below the message, it says 'Data extract found 1 row'. A table follows with two columns: 'Criterion' and 'Value'. The table contains several rows of search criteria and their corresponding values. At the bottom of the table, there is a 'Generate Report' button. Callouts with blue lines point to specific elements: 'Number of Facilities' points to the '1 row' text; 'Search Parameter' points to the date criteria; and 'Generate Report' points to the 'Generate Report' button.

Criterion	Value
The Scheme Facility Letter start date for your report	01/09/2020
The Scheme Facility Letter end date for your report	26/03/2021
The 'created' start date for your report	01/09/2020
The 'created' end date for your report	26/03/2021
The 'last modified' start date for your report	17/03/2021
The 'last modified' end date for your report	17/03/2021
Facility type(s)	Cbills Business Term
Facility state(s)	Guaranteed
Lender organisation	lender-15
Sub-lender	Lender 15 Sub Lender 1
Phase(s)	CBILS Phase 1

Reports generated by the Guarantees Portal can be downloaded by clicking on 'Generate Report'.

This can either be opened by selecting 'Open' or 'saved'/'Save as' a .csv file (see [6.6 Download a 'Facility Report'](#)).

The extract can then be reviewed utilising Excel and if necessary, saved again if necessary, to an appropriate Excel version (depending on what version the User has access to).

To edit the search criteria the User must return to the 'Home' page via the 'Coronavirus Business Interruption Loan' text (at the top of the screen) or via the 'breadcrumb' functionality and re-select 'Generate a Facility Report'.

14.0 Facility Administration

Reports can also be opened via the Reports function in the Toolbar.

Guarantees Portal Screen 14.2.3: Reports Function

The screenshot displays the 'Guarantees Portal – Training' interface. At the top, there are navigation links for 'Help', 'Change Password', and 'Logout'. Below this, the main navigation bar includes 'Facility Portfolio', 'New Facility', 'Reports', and a search field. A 'Lookup Facility' button is also present. The 'Reports' dropdown menu is open, showing options: 'View All Current Reports', 'Generate a Facility Report', 'Generate Claim Limits Report', 'Generate Realisations Report', 'Generate Recoveries Report', and 'Generate Top-ups Report'. The main content area features a 'Welcome back' message, a 'Start New Facility Application' button, and a 'View Facility Portfolio' button. A 'Facility Alerts For T' section is partially visible. Below this, a section titled 'Eligible facilities which will be removed if not progressed' includes a 'View all' button and a bar chart. The bar chart shows the number of facilities at different stages: 3 facilities at 0 days, 15 facilities at 30 days, and 13 facilities at 60 days.

Days	Number of Facilities
0 days	3
30 days	15
60 days	13

15.0 Administrator Role

15.1 Role Summary

Each Lender will have at least one system Administrator who has the ability to create and maintain End User accounts – and designate ‘Experts’.

Administrators do not have the ability to use any other part of the Guarantees Portal functionality. If an Administrator requires access to other parts of the system (i.e. to input BBLs Facilities or to produce reports) they must set themselves up as an End User (see [15.4 Manage Lender Users](#)).

It is an important security consideration that Administrators are chosen carefully by the Lender and that numbers are kept as low as possible to allow tight controls on the ability to create User accounts/Experts.

15.2 Administrator Creation

To add an Administrator(s) the organisation should contact BBB with the details of the person(s) nominated to be set up as an Administrator. This information should include the individual's name and email address. The email account cannot be a team account or a generic one – it must be the individual's work email address.

BBB will set up the Administrator on the Guarantees Portal.

