

**October 2021**

Version 1.0



Invoice Finance & Asset Finance Facility

Guarantees Portal Manual

# **Coronavirus Business**

# **Interruption Loan**

[british-business-bank.co.uk](https://british-business-bank.co.uk)

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# Information for using this manual

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- The screenshots within this document were taken from the 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 Guarantees 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 a **“Hand Pointer”**  and ‘Click’ or alternatively select CTRL + ‘Click’.

# Preface

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This Guarantees Portal Manual provides operational guidance to support a Lender in their CBIL administration of CBIL facilities on the Guarantees Portal.

The new CBIL Legal Agreement is made up of a core Agreement plus Agreement Supplements, which contain the terms relating to specific types of lending – Term Loan, Invoice Finance, Revolving Credit and Asset Finance – CBIL can support. Lenders only sign up for the types of lending they wish to use.

This new CBIL Invoice Finance & Asset Finance Facility Guarantees Portal Manual follows the typical lifecycle for a CBIL Invoice Finance or Asset Finance Facility. The guidance within this Guarantees Portal Manual is appropriate for those accredited Lenders using CBIL to support Invoice Finance lending and Asset Finance lending. Lenders using CBIL for Term Loans or Revolving Credit Facilities should refer to the separate Guarantees Portal Manual covering these lending types.

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

# Legal Disclaimer

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

The Guarantees Portal Manual is a Scheme Document as defined in the CBIL Legal 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.

In the event of any inconsistency between the guidance within this Guarantees Portal Manual and the terms and conditions within the corresponding CBIL Legal Agreement and Supplements, the CBIL Legal Agreement and Supplements take precedence. In the event of any inconsistency between the guidance within this Guarantees Portal Manual and the content of the Lender Manual, the Lender Manual takes precedence.

For ease of use, this Guarantees Portal Manual at times uses different terminology to that used within the corresponding CBIL Legal 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 CBIL Legal Agreement and Supplements. Terms not defined in this Guarantees Portal Manual shall bear the meaning given in the corresponding CBIL Legal Agreement and Supplements.

# Lender Queries and Feedback

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CBIL Product Owners within Lender organisations should be able to find answers to most types of CBIL operational queries within this Guarantees Portal Manual or by reference to the Lender Manual. In the first instance, CBIL-related queries from customer-facing and other internal staff should be directed to the Lender's own CBIL 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, CBIL Product Owners are encouraged to ask the question "if CBIL 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 Guarantees Portal (see later in this Manual). For more detailed or complex queries, whether they relate to CBIL policy, Eligibility Assessment or any other feature of how the Scheme works, please contact BBB at [CBILSLivelenders@british-business-bank.co.uk](mailto:CBILSLivelenders@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 CBIL 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 CBIL design and/or operations at any time.



# 1.0 The CBIL Scheme – an Introduction

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CBILS was established on 23 March 2020 with the aim of supporting the continued provision of finance to UK businesses during the Coronavirus (COVID-19) outbreak. The CBIL Scheme will run for an initial period of 6 months until 30 September 2020 (the expected “**Scheme End Date**”). After 6 months the Scheme End Date may be extended, or Lenders may be notified that the CBIL Scheme will end and that the terms an alternative Scheme will apply.

CBILS can be used where an SME has a sound borrowing proposition that is capable of repayment but, due to the uncertainty and impact of the Coronavirus (COVID-19) pandemic, the Lender has some concerns over the short-to-medium term business performance of the SME. In such a scenario, a Lender can use CBILS to enable the SME to access funding. In this way, CBILS supports the UK Government in increasing the supply of finance to viable SMEs, which enables businesses to navigate the disruption caused by the Coronavirus (COVID-19) and in turn contributes to the growth of the UK economy.

There are a wide variety of Lenders accredited to participate in CBILS, ranging from the largest clearing Banks to smaller specialist Lenders<sup>1</sup>. CBILS is designed to be a flexible guarantee Scheme which can be used alongside a number of different types of debt instrument, including term loans, revolving credit facilities (committed overdrafts and overdrafts repayable on demand), invoice finance facilities and asset finance transactions. Accredited Lenders can use CBILS to facilitate new lending or, in certain circumstances, to refinance the existing debt of an SME.

Lenders can only use CBILS for the types of lending for which they have been accredited by BBB.

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<sup>1</sup>A list of participating Lenders is published on the BBB website:

<http://british-business-bank.co.uk/>

# 2.0 The Guarantees Portal

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## 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 [13.3 Manage ‘Experts’](#), [13.4 Manage Lender Users](#) or [13.5 ‘+ 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.

## 2.0 The Guarantees Portal

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### 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

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### 2.4 Live Version

The Live version of the Guarantees Portal is where Lenders input and formally record their CBIL lending transactions. This information is accessible by BBB (and its auditors) who are responsible for monitoring CBIL 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 environment is:



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

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## 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 CBIL 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 CBIL facility in case their data needs to be shared with partners of BBB in the future.

# 3.0 Getting Started

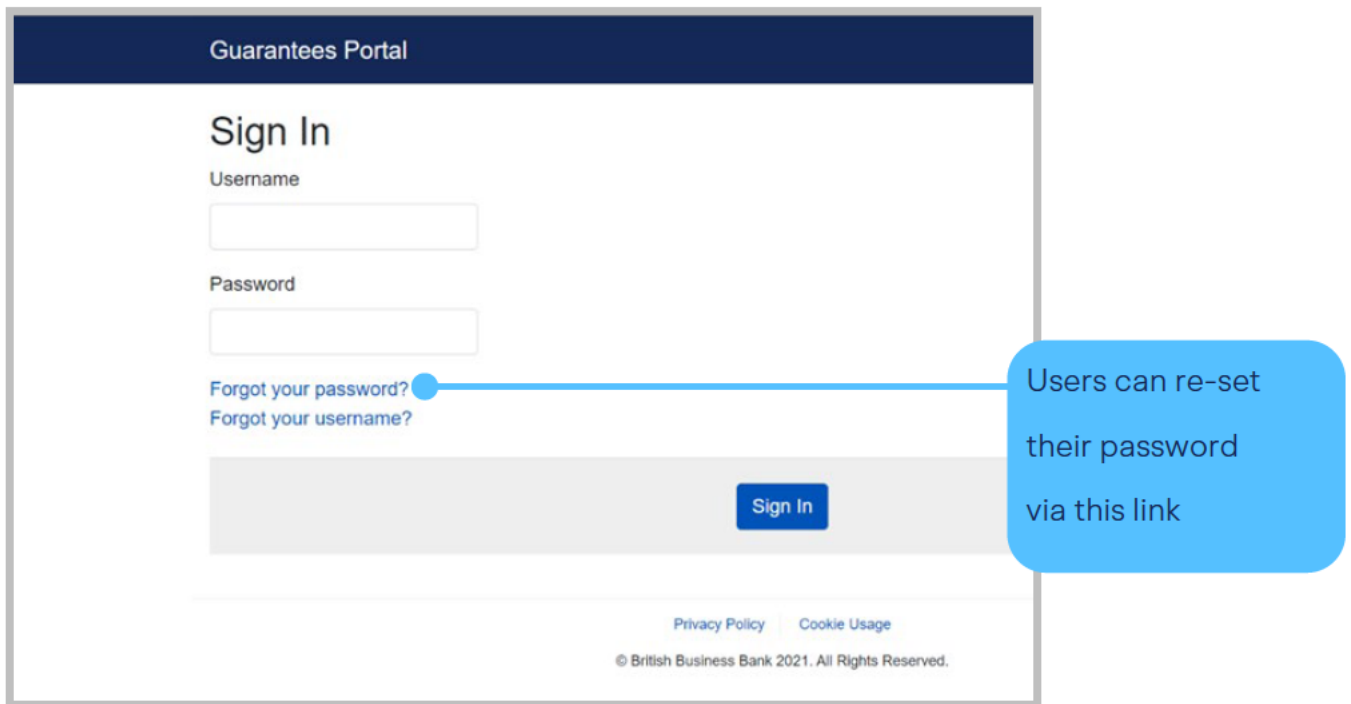
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## 3.2 Log In

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

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### 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.

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

## 3.0 Getting Started

### Guarantees Portal Screen 3.3: Changing a Password

The screenshot shows the 'Set Your Password' screen in the Guarantees Portal. The page title is 'Set Your Password'. Below the title, there are two paragraphs of text explaining password requirements: 'As a minimum passphrases should be eight characters long and include a mix of letters, numbers and symbols, but they'll be longer than that.' and 'We refer to passphrases as a phrase is usually easier to remember but harder to guess than a short collection of single word.' There are two input fields: 'New Password' and 'Confirm Your New Password'. A blue callout box points to these fields with the text: 'Users enter whatever details they want (minimum of eight characters, at least 2 of each of upper and lower case, numbers and special characters)'. Below the input fields is a blue button labeled 'Change Password'. A second blue callout box points to this button with the text: 'Users 'click' Change Password'. At the bottom of the page, there are links for 'Privacy Policy' and 'Cookie Usage', and a copyright notice: '© British Business Bank 2021. All Rights Reserved.'

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: [CBILSLivelenders@british-business-bank.co.uk](mailto:CBILSLivelenders@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

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## 4.1 Facility State Descriptions

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

State	Description
<b>Rejected</b>	Applications that fail to meet the eligibility requirements of CBIL.
<b>Eligible</b>	Applications that meet the eligibility requirements of CBIL (limited customer details will have been entered at this stage).
<b>Cancelled</b>	Where a Lender has updated the portal following an Eligibility check to confirm that the application is not proceeding.
<b>Incomplete</b>	Applications where entries are incomplete and are awaiting further information.
<b>Complete</b>	Where the Facility Entry has been fully completed but not offered (full customer details have been entered and eligibility has been confirmed).
<b>Offered</b>	Facilities where an offer has been made to the Borrower (a facility letter has been issued to the customer).
<b>Auto-cancelled</b>	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.
<b>Guaranteed</b>	Facilities which have been drawn and assumed to be guaranteed.
<b>Lender demand</b>	Facilities where the lender has made a demand on the Borrower.
<b>Repaid</b>	Facilities that have been repaid.
<b>Removed</b>	Facilities that have had the guarantee removed.


## 4.0 Facility States

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State	Description
<b>Auto-removed</b>	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.
<b>Not demanded</b>	Where a demand has been made to the Borrower but a decision has been made not to make a claim against BBB (BEIS).
<b>Demanded</b>	A formal demand has been made by the Lender to BBB (BEIS).
<b>Settled</b>	Facilities where settlement has been made by BBB (BEIS) following a claim on the Guarantee.
<b>Recovered</b>	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.
<b>Realised</b>	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

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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.

# 5.0 Home Page

## Guarantees Portal Screen 5.0: Home Page Options Available

The screenshot shows the Guarantees Portal interface with several key sections highlighted by callout boxes:

- Other Functions:** Located at the top right, including 'Help', 'Change Password', and 'Logout'.
- User 'Facility' Functions:** Includes 'Lookup Facility', 'Start New Facility Application', and 'View Facility Portfolio'.
- Alert Section:** A large section containing five bar charts:
  - Facility Alerts For The Next 60 Days:** Shows 25, 52, and 19 facilities at 0, 30, and 60 days respectively.
  - Eligible facilities which will be removed if not progressed:** Shows 4 facilities at 30 days and 5 at 60 days.
  - Facilities which will have the guarantee removed if not drawn:** Shows 9, 17, and 20 facilities at 0, 30, and 60 days.
  - Agreed tranche drawdown to be recorded:** (Empty chart)
  - Facilities which will have the Guarantee removed if not Claimed:** Shows 5, 8, and 5 facilities at 0, 30, and 60 days.
- Utilisation Section:** Contains 'Lending Limit Utilisation' (SPLG Transfer FY 2012/13) and 'Claim Limits' (EFG Phase 1 (FY 2009/10)).
- Claim Limit Section:** A sub-section of the Claim Limits area showing specific values.

**Additional Callouts:**

- 'Breadcrumbs' Appear here: Points to the navigation menu (Facility Portfolio, New Facility, Reports, Search).

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

# 5.0 Home Page

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

# 5.0 Home Page

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## 5.2 Alerts

The Alerts system is designed to help the Lender actively manage their portfolio of CBIL 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.

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# 5.0 Home Page

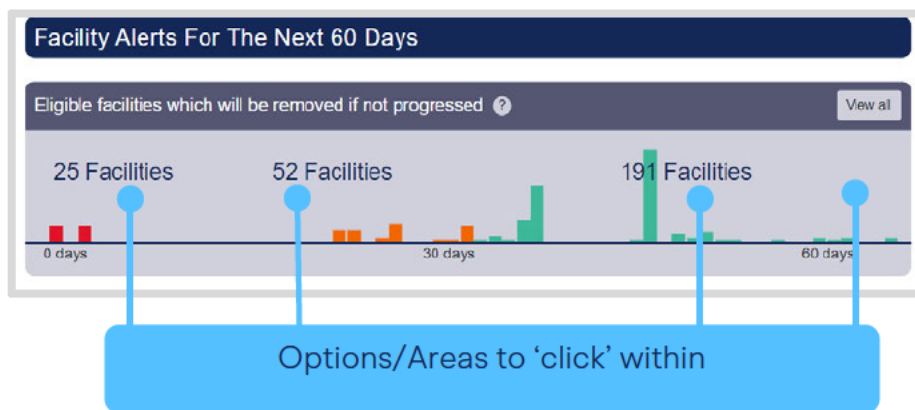
The Alerts section shows facilities (as user action becomes more imminent) using a 'traffic light' approach:

- 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 CBIL Legal Agreement.

## Guarantees Portal Screen 5.2: Home Page/Alert Section



# 5.0 Home Page

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## 5.3 Utilisation

Utilisation shows a Lender their up to date utilisation against their individual 'Lending Allocation' under CBIL. 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.

