



**ENTERPRISE FINANCE
GUARANTEE**

Enterprise Finance Guarantee Web Portal Manual 2017 Edition

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@britishbbank

www.british-business-bank.co.uk



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INFORMATION FOR USING THIS MANUAL

- The screenshots within this document were taken from the EFG Web Portal whilst using Internet Explorer 11 (**IE11**). Those using other versions of Internet Explorer or other Web Browsers (Firefox, Safari, Google Chrome etc.) may see subtle variations in the appearance of the EFG Web Portal.
- Any references to the **GFCA** relate to the Guarantee Fee Collection Agent.
- **“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 Web Portal.
- The **“Link”** image  indicates that links exist within this document that the User can utilise for quick reference / navigation. Other links are represented by a **blue italic** 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  and ‘Click’ or alternatively select CTRL + ‘Click’.

PREFACE

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

In April 2016, the recommendations from the “EFG Scheme Strategic and Operational Design Review 2015/16” were published. These recommendations encompassed three broad areas:

- Enhance the awareness of EFG amongst the SME Advisor Community
- Extend the scope of the Scheme to include additional Lenders and further products
- Enhance the Efficacy of the Scheme’s Processes and Procedures

As part of the response to these recommendations, a new modular EFG Legal Agreement has been developed, to provide the legal framework and contractual terms of the Scheme. The new EFG 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 – EFG can support. Lenders only sign up for the types of lending they wish to use.

This new EFG Web Portal Manual follows the typical lifecycle for an EFG Facility. The guidance within this EFG Web Portal Manual is appropriate for those accredited Lenders using EFG to support Term Loan lending. Lenders using EFG for Invoice Finance, Revolving Credit and Asset Finance should refer to the additional EFG Web Portal Manuals covering these lending types.

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

Legal Disclaimer

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

The EFG Web Portal Manual is a Scheme Document as defined in the EFG 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 EFG Web Portal Manual and the terms and conditions within the corresponding EFG Legal Agreement and Supplements, the EFG Legal Agreement and Supplements take precedence. In the event of any inconsistency between the guidance within this EFG Web Portal Manual and the content of the Lender Manual, this Manual takes precedence.

For ease of use, this EFG Web Portal Manual at times uses different terminology to that used within the corresponding EFG 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 EFG Legal Agreement and

Supplements. Terms not defined in this EFG Web Portal Manual shall bear the meaning given in the corresponding EFG Legal Agreement and Supplements.

Lender Queries and Feedback

EFG Product Owners within Lender organisations should be able to find answers to most types of EFG operational queries within this EFG Web Portal Manual or by reference to the Lender Manual. In the first instance, EFG-related queries from customer-facing and other internal staff should be directed to the Lender's own EFG 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, EFG Product Owners are encouraged to ask the question "if EFG did not exist, what would 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 EFG Web Portal (see later in this Manual). For more detailed or complex queries, whether they relate to EFG policy, Eligibility Assessment or any other feature of how the Scheme works, please contact BBB at lenders@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 EFG 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 EFG design and/or operations at any time.

1.0 THE EFG SCHEME - AN INTRODUCTION

EFG has been enabling accredited Lenders participating in the scheme to provide additional debt finance to SMEs since 2009. It can be used where an SME has a sound borrowing proposition that is capable of repayment but inadequate security to meet the Lender's normal security requirements (all assessed according to a Lender's standard serviceability and underwriting criteria). In such a scenario, EFG can provide a Lender with third party security which the SME is unable to provide for itself and in doing so enables the SME to access funding that would otherwise be unavailable. In this way, EFG supports the UK Government in increasing the supply of finance to viable SMEs, which in turn contributes to the growth of the UK economy.

This scheme supports lending of 3 months to 10-year maturity to UK businesses with a turnover of up to £41 million¹ which are currently experiencing difficulties in accessing the finance they need. It enables them to secure borrowings of between £1,000 and £1.2 million from accredited Lenders backed by the Government guarantee.

Subject to all eligibility criteria being met, the Enterprise Finance Guarantee (EFG) will provide a 75% Government guarantee to the Lender, thus giving them the confidence to lend to the business in one or more of the following ways:

- For viable SMEs looking for additional funding but lacking the security required by their Lender, EFG can facilitate the granting of additional lending by way of Term Loan, Revolving Credit Facilities and Invoice Finance Top-Up.
- For viable SMEs looking to consolidate their existing debt position or ease current cash flow difficulties but unable to provide their Lenders with the necessary security, EFG can be used to facilitate debt consolidation / restructuring exercises for existing Borrowers.

Delivery of EFG, including the decision on whether, or not, it is appropriate to use it in connection with any specific lending transaction, is fully delegated to the participating Lenders. **There is no automatic entitlement to receive an EFG facility even if a business believes it satisfies the basic eligibility criteria.**

All of the main high street banks plus a number of other lending institutions are participating in EFG – the British Business Bank (BBB) website, <http://british-business-bank.co.uk/wp-content/uploads/2014/11/BBB-011114-42-Application-process-and-list-of-lenders.pdf> provides a comprehensive list of all participating Lenders.

The BBB is the UK Government's economic development bank, established to increase the supply of finance to SMEs. EFG is managed by British Business Financial Services Ltd, a wholly owned subsidiary of BBB, on behalf of the Secretary of State for The Department of Business, Energy and Industrial Strategy (BEIS). BBB sets the policy for EFG, manages performance against overall Scheme capacity, sets Annual Lending Limits for individual lenders, manages day-to-day operations and monitors each Lender's use of the Scheme. BBB works with accredited Lenders to manage Scheme performance and raise awareness of EFG, to encourage maximum effective use of the Scheme.

¹ This figure is revised on an annual basis.

2.0 THE EFG WEB PORTAL

2.1 Overview

The EFG Web 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 Web Portal using their specific details and input data as required.
- An audit trail of all transactions is held, and all entries are traceable to a given User.

For full details of the Administrator role and functions, please see [19.0 ADMINISTRATOR ROLE](#).



For details of how to manage 'Experts', 'End' Users and set up new 'End Users' see [19.3 Manage 'Experts'](#), [19.4 Manage Lender Users](#) or [19.5 '+ New User' / \(Create a New Lender User\)](#) respectively.

Lenders have access to two versions of the Web 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.

The screenshots in this manual are taken from the Beta (development) system but should replicate (except for any very recent developments) what is in the Live environment. Please see Further Information on page 3 for an explanation as to what Web Browser has been used by BBB for the creation of this manual.