The automated email will contain:

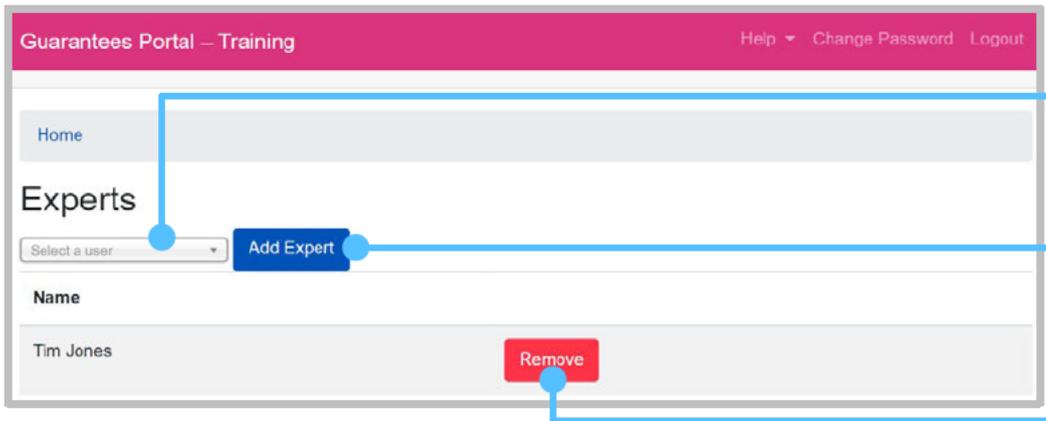
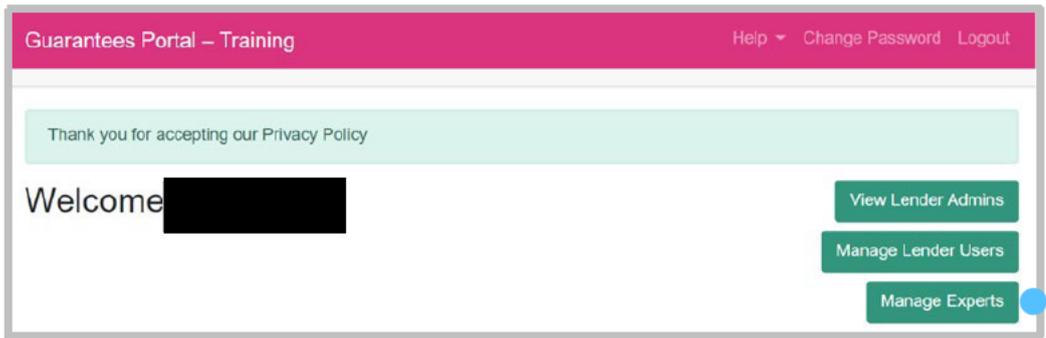
- A Username and
- A link – so that the Administrator can establish their unique password.

15.0 Administrator Role

15.3 Manage 'Experts'

Within the system, the Lender Administrator can assign individuals as 'Experts' (select Manage Experts (see screenshot 15.3)). Any queries made via the system's 'Help'/'Ask an Expert' option – will ensure that the appropriate query is directed to these 'Experts'. Queries by the Experts will be directed to BBB via the 'Ask BBB' option (an option that is only available to an 'Expert').