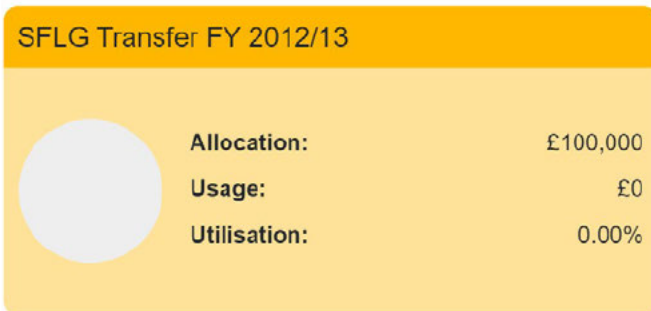
There is a "Lending Allocation" given to each Lender for CBIL Lending Period. The Utilisation area within the Guarantees Portal should resemble the following ("CBIL Training" within the graphic should be replaced by the appropriate Lending Limit description in the "Live" environment):



## 5.0 Home Page

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



## 5.4 Claim Limits


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

Function Type	Description
Claim Limit	The maximum amount the Lender can Claim for the particular Phase of CBIL 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.

## 5.0 Home Page

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

### Claim Limits

EFG Phase 1 (FY 2009/10)	
	<b>Claim Limit:</b> £31,855,705
	<b>Pre-claimed Realisations:</b> £2,549,494
	<b>Settled Amount:</b> £34,419,192
	<b>Amount Remaining:</b> £0
	<b>Percentage Remaining:</b> 0%

## 5.5 Other Functions

There are several ‘Other Functions’ located on the ‘Home’ page:

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

# 5.0 Home Page

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## 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"><li>– Each Lender has a given Expert(s).</li><li>– Lender 'End User' queries, if they select this option, will be directed to these individuals (Experts).</li><li>– 'Experts' queries however, will be directed to British Business Bank plc.</li><li>– <b>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.</b></li><li>– 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'.</li></ul>	<a href="#">13.3 Manage 'Experts'</a>

## 5.0 Home Page

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Manuals	Description
CBIL Term Loan & Revolving Credit Facility Lender Manual	The policy document on CBIL.
CBIL Invoice Finance Facility & Asset Finance Lender Manual	The policy document on CBIL.
CBIL Term Loan & Revolving Credit Facility Guarantees Portal Manual	The guidance document for using the Guarantees Portal.
CBIL Invoice Finance & Asset Finance Guarantees Portal Manual	The guidance document for using the Guarantees Portal.

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## 5.0 Home Page

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Downloads	Description	Link
CBIL Facility Letter Wording	The wording that Lenders need to incorporate into their facility/offer letters in respect of CBIL Facilities.	
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 CBIL 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.	<a href="#">14.1 SIC 2007 Document</a>

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 a CBIL 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 'Facility Portfolio', 'New Facility', 'Reports', and 'Search'. A 'Lookup Facility' search box is located in the top right corner, with a blue circle and a line pointing to it labeled 'Option 1'. Below the navigation bar, a 'Welcome back, [redacted]' message is displayed, with a blue circle and a line pointing to it labeled 'Option 2'. To the right of the welcome message are two buttons: 'Start New Facility Application' and 'View Facility Options'. A blue circle and a line point to the 'View Facility Options' button, labeled 'Option 3'. Below the welcome message is a 'Facility Alerts For The Next 60 Days' section. This section contains three bar charts: 'Eligible facilities which will be removed if not progressed' (with 25, 52, and 191 facilities at 0, 30, and 60 days respectively), '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 chart has a 'View all' button.

## 6.0 Search Options

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### 6.1 Option 1 – Lookup Facility

#### (Using the Facility Unique Reference Number)

The Guarantees Portal generates a Unique Reference Number for each CBIL 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'.

# 6.0 Search Options

## Guarantees Portal Screen 6.1:1: Summary

The screenshot displays the 'Guarantees Portal' interface. At the top, there is a navigation bar with 'Help', 'Change Password', and 'Logout' options. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The main content area shows a breadcrumb trail: 'Home / Facility Portfolio / Facility FUB6AX8+01'. The title of the page is 'Facility Summary for FUB6AX8+01', with an 'Export CSV' button to its right. The facility details are presented in a table-like format:

<b>Facility Scheme:</b>	CBILS
<b>Facility Type:</b>	Term Facility
<b>State:</b>	Eligible
<b>Amount:</b>	<not assigned>
<b>Business name:</b>	<not assigned>
<b>Last modified:</b>	24/09/2020 11:51:49
<b>Modified by:</b>	Demo API User

Below the table, there are three buttons: 'Facility Details' (highlighted by a blue callout box), 'Facility Changes', and 'View Audit Log'. Further down, there are two buttons: 'Facility Entry' (blue) and 'Cancel Facility' (red). At the bottom, there is a green button labeled 'Data Protection and Disclosure Declaration'.

Facility details



# 6.0 Search Options

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## 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.

The current options available include a search by:

- 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' link. The main heading is 'Search', followed by a brief instruction: 'From this page you can locate an EFG/SFLG facility using basic or advanced search criteria.' A tip states: '(Tip. If required, you can select more than one option by using the Ctrl and Shift keys in conjunction with your mouse).' Another instruction says: 'When you have entered your Search criteria click on the 'Submit' button.'

The search form includes the following fields and options:

- Text input: 'What is the legal name of the Applicant business?'
- Text input: 'What is the trading name?'
- Text input: 'What is the company registration number?'
- Dropdown menu: 'What is the Facility?' with options: 'All states', 'Rejected', 'Eligible', 'Cancelled', 'Incomplete', 'Completed', 'Offered', 'Guaranteed', 'Lender demand'.
- Text input: 'What is the lender's facility reference?'
- Sorting section: 'Select the sort option' (dropdown menu showing 'Business Name') and 'Select the sort order' (radio buttons for 'Ascending' and 'Descending').
- A green button: 'Show Advanced Search Options'.
- A blue button: 'Search'.

Blue callout boxes provide additional context: one points to the search input fields stating 'User enters appropriate details in any (or combination) of the fields'; another points to the sorting dropdown 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'.

User enters appropriate details in any (or combination) of the fields

Prior to submitting the 'search' criteria – the User can select the field to sort the results – and determine ascending/ descending order

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

# 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


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
P69QCZ8+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

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### 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 .

# 6.0 Search Options

## 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](#)

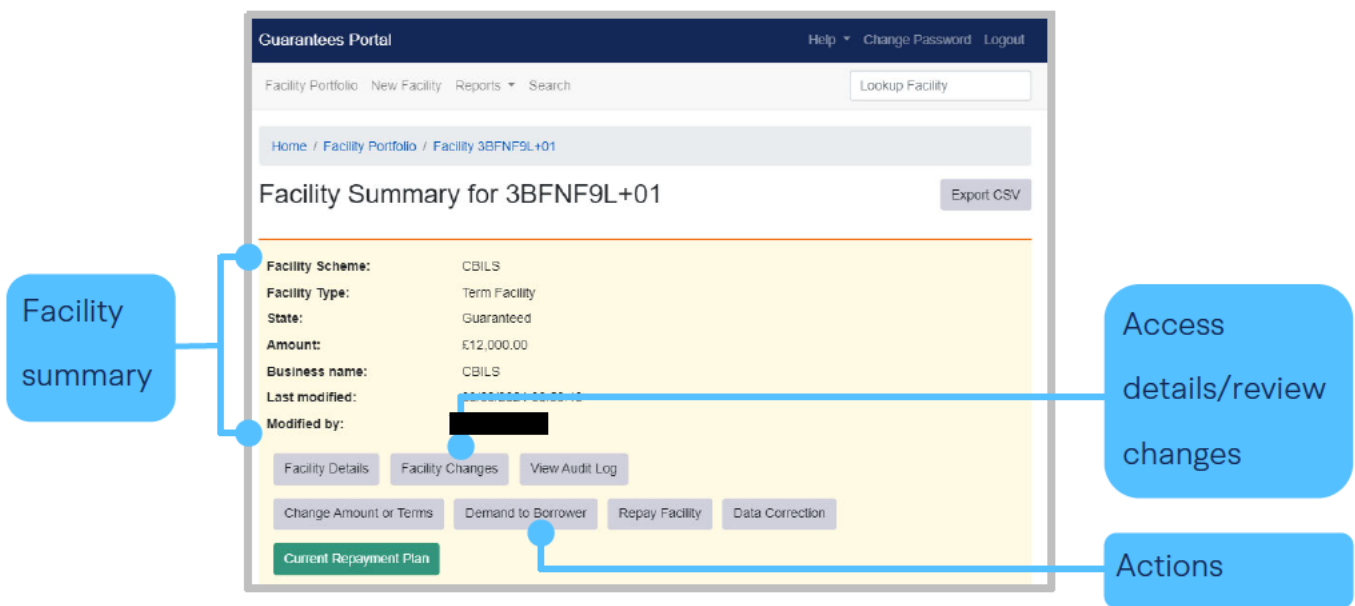
To view the portfolio by state/scheme – click on the light blue number within each column

# 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

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## 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](#)).



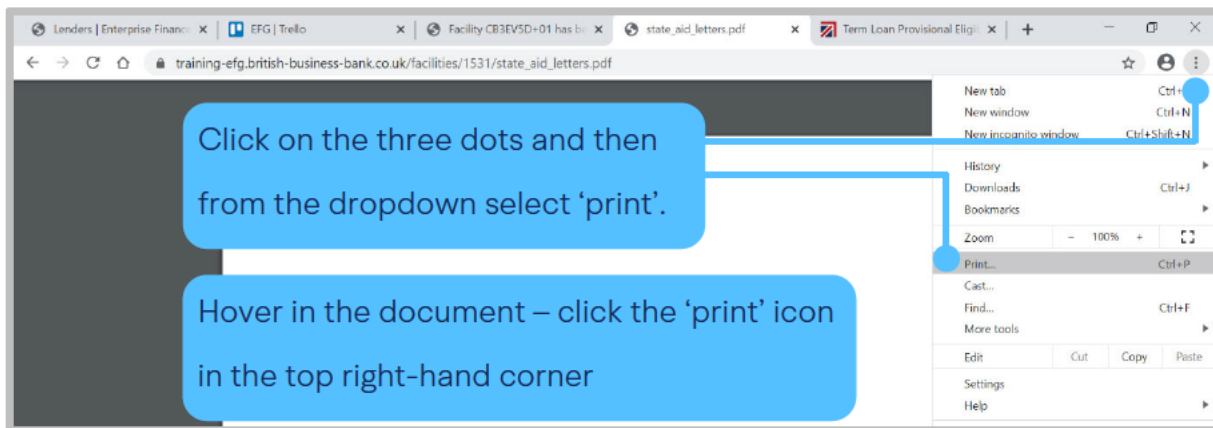
# 6.0 Search Options

## 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

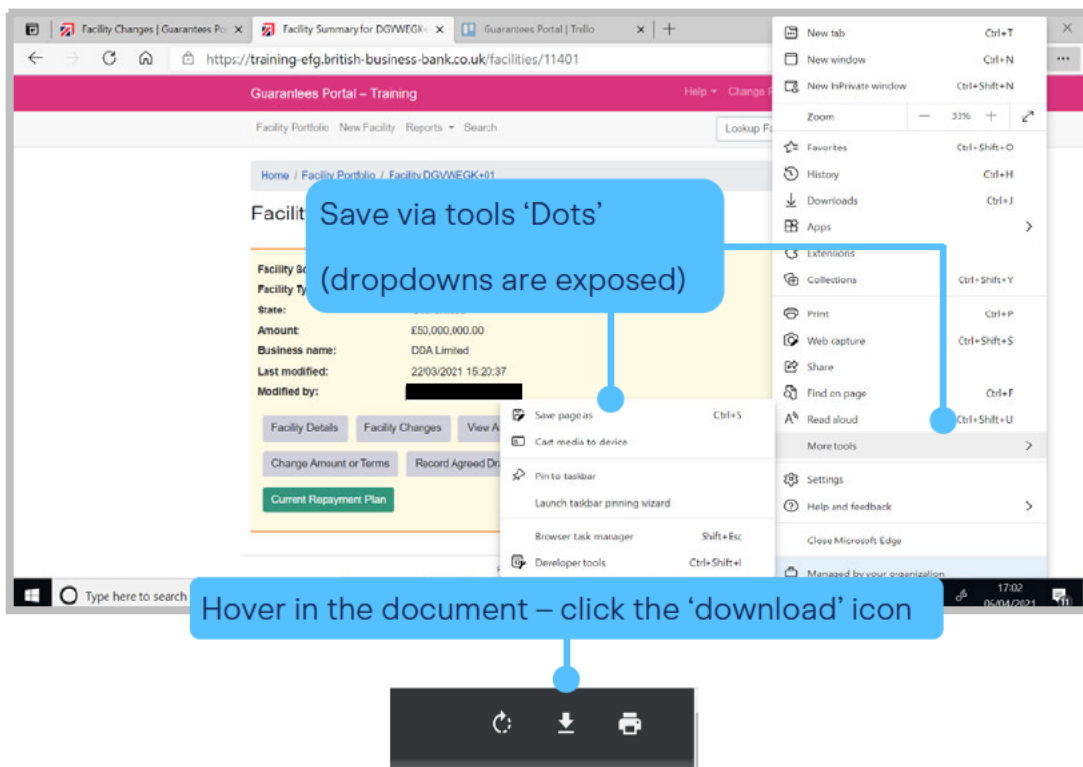


# 6.0 Search Options

## 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 [12.2.1 Generate Facility Report](#)

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



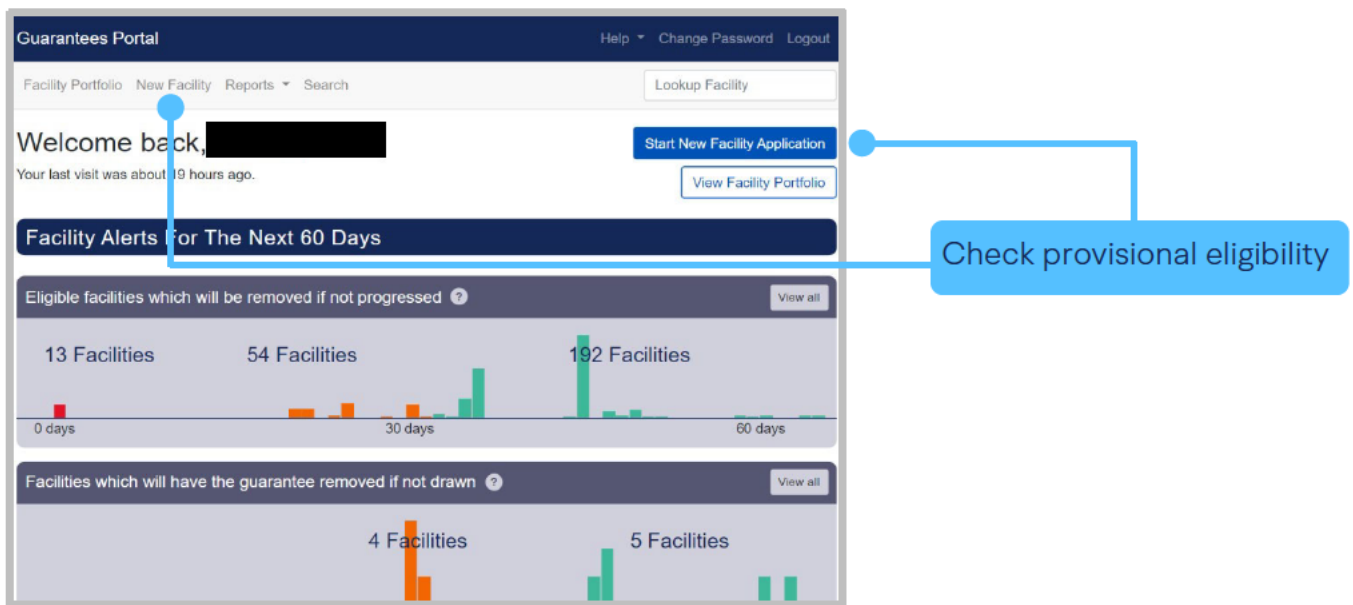
Once, the criteria have been entered and submitted – the user can open the csv file. In Google Chrome there is the option to 'Open'. The user can then 'Save as' i.e. to rename the file and save to their preferred location.