2.2 Training Version

The Training environment allows Users to learn how to use the Web 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 Live Version

The Live version of the Web Portal is where Lenders input and formally record their EFG lending transaction. This information is accessible by BBB who are responsible for monitoring EFG 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. For ease of reference, it is advised that the URL, if possible, is saved to the individuals 'Favourites' bar.

3.0 GETTING STARTED

3.1 Documentation

Before any borrowing proposal can be entered on to the Web Portal (Facility Entry), the Lender **must** ensure the following documentation is 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 EFG Web Portal and a template is shown in EFG Term Loan 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 EFG facility, in case their data needs to be shared with partners of BBB in the future.

3.2 Log In

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

- Username
- Password

WEB PORTAL SCREEN 3.2: SIGN IN / LOG IN SCREEN

Enterprise Finance Guarantee

Sign In

Username

Password

[Forgot your password?](#)
[Forgot your username?](#)

Users can re-set their password via this link

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:

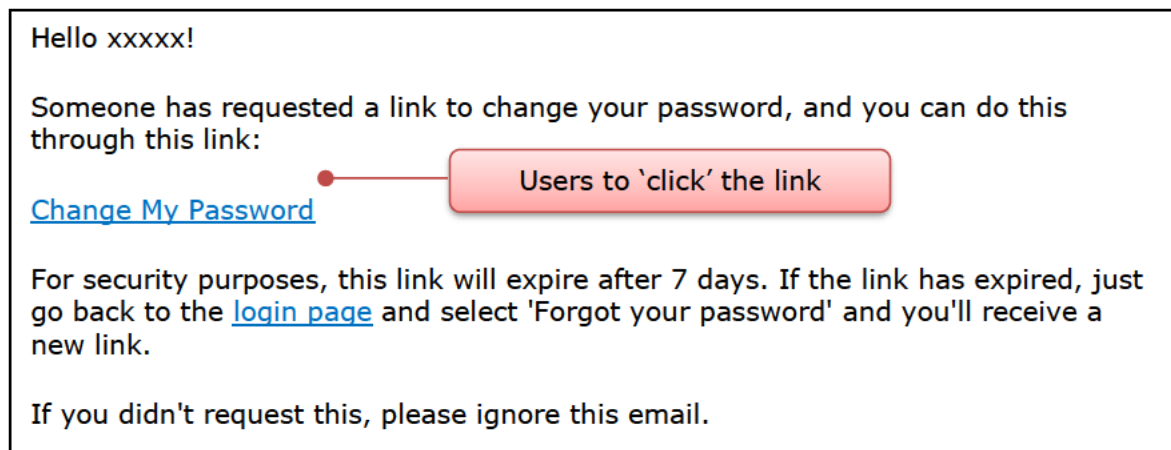
Hello xxxxx!

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.



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.

WEB PORTAL SCREEN 3.3: SET YOUR PASSWORD



Enterprise Finance Guarantee

Set Your Password

New Password

Confirm Your New Password

Sign In 

PLEASE NOTE: Users do NOT 'click' Sign In

Change Password

Users enter whatever details they want (minimum of eight characters, mix of upper and lower case and special characters).

Users 'click' Change Password

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

If Users forget their Username they can receive a reminder of their Username by selecting 'Forgot your Username' and they will be asked to enter their email address and

provided that is correct, an email will be sent to the user reminding them of their Username. If Administrative Users forget their Usernames (not passwords) then they can contact BBB via the following email address: lenders@british-business-bank.co.uk

3.4 Changing a Password

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


4.0 FACILITY STATES

4.1 Facility State Descriptions

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

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

5.0 HOME PAGE

The 'Home' page is displayed when a Lender 'End User' signs in to the Web Portal. This is shown in Screenshot 5.0. The User can return to this page via the text that reads "Enterprise Finance Guarantee" – 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.

WEB PORTAL SCREEN 5.0: HOME PAGE / Options Available




The screenshot displays the Enterprise Finance Guarantee web portal home page. The page features a navigation menu at the top with options like 'Facility Portfolio', 'New Facility', 'Transfer Facility', 'Reports', 'Search', and 'Lookup Facility'. A 'Home' link is highlighted with a callout box labeled "'Breadcrumbs' Appear here". Below the navigation, there are several sections: 'Facility Alerts For The Next 60 Days' with a bar chart showing 15 facilities at 0 days, 6 at 30 days, and 20 at 60 days; 'Facilities which will have the guarantee removed if not drawn' with 1 facility at 0 days; 'Facilities assumed to have been Repaid due to lack of updates' with 16 facilities at 0 days, 37 at 30 days, and 45 at 60 days; and 'Agreed tranche drawdown to be recorded'. At the bottom, there are two main sections: 'Lending Limit Utilisation' for 'EFG Core FY2017/18' (Allocation: £100,000,000, Usage: £0, Utilisation: 0.00%) and 'EFG Base FY 2016/17'. The 'Claim Limits' section shows 'Phase 1 (FY 2009/10)' with a Claim Limit of £32,957,961, Pre-claimed Realisations of £206,719, Settled Amount of £33,102,504, Amount Remaining of £62,166, and Percentage Remaining of 0%. A callout box labeled 'Claim Limit' points to the 'Amount Remaining' value. Other callout boxes include 'User 'Facility' Functions' pointing to the navigation menu, 'Alert Section' pointing to the first bar chart, and 'Utilisation Section' pointing to the 'Agreed tranche drawdown' section. A box labeled 'Other Functions' points to the top right navigation area.