Guarantees Portal Screens 15.3: Administrator Home Page/Experts

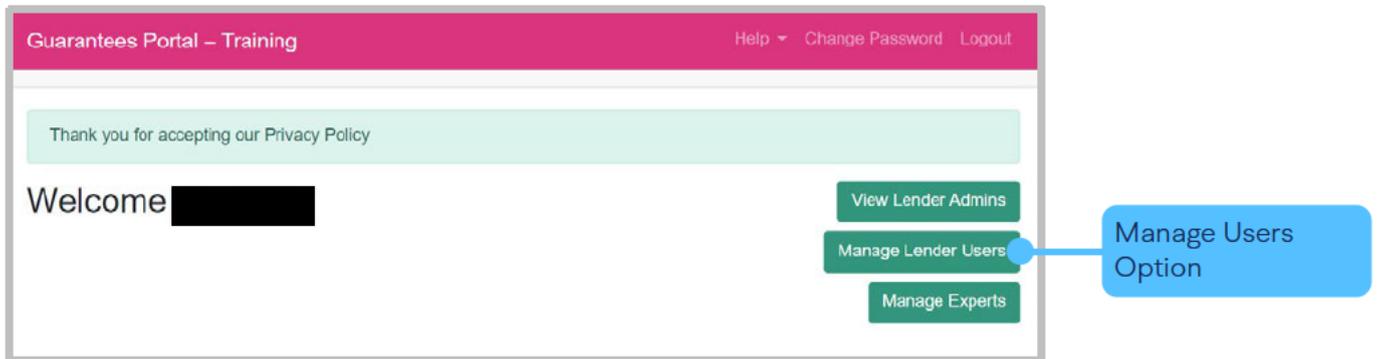


15.0 Administrator Role

15.4 Manage Lender Users

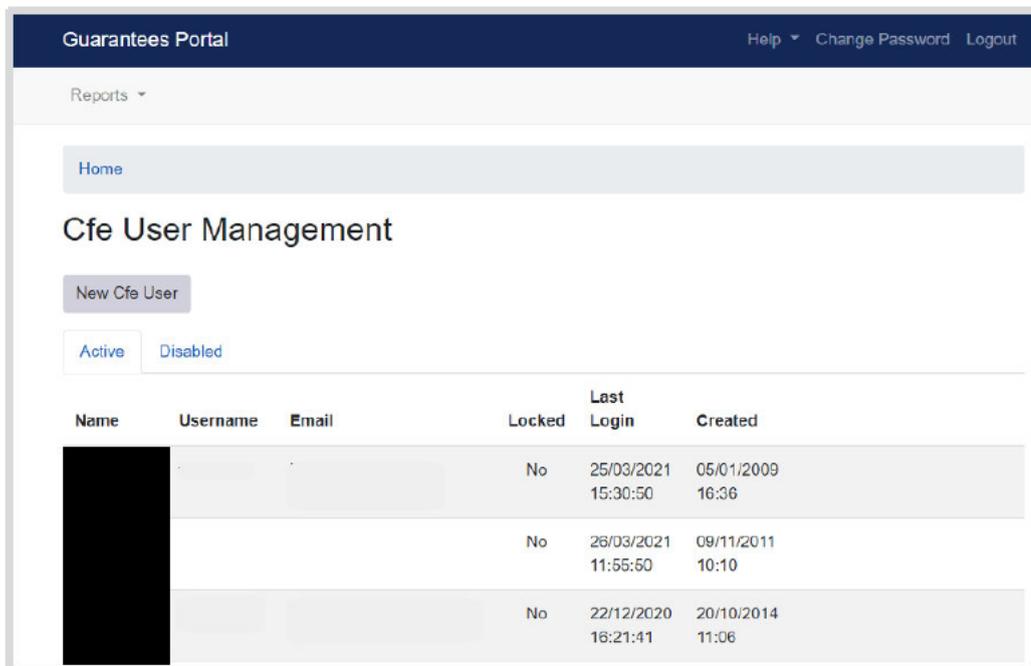
When an Administrator uses the Guarantees Portal, the Home Page is displayed as shown in screenshot 15.4. From the Home Page, the Administrator should select 'Manage Users'.

Guarantees Portal Screen 15.4: Administrator Home Page/Manage Users



This will provide a list of the organisation's current Users as shown in screenshot 15.4.1.