# 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**

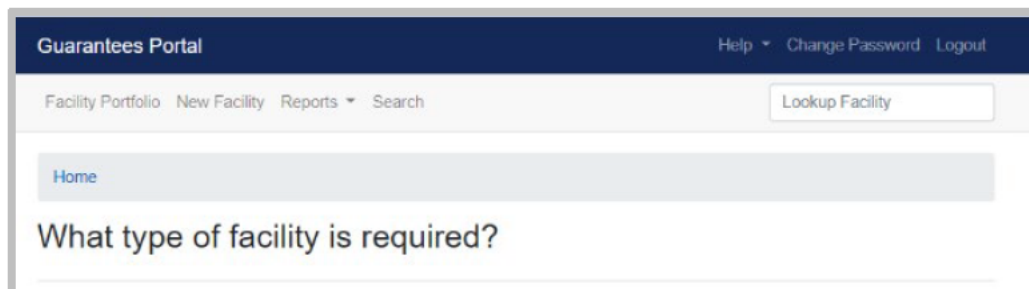


Various details relating to the Applicant and the Facility are requested. At this stage, no name or address details of the borrower are requested and therefore the provisional eligibility check is anonymous.

The Guarantees Portal will determine whether an applicant is provisionally 'Eligible' or 'Ineligible' for a CBIL Facility. At the level of the individual transaction the delivery of CBIL, 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.

# 7.0 Provisional Eligibility Assessment

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



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.

# 7.0 Provisional Eligibility Assessment

## Guarantees Portal Screen 7.1.2: Check Provisional Eligibility

### Declaration by Lender

#### Provisional Eligibility

The Coronavirus Business Interruption Loan (the "CBIL Scheme") is being delivered through the amendment and adaptation of the Enterprise Finance Guarantee ("EFG") Scheme Agreement and processes. From 23 March 2020, the CBIL Scheme will replace the old EFG Scheme. Any references to EFG or the Enterprise Finance shall be read and construed as references to CBIL and the Coronavirus Business Interruption Loan Scheme.

#### Declaration by Lender

In order to be eligible for the CBIL Scheme, the applicant must have confirmed that it has been impacted by the Coronavirus (COVID-19) and you must also consider the applicant to be viable, in line with the test of viability set out in the CBILS Launch Letter (as reproduced below).

For these purposes, "viable" means that the applicant, or the applicant's group, has a viable business proposition assessed according to your normal commercial lending criteria. However, where there are some concerns over the short-to-medium term business performance due to the uncertainty and impact of Coronavirus (COVID-19), provided you reasonably believe that (a) the finance will help the SME trade-out of any short-to-medium term cashflow difficulty, and (b) if the facility is granted, the SME should not go out of business in the short-to-medium term, then the proposition may be considered eligible under the CBIL Scheme.

In determining the eligibility under CBILS for smaller value facilities (e.g. those under £30,000) rather than assessing viability in accordance with the above paragraph (including disapplying paragraphs (a) and (b) in the paragraph above) you may decide that an appropriate approach (either for individual facilities or generally) in considering the eligibility of the applicant is to consider the credit worthiness of the applicant based on the normal unsecured credit score methodology and/or approval cut off (including any appeals process) that you would have applied prior to any changes to reflect Coronavirus (COVID-19) impact. This determination should be based on your internal ratings based on your credit models, as determined prior to the Coronavirus (COVID-19) impact, and in line with your regulatory requirements.

An applicant may self-certify that it has been impacted by the Coronavirus (COVID-19).

1

Confirm

## 7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Question	Required Input	Comments
1	<p>In order to be eligible for the CBIL Scheme, the applicant must have confirmed that it has been impacted by the Coronavirus (COVID-19) and you must also consider the applicant to be viable, in line with the test of viability set out in the CBILS Launch Letter (as reproduced below).</p> <p>For these purposes, “viable” means that the applicant, or the applicant’s group, has a viable business proposition assessed according to your normal commercial lending criteria. However, where there are some concerns over the short-to-medium term business performance due to the uncertainty and impact of Coronavirus (COVID-19), provided you reasonably believe that (a) the finance will help the SME trade-out of any short-to-medium term cashflow difficulty, and (b) if the facility is granted, the SME should not go out of business in the short-to-medium term, then the proposition may be considered eligible under the CBIL Scheme.</p>	Confirm	To be eligible for CBIL, the box must be checked.

## 7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Question	Required Input	Comments
	<p>In determining the eligibility under CBILS for smaller value facilities (e.g. those under £30,000) rather than assessing viability in accordance with the above paragraph (including disapplying paragraphs (a) and (b) in the paragraph above) you may decide that an appropriate approach (either for individual facilities or generally) in considering the eligibility of the applicant is to consider the credit worthiness of the applicant based on the normal unsecured credit score methodology and/or approval cut off (including any appeals process) that you would have applied prior to any changes to reflect Coronavirus (COVID-19) impact. This determination should be based on your internal ratings based on your credit models, as determined prior to the Coronavirus (COVID-19) impact, and in line with your regulatory requirements.</p> <p>An applicant may self-certify that it has been impacted by the Coronavirus (COVID-19).</p>		



## 7.0 Provisional Eligibility Assessment

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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 CBIL 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 CBIL Facility.

2

Confirm

## 7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Question	Required Input	Comments
2	<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>	Confirm	To be eligible for CBIL, the box must be checked.

## 7.0 Provisional Eligibility Assessment

Question Number in 7.1.2	Question	Required Input	Comments
	<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 CBIL 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 CBIL Facility.</p>		

# 7.0 Provisional Eligibility Assessment

## Guarantees Portal Screen 7.1.3: High Level Eligibility Check

### High Level Eligibility Check

Is the Applicant an SME?

3  Yes  No

Is the turnover of the business (group) less than £45m?

4  Yes  No

Please confirm you have not taken personal guarantees for facilities < £250,000? Or you have not taken a personal guarantee for facilities above £250,000 which are not in line with the scheme criteria.

5  Confirm

Is a Principal Private Residence to be charged in connection with the granting of this facility?

6  Yes  No

This is a generic check against the fundamental EFG eligibility criteria. Any information specific to the business and the proposed facility entered subsequently takes precedence for the purpose of determining eligibility.

# 7.0 Provisional Eligibility Assessment

## About the Borrower and their Loan

### High Level Eligibility Assessment

Question Number in 7.1.3	Question	Required Input	Comments
3	Is the Applicant an SME?	Yes or No	To be eligible for CBIL, the answer must be "Yes".
4	Is the turnover of the business (group) less than £45m?	Yes or No	To be eligible for CBIL, the answer must be "Yes".
5	Please confirm that you have not taken personal guarantees for facilities < £250,000? Or you have not taken personal guarantees for facilities more than £250,000 which are not in line with the scheme criteria?	Confirm	To be eligible for CBIL, the answer must be "Confirm".
6	Is a Personal Private Property to be charged in connection with the granting of this facility?	Yes or No	To be eligible the answer must be "No".
7 (Invoice)	Is the factoring or invoice discounting facility made on a full recourse basis?	Yes or No	To be eligible the answer must be "Yes".
7 (Asset)	Is the proposed Asset Finance Deal, Hire Purchase or Finance Lease?	Yes or No	To be eligible the answer must be "Yes".

# 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 CBIL 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 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. A 'Lookup Facility' button is also present. The main content area shows a breadcrumb trail: 'Home / Facility Portfolio / Facility 9ZW4EAH+01'. The primary message is 'Facility is eligible' with a blue dot indicator. Below this, it states 'Your facility reference is: 9ZW4EAH+01' and provides a confirmation message: '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.' A blue button labeled 'View Facility Summary' is visible. Further down, there is a section for emailing the decision: 'This eligibility decision can be e-mailed for convenience (for internal use only).', followed by an 'Email' label and an input field. A 'Send' button is located at the bottom of this section. 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 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 9ZW4EAH+01'. The main heading is 'Facility Summary for 9ZW4EAH+01' with an 'Export CSV' button. The facility details are as follows:

Facility Scheme:	BBL5
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 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 for 'Data Protection and Disclosure Declaration' is located below these. Three callout boxes with blue backgrounds and white text provide instructions:

- Top-left callout: 'To review details already entered – select 'Facility Details'' (with a line pointing to the 'Facility Details' button).
- Bottom-left callout: 'To progress to the next stage – select 'Facility Entry'' (with a line pointing to the 'Facility Entry' button).
- Bottom-right callout: 'To cancel the facility – select 'Cancel Facility'' (with a line pointing to the 'Cancel Facility' button).

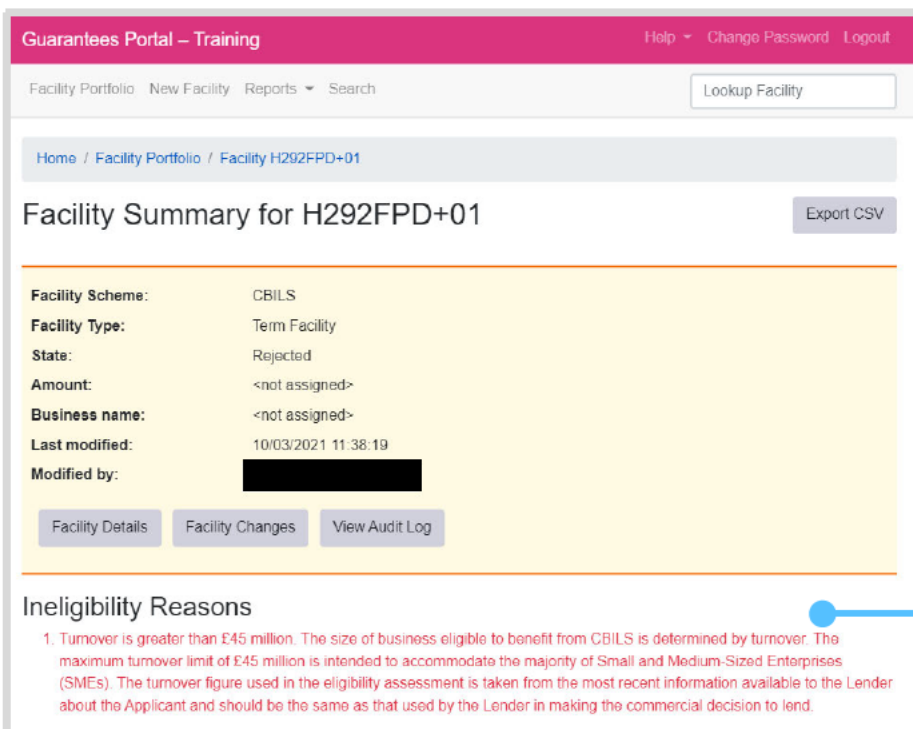
# 7.0 Provisional Eligibility Assessment

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.

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



Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search Lookup Facility

Home / Facility Portfolio / Facility H292FPD+01

### Facility Summary for H292FPD+01

Export CSV

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]

Facility Details Facility Changes View Audit Log

#### Ineligibility Reasons

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.

Reason(s) for rejection

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.



## 7.0 Provisional Eligibility Assessment

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### 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

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## 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.

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# 8.0 Actions After Eligible

## 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'. Below this is a breadcrumb trail: '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 three buttons: 'Facility Details', 'Facility Changes', and 'View Audit Log'. At the bottom, there are two buttons: 'Facility Entry' (highlighted with a red box and a blue callout) and 'Data Protection and Disclosure Declaration' (highlighted with a green box and a blue callout).

Callouts:

- Current Facility State (points to the 'Eligible' state)
- Select Facility Entry to proceed (points to the 'Facility Entry' button)

## 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](#)).

# 8.0 Actions After Eligible

## Guarantees Portal Screen 8.2.1: Facility Entry Screen for Invoice

The screenshot shows the 'Facility Entry' screen in the Guarantees Portal. The page title is 'Facility Entry' and it includes instructions for completing the application. The form contains 11 numbered callouts (1-11) pointing to specific fields:

- 1: Confirmation of signed Data Protection and Disclosure Declaration.
- 2: Legal name of the Applicant business.
- 3: Trading name of the Applicant if they trade under another business name.
- 4: Legal form of the Applicant.
- 5: Applicant's Company Registration Number (if applicable).
- 6: Standard Industrial Classification (SIC) code.
- 7: Current (or estimated) annual turnover of the Applicant.
- 8: Whether more than 50% of turnover is generated by trading activity.
- 9: Estimated commencement of trading date of the Applicant business.
- 10: Postcode of the Applicant's main business address.
- 11: Sort Code of the bank branch or business centre.

The data entered here will confirm Eligibility as it should reflect the Yes or No responses given in the Provisional Eligibility Check. It is therefore important to ensure the information is entered accurately.