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

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

5.2 Alerts

The Alerts system is designed to help the Lender actively manage their portfolio of EFG Facilities and keep track of any Facilities that are due to be automatically removed from the EFG Web Portal. The EFG Web 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 EFG 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 EFG Web Portal, when drawn. This is important to ensure that Guarantee Fees are accurately collected. |

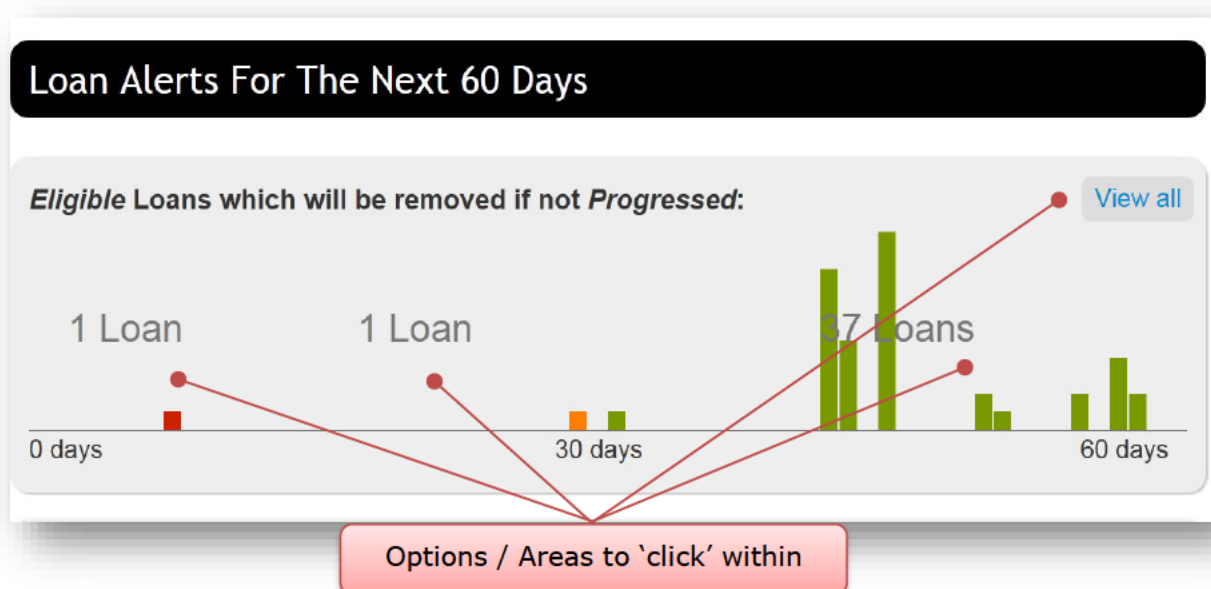
The Alerts section shows facilities (as user action becomes more imminent) using a 'traffic light' approach:

- 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 EFG Legal Agreement.

WEB PORTAL SCREEN 5.2: HOME PAGE / Alert Section



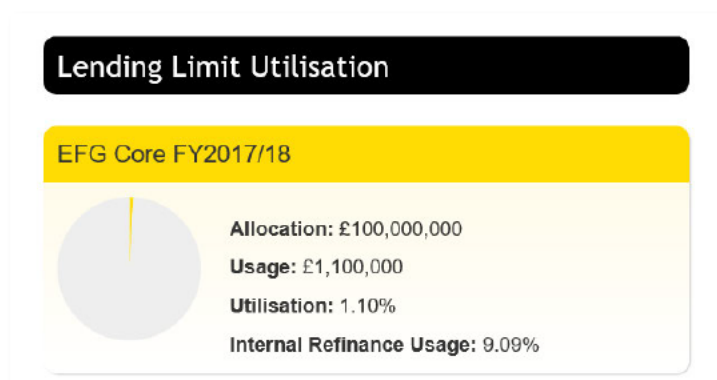
5.3 Utilisation

Utilisation shows a Lender their up to date utilisation against their individual 'Lending Allocation' under EFG. 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 each EFG Lending Period. The Utilisation area within the EFG Web Portal should resemble the following (“EFG Training” within the graphic should be replaced by the appropriate Lending Limit description in the “Live” environment):

Refinance Percentage – This is new to Phase 9 and 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.

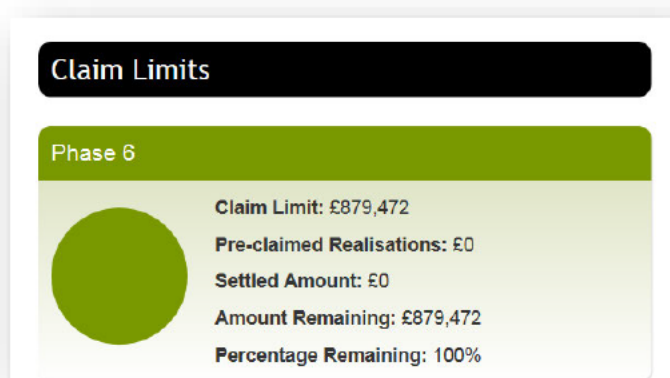


5.4 Claim Limits

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


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

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




5.5 Other Functions


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

| Function | Description |  |
|-----------------|---|---|
| Change Password | Change the existing User password | <i>3.4 Changing a Password</i> |
| Log out | Log out of the EFG Web Portal | N/A |
| Help Section | Provides access to manuals and other helpful material | <i>5.6 Help Section</i> |

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 |  |
|-----------------------------|--|---|
| Ask an Expert | <ul style="list-style-type: none"> Each Lender has a given Expert(s) Lender 'End User' queries, if they select this option, will be directed to these individuals (Experts). 'Experts' queries however, will be directed to British Business Bank plc. All queries that require British Business Bank's attention – ought to come via the Lender's 'Experts' via 'Ask BBB' and not directly to BBB or its employees. This will ensure that the appropriate BBB team member receives the query. If Lenders deal with internal queries by some other mechanism, then this process remains unaffected and should continue i.e. the 'Ask an Expert' option is simply an alternative escalation mechanism for the Lender's 'End Users'. | <i>19.3 Manage 'Experts'</i> |
| Direct Debit Mandate | A blank Direct Debit mandate | |
| EFG Scheme Manual | The policy document on EFG | |
| Guarantee Fee Guidance | The guidance for collecting Guarantee Fees | |
| EFG Facility Letter Wording | The wording that Lenders need to incorporate into their facility / offer letters in respect of EFG Facilities | |