Guarantees Portal Screen 15.4.1: Manage Lender Users/User Management (Elements of the Screen below have been removed i.e.. Surnames and Usernames)

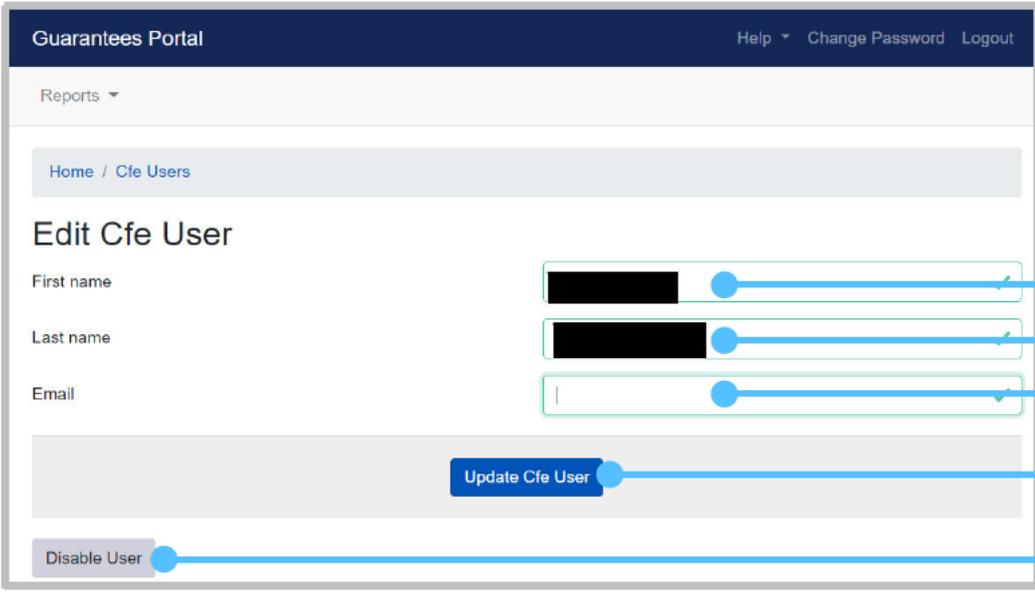


The following actions are available from the "Manage Lender Users" screen:

15.0 Administrator Role

Action	Details	Links
+ New User	Set up a new User on the system.	15.5 '+ New User' / (Create a New Lender User)
Select existing User by moving the cursor over the Username until the cursor changes to a  and 'click'.	Amend the User's details (see screenshot 15.4.2). This includes disabling/removing users.	

Guarantees Portal Screen 15.4.2: Manage Users Details



The screenshot shows the 'Edit Cfe User' interface. It includes input fields for 'First name', 'Last name', and 'Email'. Each field has a blue dot and a line pointing to a callout box. The callout box contains the text: 'Change details if necessary and then click 'Update User''. Below the input fields is a blue 'Update Cfe User' button. At the bottom left, there is a grey 'Disable User' button. A second callout box points to this button with the text: 'To disable a User's account – select 'Disable User''.

It is important that the email address is correct for all Users.

The 'Forgot Password'/password re-set function is resolved via the system and generates an automated email to the User's email account.