## 8.0 Actions After Eligible

---

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

### Business Information

Question Number in 8.2.1	Question	Required Input	Comments
1	Before proceeding, please confirm that a Data Protection and Disclosure Declaration signed by the Applicant has been received or will be received.	Radio button	A signed form is required.
2	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.

## 8.0 Actions After Eligible

Question Number in 8.2.1	Question	Required Input	Comments
3	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.
4	What is the legal form of the Applicant? <b><u>DROP DOWN MENU</u></b> <b>Sole Trader</b> <b>Partnership</b> <b>Limited Liability Partnership (LLP)</b> <b>Private Limited Company (LTD)</b> <b>Public Limited Company (PLC)</b> <b>Other</b>	Select the appropriate legal form	
5	What is the Applicant's Company Registration Number (if applicable)?	Companies House Registration Number	Required input for a LTD or LLP.
6	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	

## 8.0 Actions After Eligible

Question Number in 8.2.1	Question	Required Input	Comments
7	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. Annual Turnover should be less than £45m. If part of a group, use the consolidated group accounts to determine turnover. For Start Ups, use forecast turnover for the first year of trading.
8	Is (or will) more than 50% of the above turnover generated by trading activity?	Radio button	If 'No' the facility will be ineligible.

## 8.0 Actions After Eligible

Question Number in 8.2.1	Question	Required Input	Comments
9	What is the Commencement of Trading Date of the Applicant business? (dd/mm/yyyy).	Date the business started trading	Needs to be input in dd/mm/yyyy format. Including the // – <b>The date cannot be more than 6 months in the future.</b>
10	What is the postcode of the Applicant's main business address?	Postcode	If the Applicant's postcode is not recognised (e.g. for a new property) enter the Lender's postcode.
11	(For banks only) What is the Sort Code of the bank branch or business centre which originated this loan application?	Sort Code in number format (nnnnn) with no spaces	For bank use only where the branch has a Sort Code. No spaces or separators are required.

**Note:** The first 11 questions are the same for Invoice Finance and Asset Finance facilities, the following table covers the next steps for Invoice Finance. Please find the next steps for Asset Finance after this.



# 8.0 Actions After Eligible

## Guarantees Portal Screen 8.2.2: Facility Entry Screen for Invoice Finance

**Facility Information**

12 In £ value terms what is 100% of the Gross Book Debt?

13 What limit / percentage can be supported under Standard Commercial Credit Policy without EFG?   %

14 What Guaranteed Pre-Payment Amount / Percentage will be provided to the Applicant? (Not to exceed the lower of 30% or the difference between the non-EFG Pre-payment Percentage which can be supported for the Applicant under Standard Commercial Credit Policy and 100% Gross Book Debt)   %

15 Is any additional security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this CBILS Facility?  Yes  No

16 The initial value of the facility covered by the CBILS guarantee is...

17 Is Bank of England funded?

18 Repayment profile

19 What is the term of the facility for which the guarantee is required?  years  months

20 At what frequency will the Applicant make repayments of the principal of the Scheme Facility?  ▼

21 What is the principal purpose for which the Scheme Facility will be used for?  ▼

22 Lender's facility reference   
Maximum length 255 characters

23 Please indicate whether the interest on this facility is to be charged at a fixed or variable rate:  Variable  Fixed

24 Please enter the interest rate margin applicable to this facility:  %

25 Please enter the total value of any arrangement, insurance or other fees (but excluding interest and the CBILS Guarantee Fee) the Applicant will be charged in connection with this facility being provided

## 8.0 Actions After Eligible

---

Question Number in 8.2.2	Question	Required Input	Comments
12	In £ value terms what is 100% of the Gross Book Debt?	£ Amount	Value of the whole debtor book.
13	What limit/percentage can be supported under Standard Commercial Credit Policy without EFG	£ Amount	Value of current facility.
14	What Guaranteed Pre-Payment Amount/Percentage will be provided to the Applicant? (Not to exceed the lower of 30% or the difference between the non-EFG Pre-payment Percentage which can be supported for the Applicant under Standard Commercial Credit Policy and 100% Gross Book Debt.	£ Amount	Value of top up facility to be granted.
15	Is any additional security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this CBILS Facility.	Yes or No	Yes prompts the following drop down.

---

## 8.0 Actions After Eligible

Question Number in 8.2.2	Question	Required Input	Comments
16	The initial value of the facility covered by the CBILS guarantee is...	£ Amount	Value of facility, A business may only borrow between £1,000.00 and £5,000,000.00 (inclusive) under this scheme.
17	Is Bank of England funded?	Tick box	BoE Funding.
18	Repayment Profile.	Pre-filled	Interest only.
19	What is the term of the Facility for which the Guarantee is required?	Enter the number of years and number of months.	Select appropriate entry. Facility term should be between 3 months and 3 years (inclusive).

## 8.0 Actions After Eligible

---

Question Number in 8.2.2	Question	Required Input	Comments
20	<p>At what frequency will the Applicant make repayments of the principal on the scheme facility?</p> <p><b><u>DROP DOWN MENU</u></b></p> <p><b>Annually</b></p> <p><b>6-monthly</b></p> <p><b>Quarterly</b></p> <p><b>Monthly</b></p> <p><b>Interest Only – Single payment on maturity</b></p>	Dropdown	Select appropriate entry.

## 8.0 Actions After Eligible

Question Number in 8.2.2	Question	Required Input	Comments
21	<p>What is the purpose for which the Scheme facility will be used?</p> <p><b><u>DROP DOWN MENU</u></b></p> <p><b>Start-up costs;</b></p> <p><b>General working capital requirements;</b></p> <p><b>Purchasing specific equipment or machinery;</b></p> <p><b>Purchasing licences, quotas or other entitlements to trade;</b></p> <p><b>Research and Development activities;</b></p> <p><b>Acquiring another business within the UK;</b></p> <p><b>Expanding an existing business within the UK.</b></p>	Drop down	Select appropriate field.
22	Lender's Facility Reference.	Enter facility reference	Maximum length 255 characters.
23	Please indicate whether the interest on this facility is to be charged on a fixed or variable rate.	Click variable or fixed tickbox	
24	Please enter the interest rate margin applicable to this facility.	Enter percentage	

# 8.0 Actions After Eligible

Question Number in 8.2.2	Question	Required Input	Comments
25	Please enter the total value of any arrangement, insurance or other fees (but excluding interest and the CBILS Guarantee Fee) the applicant will be charged in connection with the facility being provided.	£ Amount	

## Guarantees Portal Screen 8.2.3: Facility Entry Screen for Invoice Finance

**Lender Information**

**26** 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)

**27** Sub-lender

**28** 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.

CBILS 2020 ▼

▼

Maximum length 255 characters

Maximum length 255 characters

Maximum length 255 characters

Maximum length 255 characters

Maximum length 255 characters

Submit
Save as Incomplete

# 8.0 Actions After Eligible

## Lender Information

Question Number in 8.2.3	Question	Required Input	Comments
26	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.
27	Sub Lender (only visible for Lenders with sub-lenders).	Dropdown	Select appropriate lender from the dropdown.
28	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

## Guarantees Portal Screen 8.2.4: Facility Entry Screen for Asset Finance

**Facility Information**

12 What is the cash purchase price - excluding VAT - of the asset being financed? £

13 What are the installation costs? £

14 What is the value of any deposit / advance rentals being taken? £

15 What is the value of part exchange? £

16 What is the original balance financed of the finance facility to be provided? £ 0.00

17 What is the residual value to the lender of the asset being acquired or hired? £

18 Is any additional security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this CBILS Facility?  Yes  No

19 The initial value of the facility covered by the CBILS guarantee is... £ 0.00  0.0 %

20 Override Guarantee cover percentage? By enabling this option you will be able to input a specific percentage for the balance financed. The amount will automatically update accordingly.

21 Is Bank of England funded?

22 Repayment profile  Repay to zero  Repay to balloon  
*Tick the closest match (Repayment term or Repay to balloon)*

23 What is the term of the facility for which the guarantee is required?  years  months

24 At what frequency will the Applicant make repayments of the principal of the Scheme Facility? Please select

25 What is the principal purpose for which the Scheme Facility will be used for? Please select

26 Which category best describes the asset being acquired / hired? Please select

27 What type of agreement will be supported by the Guarantee?

28 Lender's facility reference   
Maximum length 255 characters

29 Please enter the fixed net yield applicable to this facility:  0.0 %

30 How was this facility introduced to the Lender? Please select



## 8.0 Actions After Eligible

Question Number in 8.2.4	Question	Required Input	Comments
12	What is the cash purchase price – excluding VAT – of the asset being financed?	£ Amount	Net VAT purchase price.
13	What are the installation costs?	£ Amount	Value of installation costs.
14	What is the value of any deposits/advanced rentals being taken?	Calculated fields	Value of deposits/advanced rentals taken.
15	What is the value of the part exchange?	£ Amount	Value of any part exchange taken.
16	What is the original balance financed of the finance facility to be provided?	Calculated	Based on information entered above.
17	What is the residual value to the lender of the asset being acquired or hired?	£ Amount	
18	Is any additional security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this CBILS Facility?	Yes or No	Tickbox.

## 8.0 Actions After Eligible

Question Number in 8.2.4	Question	Required Input	Comments
19	The initial value of the facility covered by the CBILS guarantee is...	Calculated	Based on information entered above. If the tickbox is clicked, this will override the Guarantee Cover Percentage.
20	Override Guarantee cover percentage? By enabling this option you will be able to input a specific percentage for the balance financed. The amount will automatically update accordingly.	Click box	Tickbox.
21	Is Bank of England funded?	Click box	Tickbox.
22	Repayment Profile.	Repay to Zero or Repay to Balloon	Tick the closest match (Repayment term or Repay to Balloon).
23	What is the term of the Facility for which the Guarantee is required?	Term of facility	Up to 3 years.
24	At what frequency will the Applicant make repayments of the principal of the Scheme Facility?	Select frequency from drop down	Drop down menu.

## 8.0 Actions After Eligible

Question Number in 8.2.4	Question	Required Input	Comments
25	<p>What is the principle purpose for which the Scheme facility will be used?</p> <p><b><u>DROP DOWN MENU</u></b></p> <p><b>Purchasing/hiring of specific equipment/machinery</b></p> <p><b>Purchasing/hiring of licenses, quotas or other entitlements to trade</b></p> <p><b>Refinance of internal facility</b></p>	Drop down	Select appropriate field
26	Which category best describes the asset being acquired/hired?	Select from drop down menu	Drop down menu.
27	<p>What type of agreement will be supported by the Guarantee?</p> <p><b><u>DROP DOWN MENU</u></b></p> <p><b>Hire Purchase</b></p> <p><b>Finance Lease</b></p>	Drop down	Select appropriate field.
28	Lender's Facility Reference.	Free form, Maximum length 255 characters	The Lender can input either the Facility number or a Customer number.
29	Please enter the fixed net yield applicable to this facility:	Enter percentage	

# 8.0 Actions After Eligible

Question Number in 8.2.4	Question	Required Input	Comments
30	How was this facility introduced to the Lender?	Select from drop down menu	

## Guarantees Portal Screen 8.2.5: Facility Entry Screen

### Lender Information

**31** 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)

**32** Sub-lender

**33** 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.

CBILS 2020 ▼

▼

Maximum length 255 characters

Maximum length 255 characters

Maximum length 255 characters

Maximum length 255 characters

Maximum length 255 characters

Submit
Save as Incomplete

# 8.0 Actions After Eligible

## Lender Information

Question Number in 8.2.5	Question	Required Input	Comments
31	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.
32	Sub Lender (only visible for Lenders with sub-lenders).	Dropdown	Select appropriate lender from the dropdown.
33	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 10 business days as per the CBIL 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: 'Help', 'Change Password', and 'Logout'. Below this is a breadcrumb trail: 'Facility Portfolio > New Facility > Reports > Search'. A search box labeled 'Lookup Facility' is present. The main content area shows the path 'Home / Facility Portfolio / Facility' followed by a redacted facility name. The title is 'Current Repayment Plan'. Below the title is a table of key metrics:

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	Question	Required Input
8.4		
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 TRANCHE DRAWDOWNS:

- Input the full amount of the facility assuming all tranches have been drawn.

# 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.	<a href="#">12.1.2 View Facility Details</a>
Facility Changes	To view any changes that have been made to the Facility.	<a href="#">12.1.3 View Facility Changes</a>
View Audit Log	To view audit details specific to the Facility.	<a href="#">12.1.1 View Audit Log</a>
Offer Scheme Facility	To offer the CBIL Facility. This should be done within 10 business days of issuing the offer documentation.	<a href="#">9.2 Offer Scheme Facility</a>
Change Lending Limit	To change the Lending Limit to which a Facility belongs.	<a href="#">9.3 Change Lending Limits</a>
Amend Facility Details	To change any facility details without having to rekey all the Borrower's information from the beginning.	<a href="#">9.4 Amend Facility Details</a>
Cancel Facility	To cancel the Facility. Entries not amended for 6 months will be automatically removed.	<a href="#">9.5 Cancel Facility</a>
View Information Declaration	To view the Information Declaration. This is required to be signed by the Borrower before drawdown.	



# 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: Facility Summary For Complete Facility

The screenshot displays the 'Facility Summary for G38T6NR+01' page. At the top, there is a navigation bar with 'Guarantees Portal – Training' and links for 'Help', 'Change Password', and 'Logout'. Below this is a breadcrumb trail: 'Home / Facility Portfolio / Facility G38T6NR+01'. The main content area shows the following details:

Facility Scheme:	CLBILS
Facility Type:	Term Facility
State:	Completed
Amount:	£250,000.00
Business name:	Testing KF
Last modified:	20/08/2020 15:55:06
Modified by:	[Redacted]

Below the details are three tabs: 'Facility Details', 'Facility Changes', and 'View Audit Log'. Underneath these are five buttons: 'Offer Scheme Facility' (highlighted in blue), 'Change Lending Limit', 'Amend Facility Details', 'Cancel Facility', and 'View Information Declaration'. A blue callout box on the right points to the 'Offer Scheme Facility' button with the text 'Select Offer Scheme Facility'.

# 9.0 Actions After Complete

The 'Current Repayment Plan' screen will be shown as in screenshot 9.2.1.