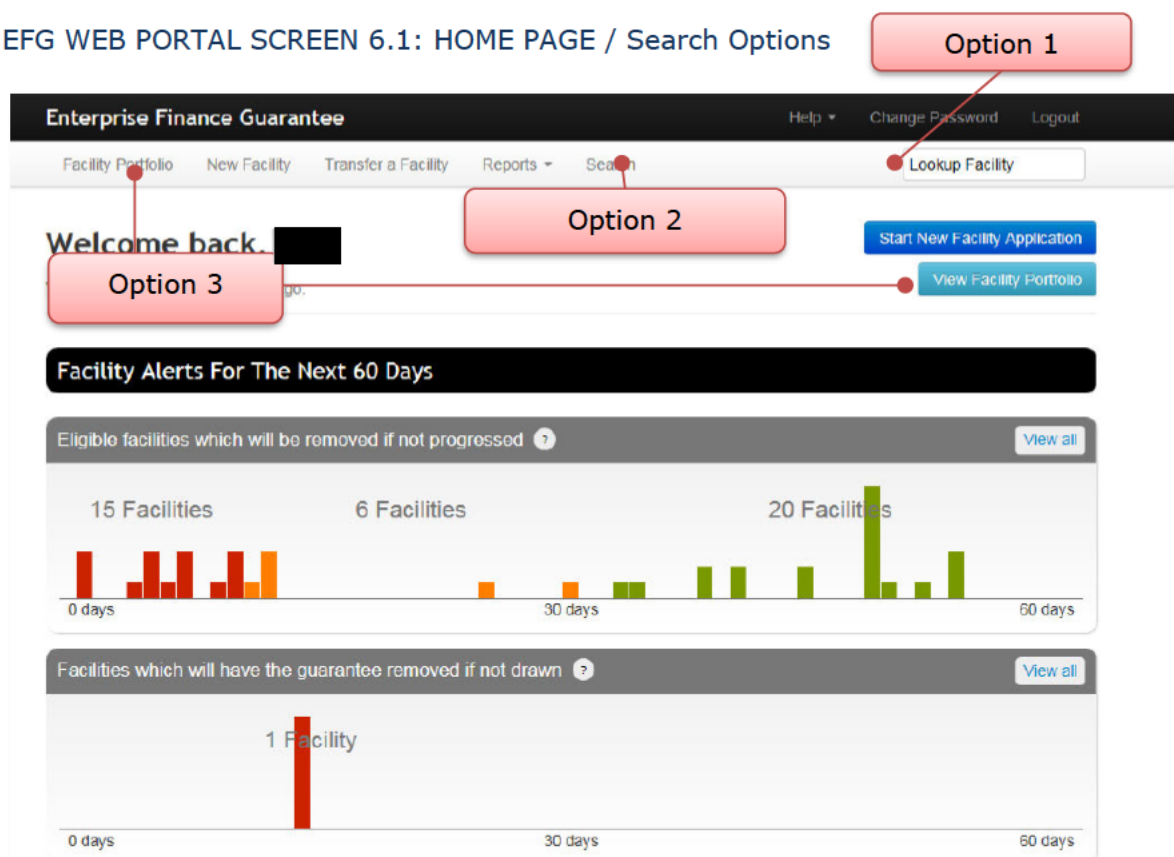
| Function | Description |  |
|--|--|---|
| Personal Private Residence Declaration | The document that the Borrower / Guarantor needs to sign that they have voluntarily agreed to utilise the proceeds (either sale or re-mortgage) to reduce their exposure in relation to an EFG facility. | |
| 2007 SIC 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 | <i>20.1 SIC 2007 Document</i> |
| SFLG Scheme Manual | The policy document on SFLG | |
| EFG Web Portal Manual | The guidance document for using the EFG Web Portal | |

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

6.0 SEARCH OPTIONS

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

EFG WEB PORTAL SCREEN 6.1: HOME PAGE / Search Options



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

The EFG Web Portal generates a Unique Reference Number for each EFG 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'.

WEB PORTAL SCREEN 6.1.1: SUMMARY

Enterprise Finance Guarantee Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search Lookup Facility

Home / Facility Portfolio / Facility XE9WK2G+01

Facility Summary for XE9WK2G+01

 Export CSV

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
- Company registration 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'.

WEB PORTAL SCREEN 6.2a: BASIC FACILITY SEARCH

Enterprise Finance Guarantee Help Change Password Logout

[Facility Portfolio](#) [New Facility](#) [Transfer a Facility](#) [Reports](#) [Search](#)

[Home](#) /

Search

From this page you can locate an EFG/SFLG facility using basic or advanced search criteria.
(Tip. If required, you can select more than one option by using the Ctrl and Shift keys in conjunction with your mouse).
When you have entered your Search criteria click on the 'Submit' button.

What is the legal name of the Applicant business?

What is the trading name?

What is the company registration number?

What is the Facility?

What is the lender's facility reference?

Sorting

Select the sort option

Select the sort order Ascending Descending

[Show Advanced Search Options](#)

User enters appropriate details in any one (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