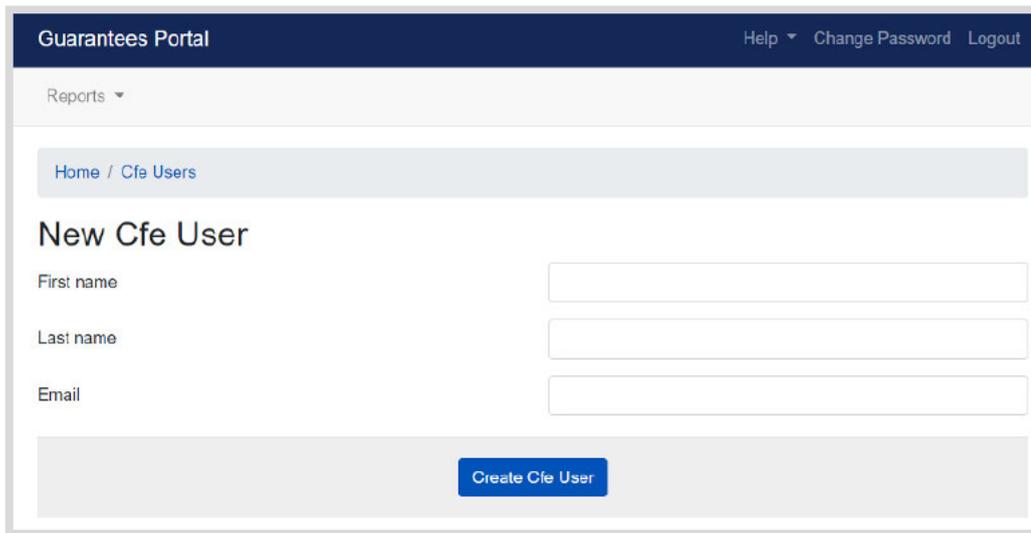
15.0 Administrator Role

15.5 '+ New User'/(Create a New Lender User)

This function allows the Administrator to create a new (End) User on the Guarantees Portal.

Select '+ New User' from the 'Manage Lender Users' screen and the 'New User' screen will be displayed as show in screenshot 15.5.1.

Guarantees Portal Screen 15.5.1: + New User/Create a Lender End User



The screenshot shows the 'Guarantees Portal' interface. At the top, there is a dark blue header with 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below the header is a light grey navigation bar with 'Reports' and a dropdown arrow. A breadcrumb trail shows 'Home / Cfe Users'. The main content area is titled 'New Cfe User' and contains three input fields: 'First name', 'Last name', and 'Email'. Below these fields is a blue button labeled 'Create Cfe User'.

The following information should be completed for the End User:

Field	Details
First Name	Enter the first name of the User.
Last Name	Enter the surname of the User.
Email	Enter the proposed User's email address – this must not be a team email account, a generic account or a personal email account. It must be the individual's work email address.

Once all the information has been entered, select 'Create User' to create the new End User. An email will be sent to the User with the following details:

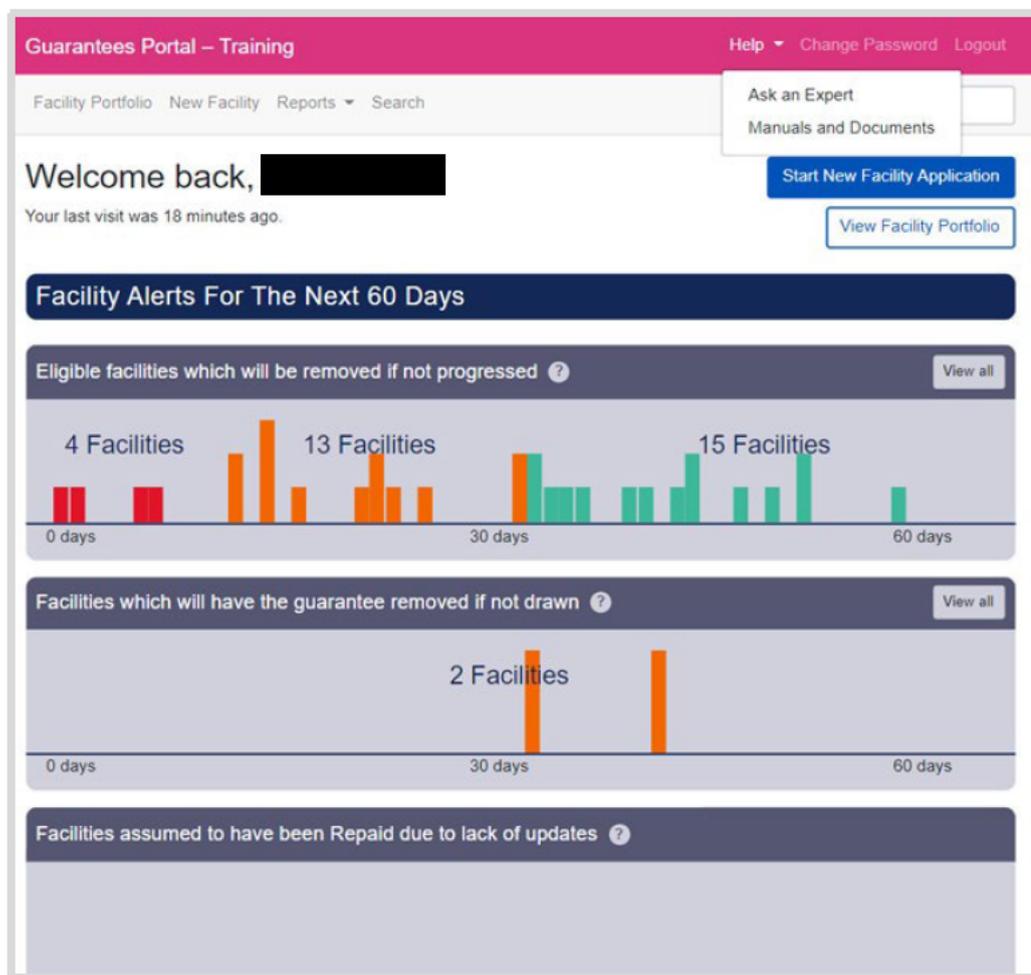
- User Login ID and
- A link to establish their password