## Guarantees Portal Screen 9.2.1: Current Repayment Plan

Guarantees Portal Help Change Password Logout

Facility Portfolio New Facility Reports

Home / Facility Portfolio / Facility EEDPDVD+01

### Current Repayment Plan

Repayment profile:	Repay to Zero
Expected initial draw amount:	£300,000.00
Repayment duration:	42 months
Capital repayment holiday:	0 months

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### Question Number in 9.2.1

### Question

### Required Input

### Comments

1	What is the amount of the initial draw?	Pre-filled with facility amount. The amount can be changed if a lower amount is to be drawn or if there are a series of tranche drawdowns scheduled.	If a higher figure is required, the lender now can move the facility back a step and amend the amount.
---	---	--	--

## 9.0 Actions After Complete

Question Number in 9.2.1	Question	Required Input	Comments
2	What is the facility term?	Pre-filled and cannot be altered.	If the Lender wishes to amend the term they have two options:  1 – wait until the facility is drawn and then 'Change Amount or Terms' or;  2 – move the facility back a step and amend the term.
3	Repayment Profile	Pre-filled and cannot be altered.	If the Lender wishes to change this, they would need to select Amend Facility Details.
4	Is the value of the guarantee fixed or amortising?	Pre-filled and cannot be altered.	If the Lender wishes to change this, they would need to select Amend Facility Details.
5	What is the length of the capital repayment holiday?	Input the number of months of any capital repayment holiday.	

# 9.0 Actions After Complete

The 'Offer Scheme Facility' screen will be shown as in screenshot 9.2.2.

## Guarantees Portal Screen 9.2.2: Offer Scheme Facility

**Guarantees Portal** Help ▾ Change Password Logout

Facility Portfolio New Facility Reports ▾ Search

Home / Facility Portfolio / Facility EEDPDVD+01

### Facility Offer

From this page you can record the offer of a Scheme Facility to a borrower.

**IMPORTANT** The date of the Scheme Facility letter must be within the date range of the selected Lending Limit

1 Facility lending limit details:	CBILS 2020 (23/03/2020 - 05/04/2021)
-----------------------------------	--------------------------------------

2 What is the date of the Scheme Facility Letter? - Please note that this must fall within the chosen Lending Limit period. Any change to the Lending Limit must be made in the Facility before entering the Scheme Facility date here.

## 9.0 Actions After Complete

---

The following must be completed:

Question Number in 9.2.2	Question	Required Input	Comments
1	Facility lending limit details:	None	Prefilled from Facility Entry.
2	What is the date of the Scheme Facility Letter? (dd/mm/yyyy) – Please note that this must fall within the chosen Lending Limit period. Any change to the Lending Limit must be made in Facility Entry before entering the Scheme Facility date here.	Date in format dd/mm/yyyy	This must fall within the chosen Lending Limit period. If the offer date is outside the lending limit period – the Facility should be cancelled and re-entered (acquiring a new reference).

---

# 9.0 Actions After Complete

Once submitted, the Guarantees Portal will confirm that the CBIL Facility has been 'Offered' as shown in screenshot 9.2.3.

## Guarantees Portal Screen 9.2.3: Facility Offered

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

Facility Scheme:	CBILS
Facility Type:	Term Facility
State:	Offered
Amount:	£150,000.00
Business name:	Central Perk
Last modified:	09/03/2021 23:14:23
Modified by:	[Redacted]

Below the details are several action buttons: 'Facility Details', 'Facility Changes', and 'View Audit Log' (all in grey); 'Guarantee & Initial Draw' (blue), 'Revert to Completed' (grey), and 'Cancel Facility' (red); and 'Current Repayment Plan' (green) and 'CBIL Letter to Borrower' (green).

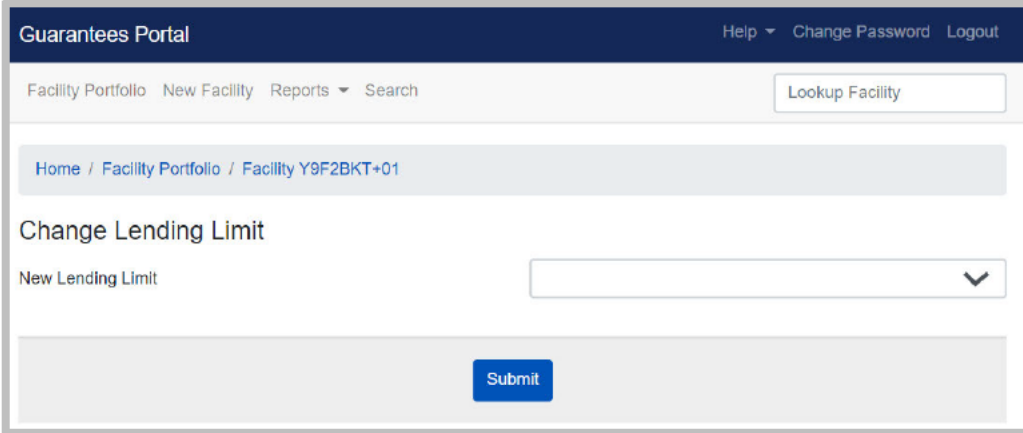
A blue callout box with a line pointing to the 'Offered' state in the details table contains the text: "Offered" Facility State.

# 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 CBIL 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

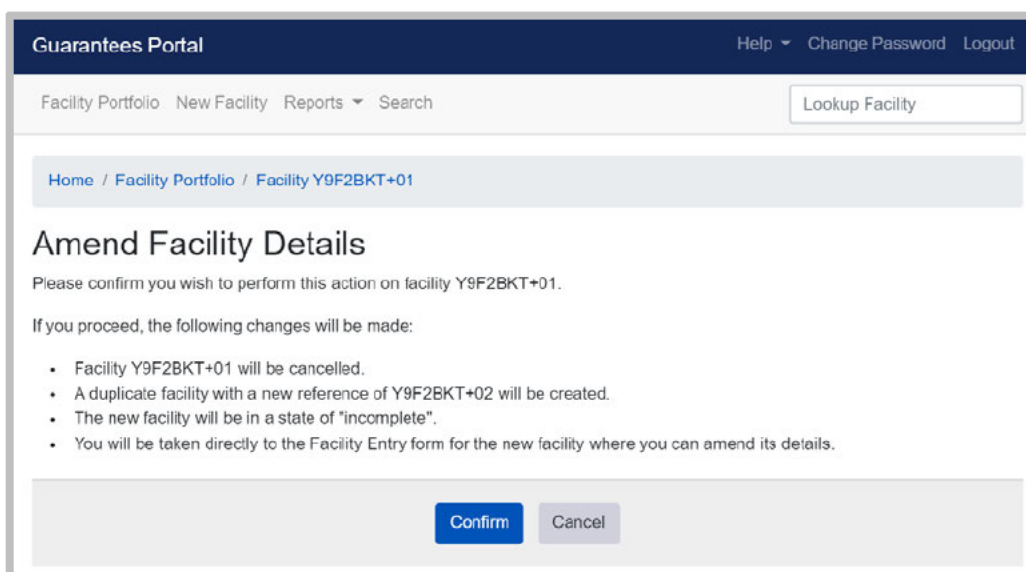


The screenshot shows the 'Guarantees Portal' interface. At the top, there is a dark blue header with the text 'Guarantees Portal' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below the header, there is a navigation bar with 'Facility Portfolio', 'New Facility', 'Reports', and 'Search' on the left, and a 'Lookup Facility' button on the right. A breadcrumb trail below the navigation bar reads 'Home / Facility Portfolio / Facility Y9F2BKT+01'. The main content area is titled 'Change Lending Limit'. Underneath, there is a label 'New Lending Limit' followed by a text input field with a dropdown arrow on the right. At the bottom of the form, there is a blue 'Submit' button.

# 9.0 Actions After Complete

## 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 CBIL Reference number will be increased by 1 e.g. if the CBIL Reference number was BGH67HJ+01 it will become BGH67HJ+02.



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 main content area shows a breadcrumb trail: 'Home / Facility Portfolio / Facility Y9F2BKT+01'. The title is 'Amend Facility Details'. The text reads: 'Please confirm you wish to perform this action on facility Y9F2BKT+01. If you proceed, the following changes will be made:'. A bulleted list follows: '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, there are two buttons: 'Confirm' and 'Cancel'.



# 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	What is the reason for cancellation of the application? <b><u>DROP DOWN MENU</u></b> <b>Borrower does not require loan</b> <b>Lender credit rejected</b> <b>Alternative loan processed</b> <b>Other</b>	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 – <b>comments are mandatory.</b>
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.

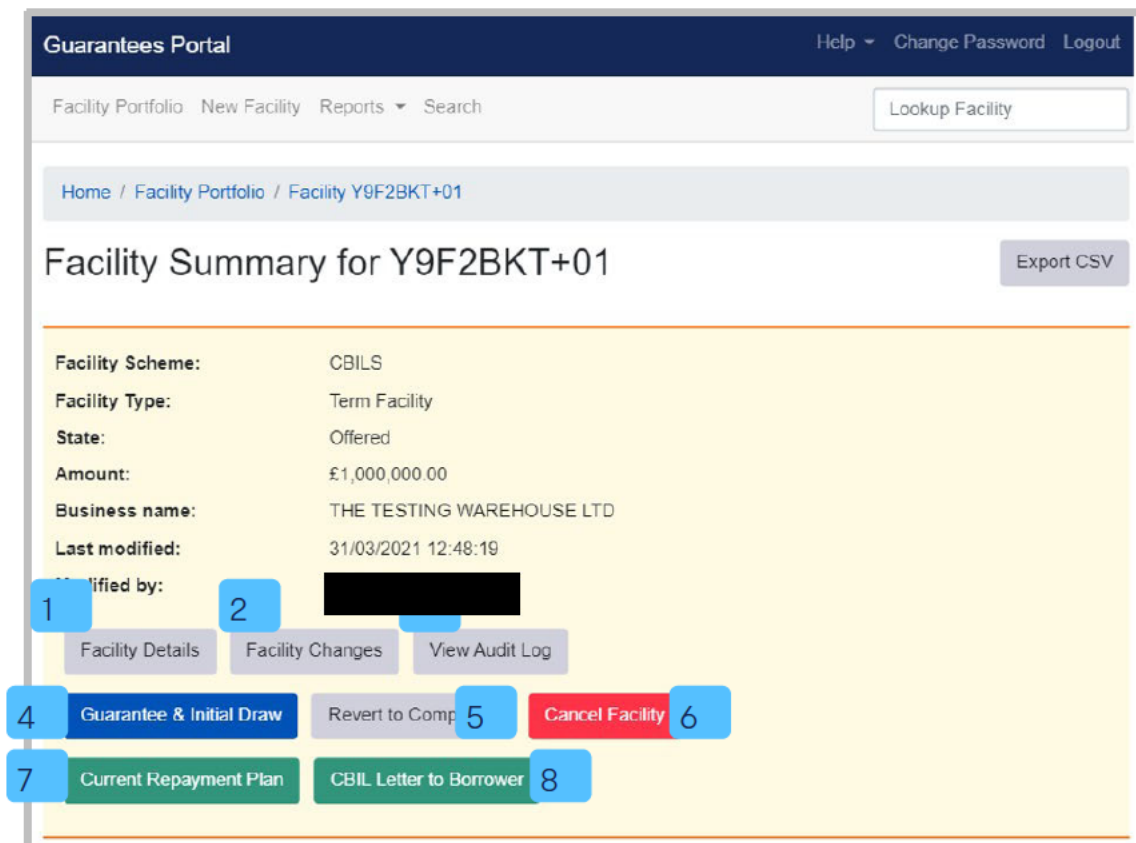
The Guarantees Portal will then confirm that the Facility is cancelled, and the state will be updated to 'Cancelled' on the 'Facility Summary' screen.

# 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



## 10.0 Actions After Offered

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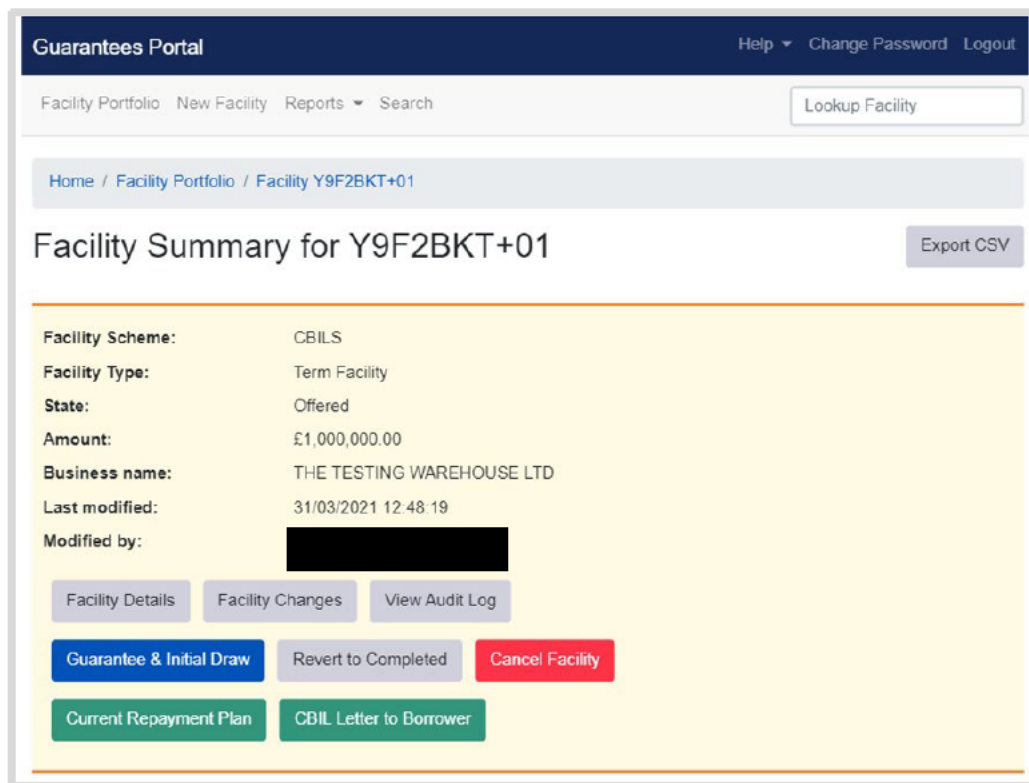
#	Action	Details	Link
1	Facility Details	To view details of the facility.	<a href="#">12.1.2 View Facility Details</a>
2	Facility Changes	To view any changes that have been made to the facility.	<a href="#">12.1.3 View Facility Changes</a>
3	View Audit Log	To view audit details specific to the facility.	<a href="#">12.1.1 View Audit Log</a>
4	Guarantee and Initial Draw	Advise of drawdown of the facility within 10 business days of actual drawdown.	<a href="#">10.2 Guarantee and Initial Draw</a>
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.	<a href="#">9.5 Cancel Facility</a>
7	Current Repayment Plan	To generate the Current Repayment Plan.	<a href="#">9.2.1 Current Repayment Plan</a>
8	Generate CBIL Letter to Borrower	Generates the CBIL Letter to Borrower for printing.	N/A

# 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

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 Y9F2BKT+01'. The main heading is 'Guarantee and Initial Facility Draw'. Below the heading, there is a paragraph: 'From this page you can record the details of the initial draw of facility funds.' This is followed by two informational boxes: a red 'IMPORTANT!' box stating that changes to the original Scheme Facility Offer documents require cancellation and re-entry, and a green 'REMINDER' box about uploading Direct Debit details. A note mentions that the Guarantee Fee Schedule will be delivered automatically. The form contains five fields, each with a blue numbered callout (1-5) on the left: 1. A radio button question: 'Has a signed Information Declaration (without any amendments) been received from the Applicant?' with 'Yes' and 'No' options. 2. A date input field: 'On what date was the initial draw of funds made?' with a 'dd/mm/yyyy' placeholder. 3. A text field: 'Maturity Date' with the value 'calculated based on initial draw date'. 4. A currency input field: 'What was the value of the initial draw?' with a value of '£ 1000000.00' and a note: 'To change the initial draw amount you must update the Guarantee Fee Schedule'. 5. A dropdown menu: 'Lender's facility reference' with the value 'AEC' and a green checkmark. A blue 'Submit' button is at the bottom.