WEB PORTAL SCREEN 6.2b: ADVANCED SEARCH OPTIONS

Advanced

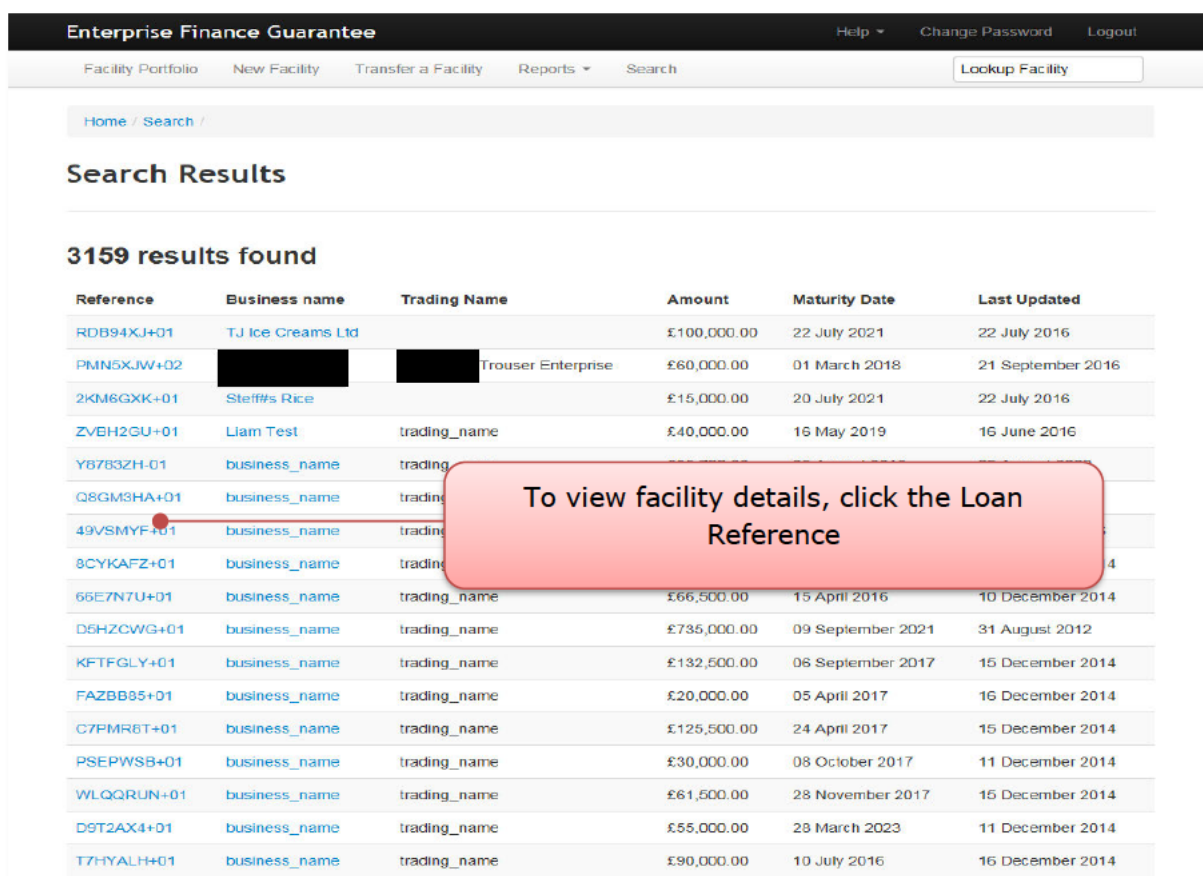
| | |
|---|---|
| What is the appropriate Lending Limit? | <input type="text" value="lender-15"/> EFG Core FY2017/18 EFG Base FY 2016/17 EFG Base FY 2016/17 |
| Facility from | £ <input type="text"/> |
| Facility to | £ <input type="text"/> |
| Facility date from | <input type="text" value="dd/mm/yyyy"/> |
| Facility date to | <input type="text" value="dd/mm/yyyy"/> |
| What is the appropriate facility purpose? | <input type="text" value="Replacing existing finance (original)"/> Buying a business Buying a business overseas Developing a project |
| What is the post code of the Applicant's main business address? | <input type="text"/> |
| Last modified date from | <input type="text" value="dd/mm/yyyy"/> |
| Last modified date to | <input type="text" value="dd/mm/yyyy"/> |
| Who was the last modified user? | <input type="text" value="All"/> |
| Generic lender field 1 | <input type="text"/> |
| Generic lender field 2 | <input type="text"/> |
| Generic lender field 3 | <input type="text"/> |
| Generic lender field 4 | <input type="text"/> |
| Generic lender field 5 | <input type="text"/> |

[Hide Advanced Search Options](#)

Hide Advanced 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.

WEB PORTAL SCREEN 6.2.1: LOAN SEARCH RESULTS / Searching on business name 'Test'



Enterprise Finance Guarantee

Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search

Home / Search /

Search Results


3159 results found

| Reference | Business name | Trading Name | Amount | Maturity Date | Last Updated |
|------------|-------------------|--------------------|-------------|-------------------|-------------------|
| RDB94XJ+01 | TJ Ice Creams Ltd | | £100,000.00 | 22 July 2021 | 22 July 2016 |
| PMN5XJW+02 | | Trouser Enterprise | £60,000.00 | 01 March 2018 | 21 September 2016 |
| 2KM6GXK+01 | Steff's Rice | | £15,000.00 | 20 July 2021 | 22 July 2016 |
| ZVBH2GU+01 | Liam Test | trading_name | £40,000.00 | 16 May 2019 | 16 June 2016 |
| Y87B3ZH+01 | business_name | trading_name | | | |
| Q8GM3HA+01 | business_name | trading_name | | | |
| 49VSMRY+01 | business_name | trading_name | | | |
| 8CYKAFZ+01 | business_name | trading_name | | | |
| 66E7N7U+01 | business_name | trading_name | £66,500.00 | 15 April 2016 | 10 December 2014 |
| D6HZCWG+01 | business_name | trading_name | £735,000.00 | 09 September 2021 | 31 August 2012 |
| KFTFGLY+01 | business_name | trading_name | £132,500.00 | 06 September 2017 | 15 December 2014 |
| FAZBB85+01 | business_name | trading_name | £20,000.00 | 05 April 2017 | 16 December 2014 |
| C7PFR8T+01 | business_name | trading_name | £125,500.00 | 24 April 2017 | 15 December 2014 |
| PSEPWSB+01 | business_name | trading_name | £30,000.00 | 08 October 2017 | 11 December 2014 |
| WLQQRUN+01 | business_name | trading_name | £61,500.00 | 28 November 2017 | 15 December 2014 |
| D9T2AX4+01 | business_name | trading_name | £55,000.00 | 29 March 2023 | 11 December 2014 |
| T7HYALH+01 | business_name | trading_name | £90,000.00 | 10 July 2016 | 16 December 2014 |

To view facility details, click the Loan Reference

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  .

WEB PORTAL SCREEN 6.3: FACILITY PORTFOLIO

| State | Legacy SFLG | SFLG | EFG | Total |
|---------------|-------------|------|------|-------|
| Rejected | 315 | 241 | 676 | 1232 |
| Eligible | 0 | 0 | 15 | 15 |
| Cancelled | 1413 | 626 | 2100 | 4139 |
| Incomplete | 0 | 0 | 18 | 18 |
| Completed | 0 | 0 | 40 | 40 |
| Offered | | | | |
| Guaranteed | | | | |
| Lender Demand | | | | |
| Repaid | 2783 | 780 | 3137 | 6700 |

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).

WEB PORTAL SCREEN 6.4: FACILITY SUMMARY

Enterprise Finance Guarantee | Help | Change Password | Logout

Facility Portfolio | New Facility | Transfer a Facility | Reports | Search | Lookup Facility

Home / Facility Portfolio / Facility RDB94XJ+01 | Export CSV

Facility Summary for RDB94XJ+01

Facility Type: Business Term
State: Guaranteed
Amount: £100,000.00
Business name: TJ Ice Creams Ltd
Last modified: 22/07/2016 09:36:06
Modified by: [Redacted]

Loan Summary | **Access Details / Review Changes**

Facility Details | Facility Changes | View Audit Log

Change Amount or Terms | Demand to Borrower | Repay Facility | Data Correction

Actions

View Guarantee Fee Schedule | Generate State Aid Letter

Generate Documents

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.