The Administrator receives confirmation (screenshot 15.5.1) that instructions have been sent to the End User.

15.0 Administrator Role

To get back to the list of End Users the Administrator can select 'Back to Lender Users' – or the "Coronavirus Business Interruption Loan " text to return to the home page or the 'User Management' option in blue text (see screenshot 15.5.1).

16.0 Help and Support



Behind the 'Help' option – there is the functionality to 'Ask an Expert' or for Admin Users 'Ask BBB' – see earlier.

Available to download from the Help tab are:

- Various Lender Manuals
- Principal Private Residence Declaration –BBLs Term Loan Lender Manual Annex 10
- SIC Indices (2007)
- Various Guarantees Portal Manuals

See 16.1 for how best to navigate the PDF SIC document/search for codes.

Queries to BBB should be via the 'Lenders Experts' via 'Ask an Expert'/'Ask BBB' process.

16.0 Help and Support

16.1 SIC 2007 Document

The full list of the 2007 SIC codes can be found behind the 'Help' option. The process of how to search the document is detailed below.

Exposes – Search column

- Select magnifying glass
- Enter code or text
- Click 'Search'
- Results will be exposed relative to the criteria entered (see below)

16.0 Help and Support

Search

Looking For:
Flowers in the current document

Results:
1 documents with 20 instances

New Search

Results:

10890	15899	Apple pomace and pectin (manufacture)	91020	92521	Art museums
11030	15949	Apple wine making	13923	17403	Art needlework (manufacture)
27900	31300	Appliance cords with insulated wire and connectors (manufacture)	23410	26210	Art pottery (manufacture)
74909	74879	Appraiser and valuer (not insurance or real estate)	58190	22150	Art publishing
85320	80220	Apprentice school	91011	92510	Art work lending and storage
01240	01139	Apricot growing			
14120	18210	Aprons for domestic use (manufacture)			
14120	18210	Aprons for industrial use (manufacture)			
03210	05020	Aquaculture in salt water filled tanks or reservoirs			
03210	05020	Aquaculture in sea or brackish waters			
03220	05020	Aquaculture, freshwater			
27510	29710	Aquarium heater (electric) (manufacture)			
42910	45240	Aqueduct construction			
84230	75230	Arbitration of civil actions			
70229	74149	Arbitrators between management and labour			
69109	74119	Arbitrators legal activities			
27400	31500	Arc lamp (manufacture)			
32300	36400	Archery equipment (manufacture)			
28131	29121	Archimedean screw pump (manufacture)			
94120	91120	Architects associations			
71111	74201	Architectural activities and related technical consultancy			

- Results will be exposed relative to the criteria entered
- Click/drag frame to expose the description of the results – cursor will change to a
- Clicking the appropriate result will take the User to the point where the text/code appears in the document