1 Has a signed Information Declaration (without any amendments) been received from the Applicant?  Yes  No

2 On what date was the initial draw of funds made?

3 Maturity Date calculated based on initial draw date

4 What was the value of the initial draw?   
To change the initial draw amount you must update the Guarantee Fee Schedule

5 Lender's facility reference

# 10.0 Actions After Offered

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 – <b>MUST NOT BE IN THE FUTURE. Details entered after the event of drawdown.</b>
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 '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 CYWQFPZ+01'. The main heading is 'Facility Summary for CYWQFPZ+01' with an 'Export CSV' button to its right. The central content area, highlighted in yellow, contains the following details:

<b>Facility Scheme:</b>	CBILS
<b>Facility Type:</b>	Term Facility
<b>State:</b>	Guaranteed
<b>Amount:</b>	£500,000.00
<b>Business name:</b>	CBILS TERM UI
<b>Last modified:</b>	30/03/2021 17:52:10
<b>Modified by:</b>	Pavan Patel

Below the details are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Change Amount or Terms', 'Demand to Borrower', 'Repay Facility', 'Data Correction', and 'Current Repayment Plan'.



# 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**



# 11.0 Actions After Guaranteed

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#	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.	<b>12.1.1</b>
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.	<b>11.2 Change Amount or Terms</b>
5	Demand to Borrower	Record the details of a demand made on the borrower.	<b>11.3 Demand to Borrower</b>
6	Repay Facility	Record the date a facility was repaid.	N/A
7	Data Correction	Correct facility information including the business name, registration number and other generic fields.	<b>11.4</b>
8	Current Repayment Plan	Generate the Current Repayment Plan.	<b>9.2.1</b>

---

# 11.0 Actions After Guaranteed

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## 11.2 Change Amount or Terms

This option is 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:

- Capital repayment holidays
- Extend or reduce the facility term
- Lump sum repayment
- Repayment frequency
- Repayment profile
- Reprofile draws

# 11.0 Actions After Guaranteed

## 11.2.1 Guarantees Portal: Change Amount or Terms

The screenshot shows the 'Guarantees Portal – Training' interface. At the top, there are navigation links: 'Help', 'Change Password', and 'Logout'. Below this is a breadcrumb trail: 'Home / Facility Portfolio / Facility P6PFJ59+01'. The main heading is 'Facility Summary for P6PFJ59+01' with an 'Export CSV' button to the right. The summary details are as follows:

Facility Scheme:	CBILS
Facility Type:	Term Facility
State:	Guaranteed
Amount:	£100,000.00
Business name:	taylor test 10
Last modified:	01/04/2021 17:29:30
Modified by:	[Redacted]

Below the summary, there are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Change Amount or Terms' (highlighted with a green box), 'Demand to Borrower', 'Repay Facility', 'Data Correction', and 'Current Repayment Plan'.

## 11.2.2 Guarantees Portal: Change Facility

The screenshot shows the 'Guarantees Portal – Training' interface. At the top, there are navigation links: 'Help', 'Change Password', and 'Logout'. Below this is a breadcrumb trail: 'Home / Facility Portfolio / Facility ZJ65WFM+01'. The main heading is 'Change Facility'. Below the heading, it says 'Choose the type of change to apply to this facility:'. The list of options is as follows:

- Capital Repayment Holiday
- ~~Interest Only Repayments~~ - (Not applicable to CBILS Invoice Finance facilities)
- Lump Sum Repayment
- ~~Payment Holiday~~ - (Not applicable to CBILS Invoice Finance facilities)
- Repayment Duration
- Repayment Frequency
- ~~Repayment Profile~~ - (Not applicable to CBILS Invoice Finance facilities)
- Reprofile Draws
- ~~Top Up~~ - (Not applicable to CBILS Invoice Finance facilities)

# 11.0 Actions After Guaranteed

## 11.2.3 Guarantees Portal: Capital Repayment Holiday

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility P6PFJ59+01 / Change Facility

### Capital Repayment Holiday

**INFORMATION** A new Guarantee Fee Schedule will be generated from the information entered here.

On what date did the change occur?

What is the length of the initial capital repayment holiday?   months

#### Outstanding Facility Balance & Term

Original facility amount £100,000.00

Next quarterly Guarantee Fee due 06/2021

What is the outstanding balance at the next quarterly Guarantee Fee collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date? £

Outstanding facility term at the next quarterly Guarantee Fee collection point  years  months

## 11.2.4 Guarantees Portal: Extend or Reduce Payment Duration

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility P6PFJ59+01 / Change Facility

### Change Facility Repayment Duration

Extend or reduce the current repayment duration of this facility as per the Pay As You Grow criteria.

Facility draw date:	10/03/2021
Original repayment duration:	72 months
Current remaining repayment duration:	71 months
Current maturity date:	10/03/2027
Original offered amount:	£100,000.00
Last recorded outstanding balance (01/03/2021):	£100,000.00

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?  months

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

How many months of a capital repayment holiday remain as of the date of change? (if not applicable, enter 0).  months

# 11.0 Actions After Guaranteed

## 11.2.5 Guarantees Portal: Lump Sum Repayment

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility P6PFJ50+01 / Change Facility

### Lump Sum Repayment

**INFORMATION** A new Guarantee Fee Schedule will be generated from the information entered here.

On what date did the change occur?

Cumulative amount drawn against this facility prior to this change

Cumulative amount repaid to this facility prior to this change

What is the amount of the lump sum repayment?

#### Outstanding Facility Balance & Term

Original facility amount

Next quarterly Guarantee Fee due

What is the outstanding balance at the next quarterly Guarantee Fee collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date?

Outstanding facility term at the next quarterly Guarantee Fee collection point  years  months

#### Capital Repayment Holiday

**IMPORTANT** Capital repayment holiday is optional. Leave it blank if not relevant.

What is the length of the initial capital repayment holiday?   months

## 11.2.6 Guarantees Portal: Repayment Frequency

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility P6PFJ50+01 / Change Facility

### Repayment Frequency

**INFORMATION** A new Guarantee Fee Schedule will be generated from the information entered here.

On what date did the change occur?

Current repayment frequency

Repayment frequency

#### Outstanding Facility Balance & Term

Original facility amount

Next quarterly Guarantee Fee due

What is the outstanding balance at the next quarterly Guarantee Fee collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date?

Outstanding facility term at the next quarterly Guarantee Fee collection point  years  months

#### Capital Repayment Holiday

**IMPORTANT** Capital repayment holiday is optional. Leave it blank if not relevant.

What is the length of the initial capital repayment holiday?   months

# 11.0 Actions After Guaranteed

## 11.2.7 Guarantees Portal: Repayment Profile

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility P6PFJ59+01 / Change Facility

### Repayment Profile

**INFORMATION** A new Guarantee Fee Schedule will be generated from the information entered here.

On what date did the change occur?

Current repayment frequency: Monthly

Repayment profile:  Repay to Zero  Repayment Amount - capital only

#### Outstanding Facility Balance & Term

Original facility amount: £100,000.00

Next quarterly Guarantee Fee due: 06/2021

What is the outstanding balance at the next quarterly Guarantee Fee collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date?

Outstanding facility term at the next quarterly Guarantee Fee collection point:  years  months

Maturity date:

#### Capital Repayment Holiday

**IMPORTANT** Capital repayment holiday is optional. Leave it blank if not relevant.

What is the length of the initial capital repayment holiday?   months

## 11.2.8 Guarantees Portal: Reprofile Draws

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio New Facility Reports Search

Home / Facility Portfolio / Facility BHD32YR+02 / Change Facility

### Reprofile Draws

**INFORMATION** A new Guarantee Fee Schedule will be generated from the information entered here.

On what date did the change occur?

#### Outstanding Facility Balance & Term

Original facility amount: £250,000.00

Next quarterly Guarantee Fee due: 05/2021

What is the outstanding balance at the next quarterly Guarantee Fee collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date?

Outstanding facility term at the next quarterly Guarantee Fee collection point:  years  months

#### Capital Repayment Holiday

**IMPORTANT** Capital repayment holiday is optional. Leave it blank if not relevant.

What is the length of the initial capital repayment holiday?   months

# 11.0 Actions After Guaranteed

## 11.3 Demand to Borrower

The 'Demand to Borrower' option from the 'Facility Summary' screen will allow a Lender to advise the Guarantees Portal that Demand on the Borrower has been made by the Lender.

Select 'Demand to Borrower' from the 'Facility Summary' screen. This will display the 'Facility Demand to Borrower' Screen as shown in Screenshot 11.3.1.

### Guarantees Portal Screen 11.3.1: Facility Demand to Borrower

Home / Facility Portfolio / Facility G8TNQQ3+01

### Facility Demand to Borrower

From this page you can record the details of a first or subsequent demand made on the borrower.

If the demand is subsequently satisfied, the change should be recorded using the 'Change Amount or Terms' screen in order to return the facility to a state of Guaranteed.

- 1 What is the outstanding Scheme Facility Balance (Principal) owed by the Borrower to the Lender as at the date of Final Demand? £
- 2 What was the amount for which demand was made on the borrower (as recorded on the demand letter)? £
- 3 What was the date that demand was made on the borrower (date of demand letter)?



## 11.0 Actions After Guaranteed

Question Number in 11.3	Question	Input	Comments
1	What is the outstanding Scheme Facility Balance (Principal) owed by the Borrower to the Lender as at the date of Final Demand?	Amount in £	Input the amount of the CBIL Facility as at the time of Formal Demand.
2	What was the amount for which demand was made on the borrower (as recorded on the demand letter)?	Amount in £	Input the amount as recorded on the Demand Letter.
3	What was the date that demand was made on the borrower (date of demand letter)?	Date dd/mm/yyyy	Record the date of the Demand letter.

# 11.0 Actions After Guaranteed

Select 'Submit' to proceed. Within the 'Facility Summary' screen (Screen 11.3.2) the User will notice that the facility state will have changed to 'Lender Demand'.

## Guarantees Portal Screen 11.3.2: Facility in Demand

The screenshot displays the 'Facility Summary for 5Z2NPBN+01' page in the Guarantees Portal. The page header includes 'Guarantees Portal' 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 shows 'Home / Facility Portfolio / Facility 5Z2NPBN+01'. The main title is 'Facility Summary for 5Z2NPBN+01' with an 'Export CSV' button. The facility details are as follows:

Facility Scheme:	CBILS
Facility Type:	Term Facility
State:	Lender demand
Amount:	£300,000.00
Business name:	TP Integration Test
Last modified:	30/03/2021 15:22:00
Modified by:	[Redacted]

Below the details, there are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Lender Demand Satisfied', 'No Claim', 'Repay Facility', 'Data Correction', and 'Current Repayment Plan'.

## 11.4 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.

# 11.0 Actions After Guaranteed

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## 11.5 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

# 11.0 Actions After Guaranteed

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- 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 11.3.2. 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.**

# 12.0 Facility Administration

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## 12.1 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.

### 12.1.1 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.

# 12.0 Facility Administration

From the 'Facility Summary' screen, select 'View Audit Log' and the 'Audit Log' screen will be displayed as shown in screenshot 12.1.1. The Audit Log can be printed (see [6.5 Printing Documents](#)).

## Guarantees Portal Screen 12.1.1: Audit Log

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 also present. The breadcrumb trail is 'Home / Facility Portfolio / Facility'. The main heading is 'Facility audit for'. Below this, a yellow box contains the following details:

- Facility Scheme:
- Facility Type:
- State:
- Amount:
- Business name:
- Last modified:
- Modified by:

A 'Facility Summary' button is located below these details. Below the yellow box, a note states: 'This page provides the facility audit record'. Below this note is a table with the following data:

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

### 12.1.2 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.

# 12.0 Facility Administration

From the 'Facility Summary' screen, select 'View Facility Details' and the 'Facility Details' screen will be displayed as shown in screenshot 12.1.2. The 'Facility Details' can be exported as a csv file or printed.