6.4.1 Loan Summary Options

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

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

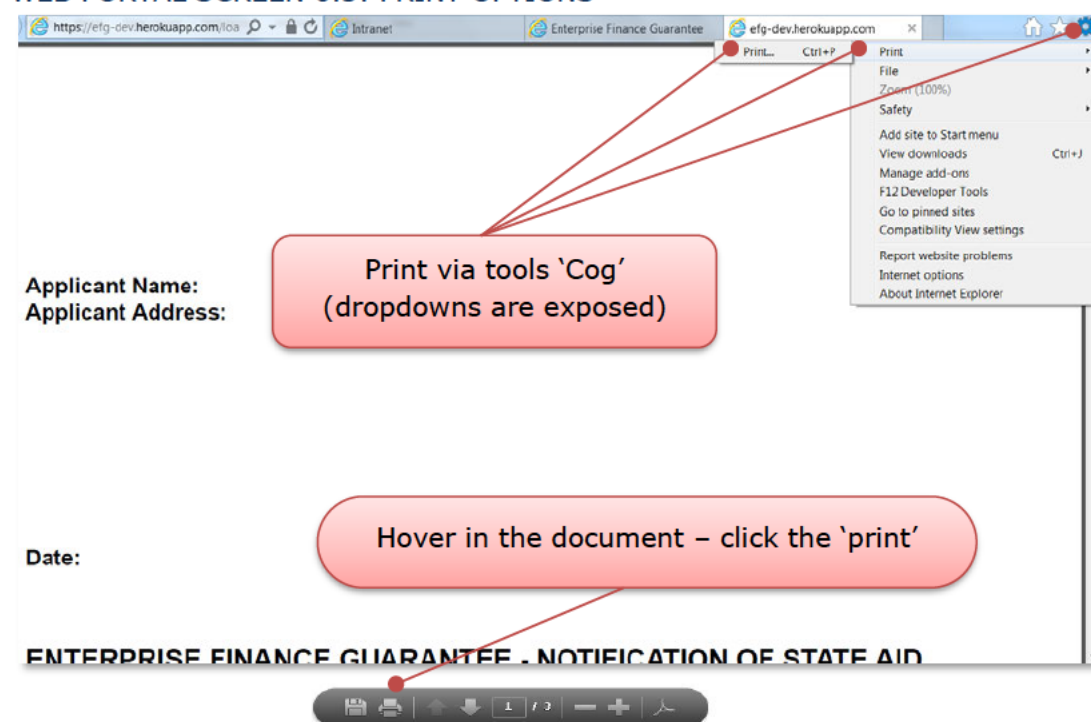
6.4.2 Actions

The 'Actions' available will vary depending on the 'Facility State'. See the relevant sections for the 'Actions' available for each Facility State (starting Section 8.0 ACTIONS AFTER ELIGIBLE)

6.5 Printing Documents

Throughout the EFG Web Portal, there are several documents that can be generated. To print the documents in the web browser IE11 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.

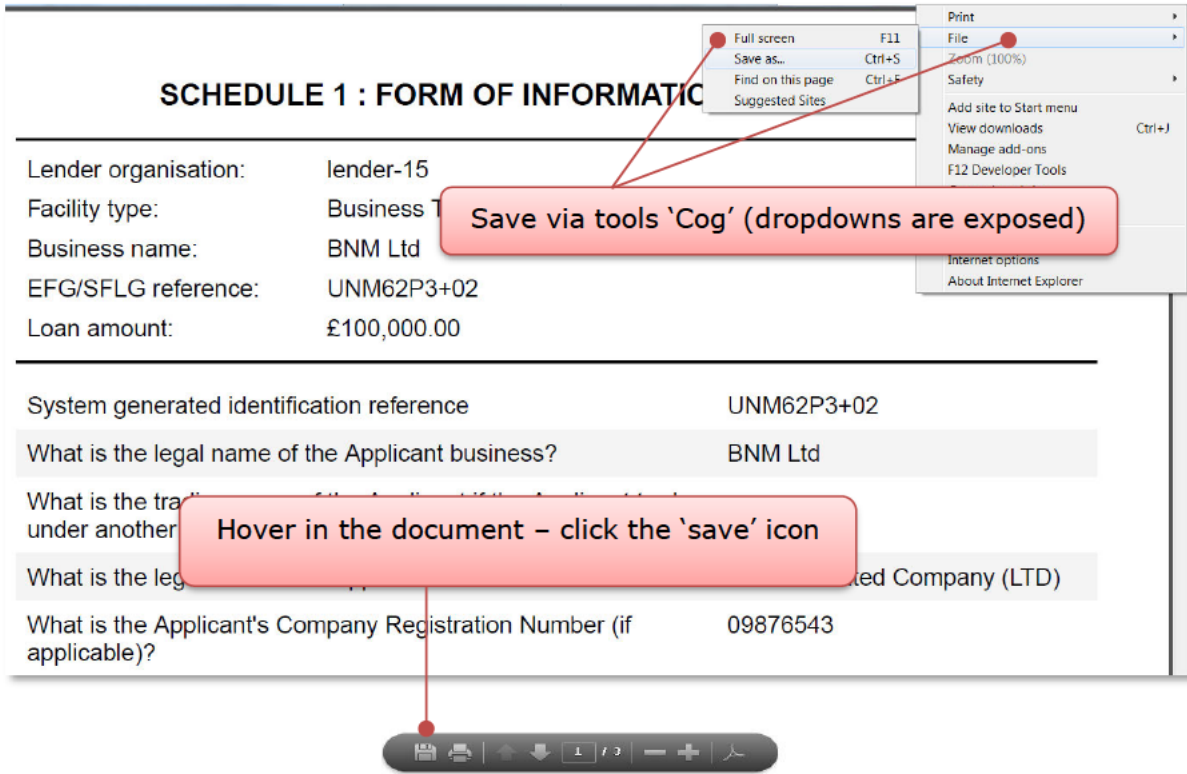
WEB PORTAL SCREEN 6.5: PRINT OPTIONS



6.5.1 Saving PDF Documents

Using IE11 – and the tools ‘Cog’ option outlined in 6.5, the User can also save pdf versions of documents e.g. the Information Declaration Form. 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.

WEB PORTAL SCREEN 6.5.1: SAVING A DOCUMENT



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

17.2.1 Generate Facility Report

WEB PORTAL SCREEN 6.6 DOWNLOAD REPORT EXTRACT – OPEN OR SAVE FILE

The screenshot displays the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links for 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' button. Below this, a breadcrumb trail shows 'Home / Facility Report /'. The main heading is 'Facility Report Summary'. A sub-heading states 'Data extract found 241 rows'. A table lists various criteria and their values, such as 'The Scheme Facility Letter start date for your report' and 'Lender organisation: lender-15'. A red callout box with a rounded border contains the text: 'Once, the criteria have been entered and submitted – the user can select 'Download Report'. In IE11 there is the option to 'Open' / 'Save' and cancel. The dropdown to the side of the 'Save' option – allows the user to 'Save as' i.e. to rename the file and save to their preferred location.' At the bottom of the screen, a yellow dialog box asks 'Do you want to open or save 2017-04-10_loan_report.csv from efg-dev.herokuapp.com?' with buttons for 'Open', 'Save', and 'Cancel', and a close button (X).

| Criterion | Value |
|---|----------------------|
| The Scheme Facility Letter start date for your report | |
| The Scheme Facility Letter end date for your report | |
| The 'created' start date for your report | |
| The 'created' end date for your report | |
| The 'last modified' start date for your report | |
| The 'last modified' end date for your report | |
| Facility type(s) | |
| Loan state(s) | |
| Lender organisation | lender-15 |
| Loan Type(s) | EFG |
| Phase(s) | Phase 7 (FY 2015/16) |

Do you want to open or save 2017-04-10_loan_report.csv from efg-dev.herokuapp.com?

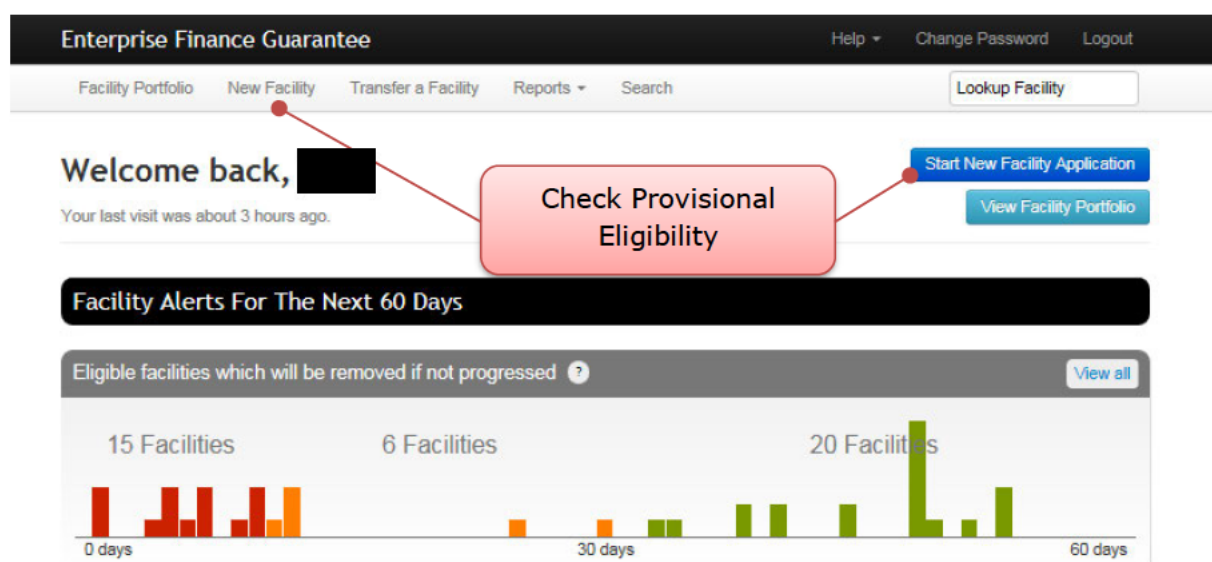
Open Save Cancel X

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.

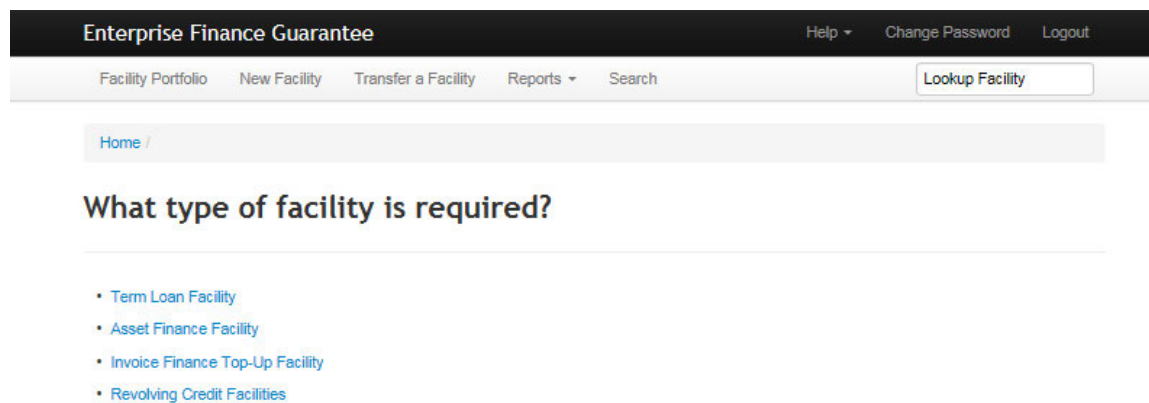
WEB PORTAL SCREEN 7.1: HOME PAGE / New Facility – Start New Facility Application



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 Web Portal will determine whether an applicant is provisionally 'Eligible' or 'Ineligible' for an EFG Facility. At the level of the individual transaction the delivery of EFG, 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 EFG Web Portal at the earliest opportunity to avoid any potential wasted effort by the Lender or Applicant.

WEB PORTAL SCREEN 7.1.1: WHAT TYPE OF FACILITY IS REQUIRED?



The screenshot shows the Enterprise Finance Guarantee web portal. The header is dark with the text 'Enterprise Finance Guarantee' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below the header is a navigation bar with links for 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search'. A 'Lookup Facility' button is on the right. Below the navigation bar is a breadcrumb trail 'Home /'. The main heading is 'What type of facility is required?'. Below this heading is a list of facility types:

- [Term Loan Facility](#)
- [Asset Finance Facility](#)
- [Invoice Finance Top-Up Facility](#)
- [Revolving Credit Facilities](#)

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.