## Guarantees Portal Screen 12.1.2: Facility Details

Guarantees Portal – Training Help Change Password Logout

Facility Portfolio Invoice Received Recoveries Statement Received Reports Search

Home / Facility Portfolio / Facility

### Facility Details for

[Export CSV](#)

**Lender:**

**Facility Scheme:**

**Facility Type:**

**State:**

**Amount:**

**Business name:**

**Last modified:**

**Modified by:**

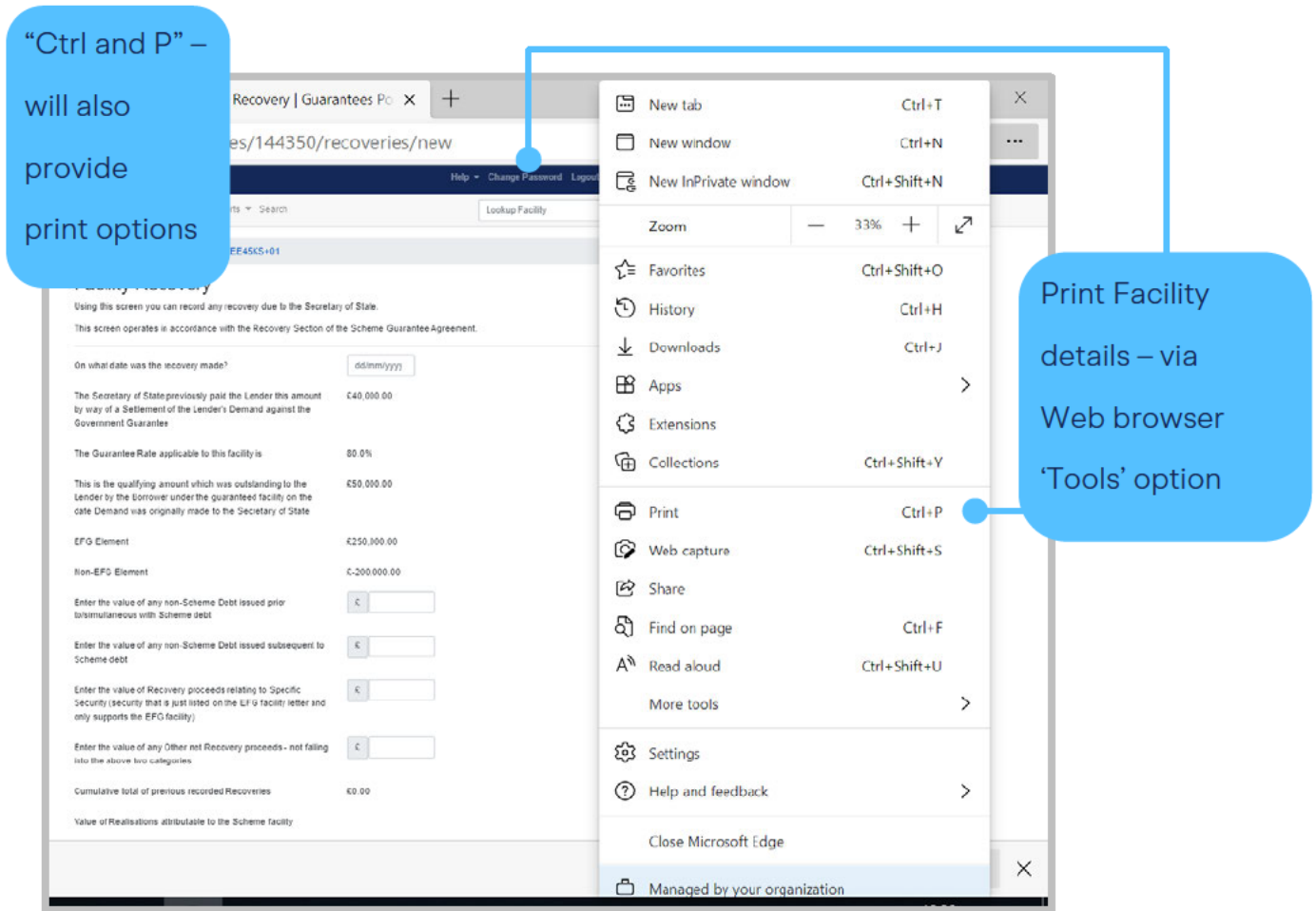
[Facility Summary](#)

#### Facility Entry

What is the name of the lender organisation?	Test Bank plc
<b>Sub-lender</b>	Test Bank plc
<b>System Generated Identification Reference</b>	J6HK6X+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)?	5555555
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 3 Facility?	Yes
Please select the principal type of asset over which a charge has been taken to provide the partial security:	Cash on deposit

# 12.0 Facility Administration

## Printing Facility Details:



### 12.1.3 View Facility Changes

This screen shows any changes made to a Facility using the 'Data Correction' (see **11.4 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 Data Correction** or "Change Facility or Terms" functions).



# 12.0 Facility Administration

From the 'Facility Summary' select 'View Facility Changes' and the 'Facility Changes' screen will be displayed as shown in screenshot 12.1.3. This provides a summary of the changes made to the Facility.

## Guarantees Portal Screen 12.1.3: Facility Changes

The screenshot displays the 'Facility Changes' screen in the Guarantees Portal. The page header includes 'Guarantees Portal' and navigation links like 'Help', 'Change Password', and 'Logout'. Below the header, there are navigation options: 'Facility Portfolio', 'New Facility', 'Reports', and a search bar with a 'Lookup Facility' button. The breadcrumb trail shows 'Home / Facility Portfolio / Facility FHJZXF+01'. The main heading is 'Facility Changes'. A yellow box contains the following details:

- 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]

Below the details is a 'Facility Summary' button. A text block states: 'From this page you can view a summary of Facility History Changes.' Below this is a table with the following data:

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

A red vertical line and a red arrow point to the 'Summary Type' column header in the table.

# 12.0 Facility Administration

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 12.1.4). The Facility Change details can be printed (See earlier).

## Guarantees Portal Screen 12.1.4: Loan Changes

The screenshot shows the 'Guarantees Portal' interface. At the top, there are navigation links: 'Facility Portfolio', 'New Facility', 'Reports', and a search bar. A 'Lookup Facility' button is also present. The breadcrumb trail reads 'Home / Facility Portfolio / Facility D9V96AN+01'. The main heading is 'Facility Change'. Below this, a yellow box contains the following details:

- 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]

A 'Facility Summary' button is located below the details. Below the yellow box, a text line states: 'From this page you can view the detail of a Facility History Change.' This is followed by a table of facility history changes:

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

# 12.0 Facility Administration

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## 12.2 Report and Audit Functions

### 12.2.1 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 12.2.1.

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 CBIL this should be 'New Scheme'
- Facility Scheme – Select CBIL Only from the Drop down menu – Phase 12

# 12.0 Facility Administration

## Guarantees Portal Screen 12.2.1: 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
- BBL 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

# 12.0 Facility Administration

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 12.2.2.

## Guarantees Portal Screen 12.2.2: 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 also present. The main heading is 'Facility Report Summary', which is highlighted with a green box. Below the heading, a text block 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 this, 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. Three blue callout boxes with lines pointing to specific elements are present: 'Number of Facilities' points to the 'Data extract found 1 row' text; 'Search Parameters' points to the 'Cbills Business Term' and 'Guaranteed' values in the table; 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

# 12.0 Facility Administration

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

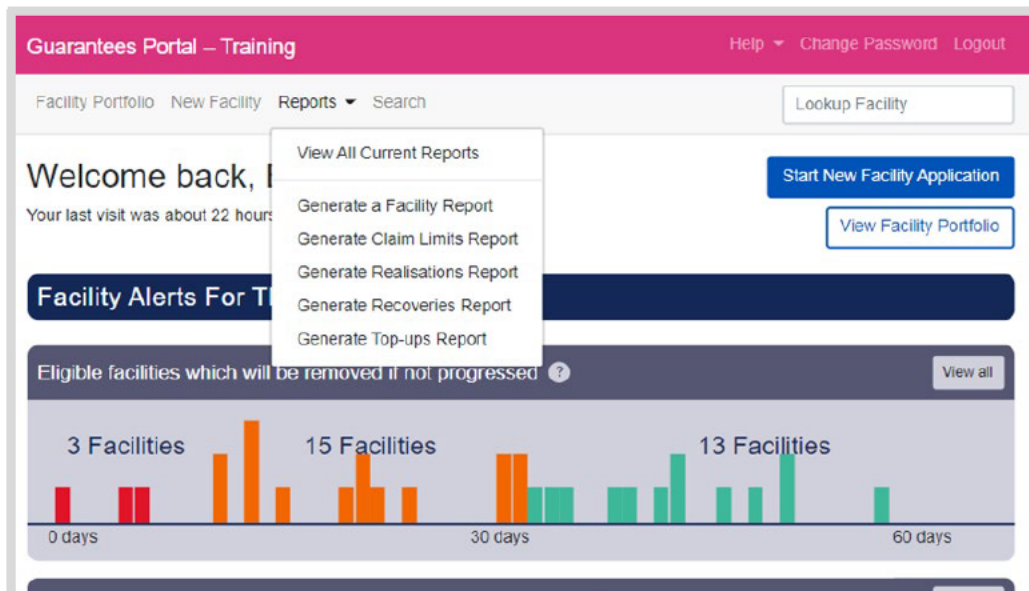
This can either be opened by selecting 'Open' or 'saved'/'Save as' a .csv file (see **6.6 Download a 'Facility Report'**).

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'.

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

## Guarantees Portal Screen 12.2.3: Reports Function



# 13.0 Administrator Role

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## 13.1 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 CBIL Facilities or to produce reports) they must set themselves up as an End User (see [13.4 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.

## 13.2 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.

# 13.0 Administrator Role

## 13.3 Manage 'Experts'

Within the system, the Lender Administrator can assign individuals as 'Experts' (select Manage Experts (see screenshot 13.3)). 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 13.3: Administrator Home Page/Experts

The first screenshot shows the Administrator Home Page. The header includes 'Guarantees Portal – Training' and navigation links for 'Help', 'Change Password', and 'Logout'. A green message bar says 'Thank you for accepting our Privacy Policy'. Below is a 'Welcome' message followed by a redacted name. On the right, there are three green buttons: 'View Lender Admins', 'Manage Lender Users', and 'Manage Experts'. A blue callout box labeled 'Manage Experts' points to the 'Manage Experts' button.

The second screenshot shows the 'Experts' management page. The header is the same. Below the header is a 'Home' link. The main heading is 'Experts'. There is a 'Select a user' dropdown menu, an 'Add Expert' button, and a table with one row containing the name 'Tim Jones' and a 'Remove' button. Three blue callout boxes provide instructions: '1) Select a User via the drop down' points to the dropdown, '2) Then Add User as an Expert (to the list)' points to the 'Add Expert' button, and '3) To Remove a User – select 'Remove'' points to the 'Remove' button.

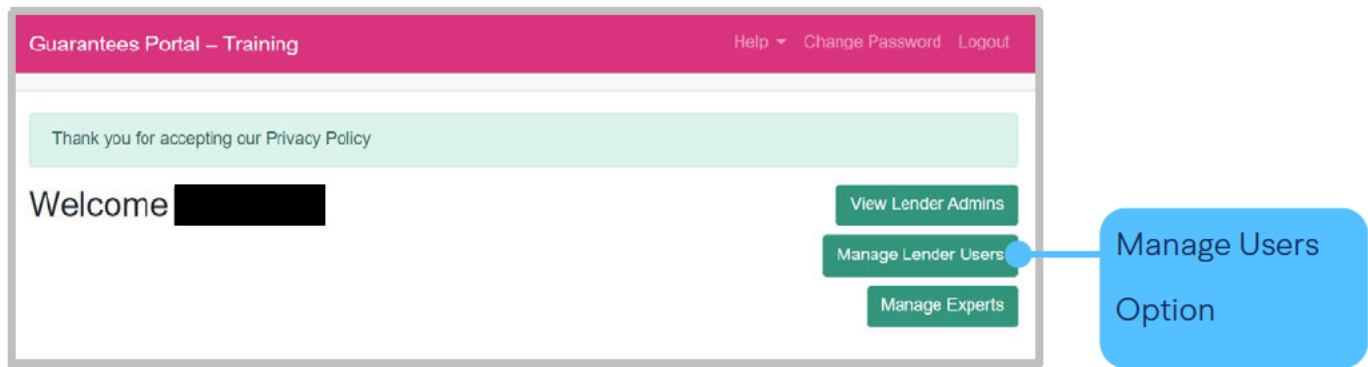


# 13.0 Administrator Role

## 13.4 Manage Lender Users

When an Administrator uses the Guarantees Portal, the Home Page is displayed as shown in screenshot 14.4. From the Home Page, the Administrator should select 'Manage Users'.

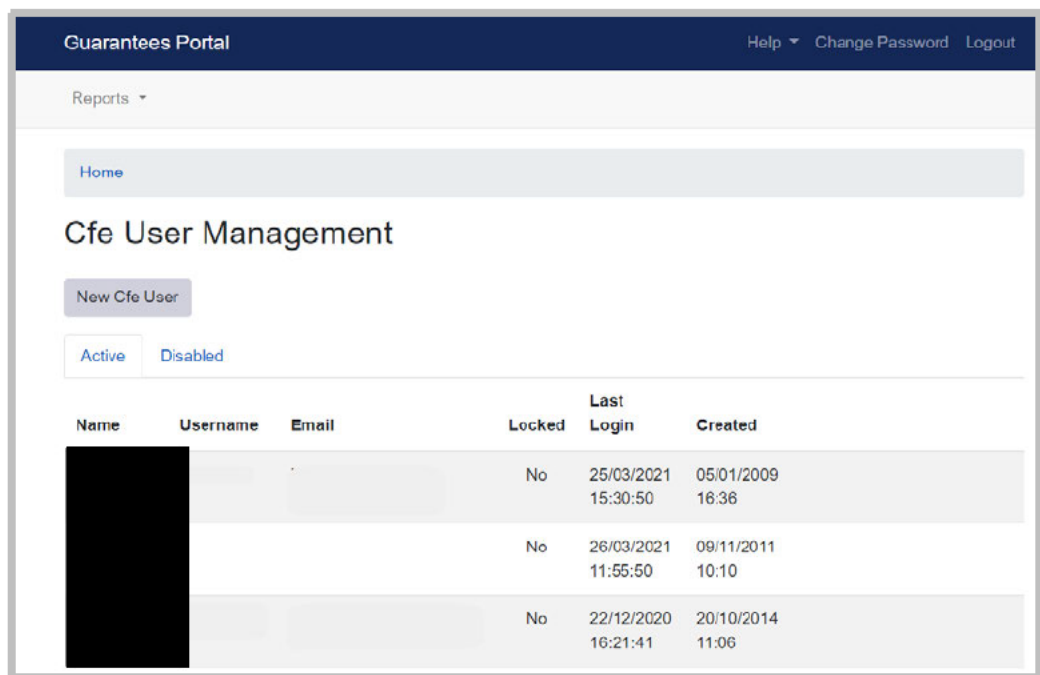
**Guarantees Portal Screen 13.4: Administrator Home Page/Manage Users**



This will provide a list of the organisation's current Users as shown in screenshot 13.4.1.

(Elements of the screen below have been removed i.e. Surnames and Usernames)


**Guarantees Portal Screen 13.4.1: Manage Lender Users/User Management**



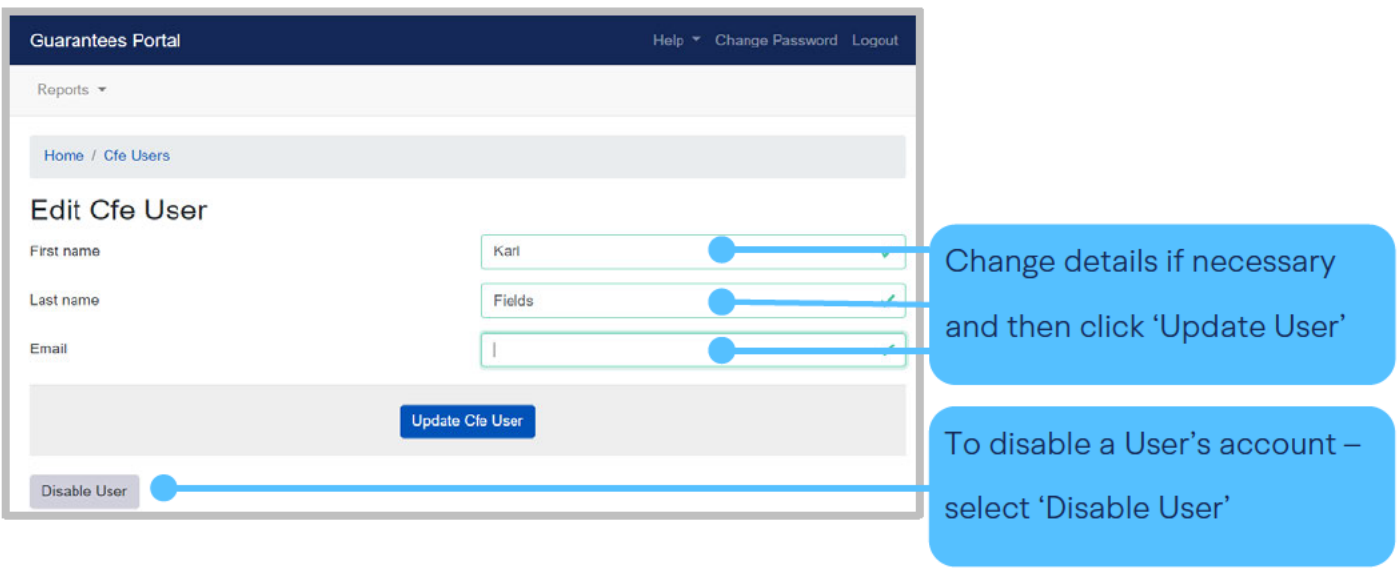
# 13.0 Administrator Role

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

Action	Details	Link
+ New User	Set up a new User on the system.	<a href="#">13.5 ‘+ New User’/ (Create a New Lender User)</a>

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 13.4.2). This includes disabling/removing users.

## Guarantees Portal Screen 13.4.2: Manage Users Details



The screenshot shows the 'Edit Cfe User' interface. It features three input fields: 'First name' with the value 'Karl', 'Last name' with the value 'Fields', and 'Email' with a single character. Below these fields is a blue 'Update Cfe User' button. At the bottom left, there is a 'Disable User' button. Three blue callout boxes with arrows point to the input fields, the 'Update Cfe User' button, and the 'Disable User' button, providing instructions on how to update user details and how to disable a user's account.

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.

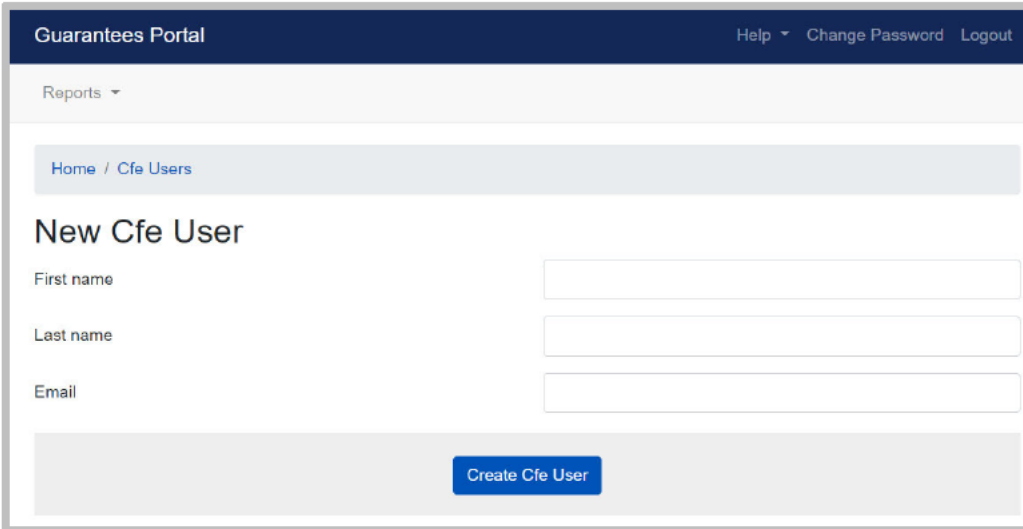
# 13.0 Administrator Role

## 13.5 '+ 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 in screenshot 13.5.

### Guarantees Portal Screen 13.5: + 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. Underneath is a breadcrumb trail: 'Home / Cfe Users'. The main content area is titled 'New Cfe User' and contains three input fields: 'First name', 'Last name', and 'Email'. At the bottom of the form 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 <b>must not</b> be a team email account, a generic account or a personal email account. It must be the individual's work email address.

# 13.0 Administrator Role

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Once all the information has been entered, select 'Create User' to create the new End User.

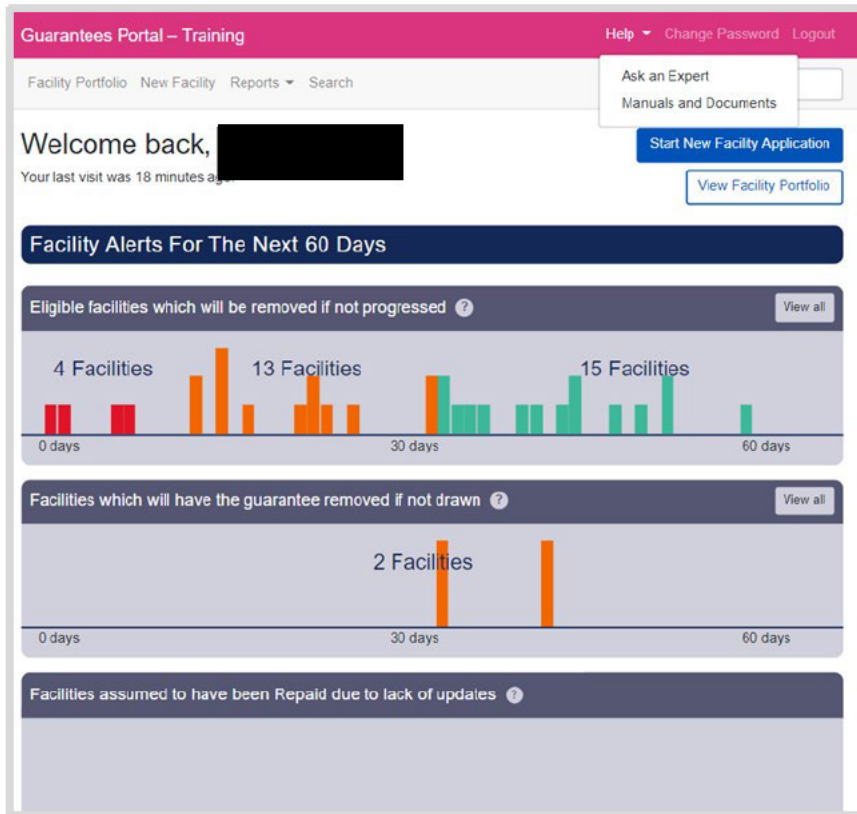
An email will be sent to the User with the following details:

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

The Administrator receives confirmation that instructions have been sent to the End User.

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.

# 14.0 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
- CBIL Facility Letter Wording – CBIL Term Loan Lender Manual Annex 11
- Principal Private Residence Declaration – CBIL Term Loan Lender Manual Annex 16
- SIC Indices (2007)
- Various Guarantees Portal Manuals

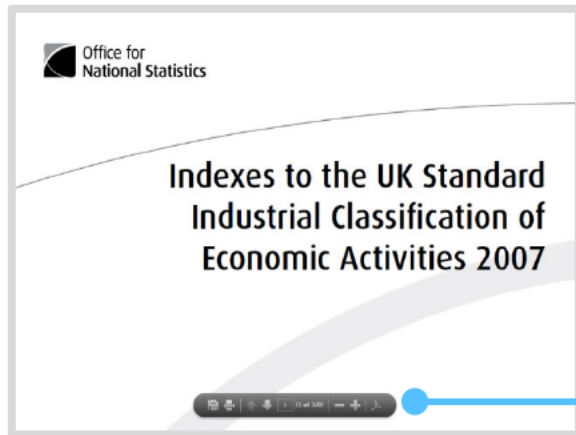
See 14.1 for how best to navigate the PDF SIC document/search for codes.

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

# 15.0 Help and Support

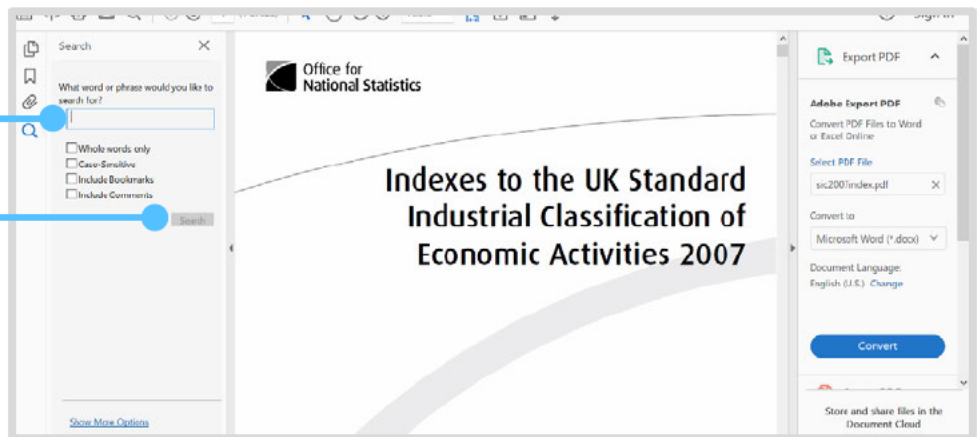
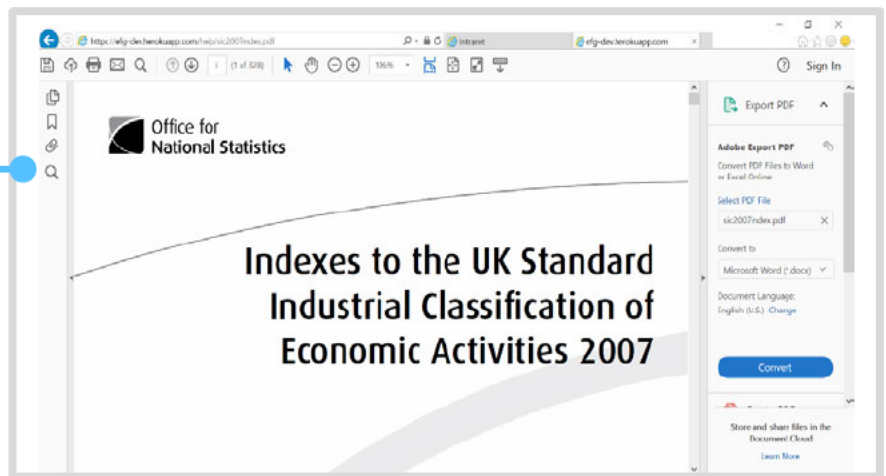
## 14.1 SIC 2007 Document

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

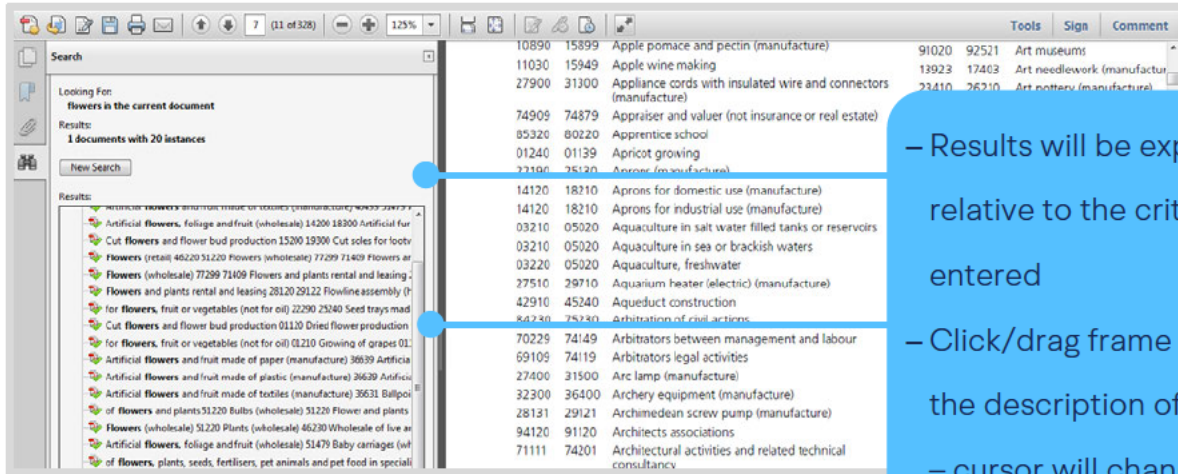


Exposes – Search column

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



# 15.0 Help and Support



- 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