WEB PORTAL SCREEN 7.1.2: CHECK PROVISIONAL ELIGIBILITY

Enterprise Finance Guarantee
Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

Signed in successfully.

Home /

Provisional Eligibility

Declaration by Lender

- 1

Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Standard Commercial Credit and Underwriting Guidelines.

Yes
 No
- 2

Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with the proposed facility?

Yes
 No
- 3

Do you confirm that, even after taking any available security, the inadequacy of the Applicant's security would otherwise prevent a facility from being provided except with the backing of the Enterprise Finance Guarantee?

Yes
 No
- 4

Do you confirm that the Applicant is not a business which is, or is likely to become, unable to meet its obligations as they fall due (whether through its own resources or with funds it is able to obtain from its shareholders or creditors)?

Yes
 No

DECLARATION BY LENDER

| Question Number in 7.1.1 | Question | Required Input | Comments |
|--------------------------|--|----------------|--|
| 1 | Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Standard Commercial Credit and Underwriting Guidelines? | Yes or No | To be eligible for EFG, the answer must be "Yes" |
| 2 | Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with the proposed facility? | Yes or No | To be eligible for EFG, the answer must be "Yes" |

| Question Number in 7.1.1 | Question | Required Input | Comments |
|--------------------------|---|----------------|--|
| 3 | Do you confirm that, even after taking any available security, the inadequacy of the Applicant's security would otherwise prevent a facility from being provided except with the backing of the Enterprise Finance Guarantee? | Yes or No | To be eligible for EFG, the answer must be "Yes" |
| 4 | Do you confirm that the Applicant is not a business which is, or likely to become, unable to meet its obligations as they fall due (whether through its own resources or with the funds it is able to obtain from its shareholders or creditors)? | Yes or No | To be eligible for EFG, the answer must be "Yes" |

WEB PORTAL SCREEN 7.1.3: HIGH LEVEL ELIGIBILITY CHECK

High Level Eligibility Check

5 Is the Applicant an SME?

Yes

No

6 Is the turnover of the business (group) less than £41m and is more than 50% of the business (group) turnover generated from trading activity?

Yes

No

7 Including this application, will the total EFG facilities drawn in the business' (group's) current financial year plus two previous financial years be less than £1.2 million?

Yes

No

8 Is the facility term 10 years or less for facilities up to and including £600,000 or 5 years or less for facilities of £600,001 to £1,200,000?

Yes

No

9 Is the Applicant active and do they operate in the following sectors? Financial Services, Primary and Secondary Education, Membership Organisation or Public Sector Organisation.

Yes

No

10 Will the facility be used to support activities in any of the following sectors?
Agriculture, Fisheries and Aquaculture, Road Freight (restrictions apply in these sectors)

Yes No

11 Is the guarantee to be used exclusively within a business operating outside of the UK or to finance an export transaction?

Yes No

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

Yes No

13 Has the Applicant received other de minimis State aid within the last three years?

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.

ABOUT THE BORROWER AND THEIR LOAN

HIGH LEVEL ELIGIBILITY ASSESSMENT

| Question Number | Question | Required Input | Comments |
|-----------------|---|----------------|--|
| 5 | Is the Applicant an SME? | Yes or No | To be eligible for EFG, the answer must be "Yes" |
| 6 | Is the turnover of the business (group) less than £41m and is more than 50% of the business (group) turnover generated from trading activity? | Yes or No | To be eligible for EFG, the answer must be "Yes" |
| 7 | Including this application, will the total EFG facilities drawn in the business' (group's) current financial year plus the two previous financial years be less than £1.2million? | Yes or No | To be eligible for EFG, the answer must be "Yes" |

| Question Number | Question | Required Input | Comments |
|-----------------|---|----------------|--|
| 8 | Is the term of the facility 10 years or less for facilities up to £600k or 5 years or less for facilities between £600,000 and £1.2 million? | Yes or No | To be eligible for EFG, the answer must be "Yes" |
| 9 | Does the Applicant operate in any of the following sectors: Financial Services, Primary and Secondary Education, Membership Organisation, or Public Sector Organisation? | Yes or No | If this is answered 'Yes' a further question drops down. |
| 9a | Is the purpose of the application within one of these sub-sectors? <ul style="list-style-type: none"> • Banks • Building Societies • Insurance • Reinsurance • Primary education • General secondary education • Activities of business, employers and membership organisations • Activities of trade unions • Activities of religious organisations • Activities of political organisations • Acquisition of road freight transport by hauliers • Purchase / refinance of fishing vessels • Primary Production, Processing and Marketing of Agricultural Products | Yes or No | If this question is answered 'Yes' the facility is 'Ineligible'; if 'No' ok to continue. |
| 10 | Will the facility be used to support activities in any of the following sectors? Agriculture, Fisheries and Aquaculture, Road Freight (Restrictions apply in these sectors) | Yes or No | If Yes "Lower maximum permitted guaranteed facility values apply to these sectors". If No – no restrictions |
| 11 | Is the guarantee to be used exclusively within a business operating outside of the UK or to finance an export transaction? | Yes or No | To be eligible for EFG, the answer must be 'No' |

| Question Number | Question | Required Input | Comments |
|-----------------|--|----------------|---|
| 12 | 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. |
| 13 | Has the Applicant received other De Minimis State Aid within the last three years? | Yes or No | If Yes – “Total De Minimis State Aid received in any rolling three-year period is limited to €200,000. The presence of other Aid may therefore limit the extent to which EFG can be used to facilitate the provision of finance to the Applicant. |

Once all fields have been completed, click the “Check” button. Any errors in completing the various data fields will be highlighted as shown in 7.1.4.

WEB PORTAL SCREEN 7.1.4: ERROR MESSAGE

Yes No

Do you confirm that the Applicant is not a business which is, or is likely to become, unable to meet its obligations as they fall due (whether through its own resources or with funds it is able to obtain from its shareholders or creditors)?

Yes No

High Level Eligibility Check

Is the Applicant an SME?

Yes No

is not included in the list

Is the turnover of the business (group) less than £41m and is more than 50% of the business (group) turnover generated from trading activity?

Yes No

Including this application, will the total EFG facilities drawn in the business' (group's) current financial year plus two previous financial years be less than £1.2 million?

Yes No

Is the facility term 10 years or less for facilities up to and including £500,000 or 5 years or less for facilities of £600,001 to £1,200,000?

Error Message

7.2 Facility Status - Eligible or Rejected

When the Eligibility Check is complete, the Web 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

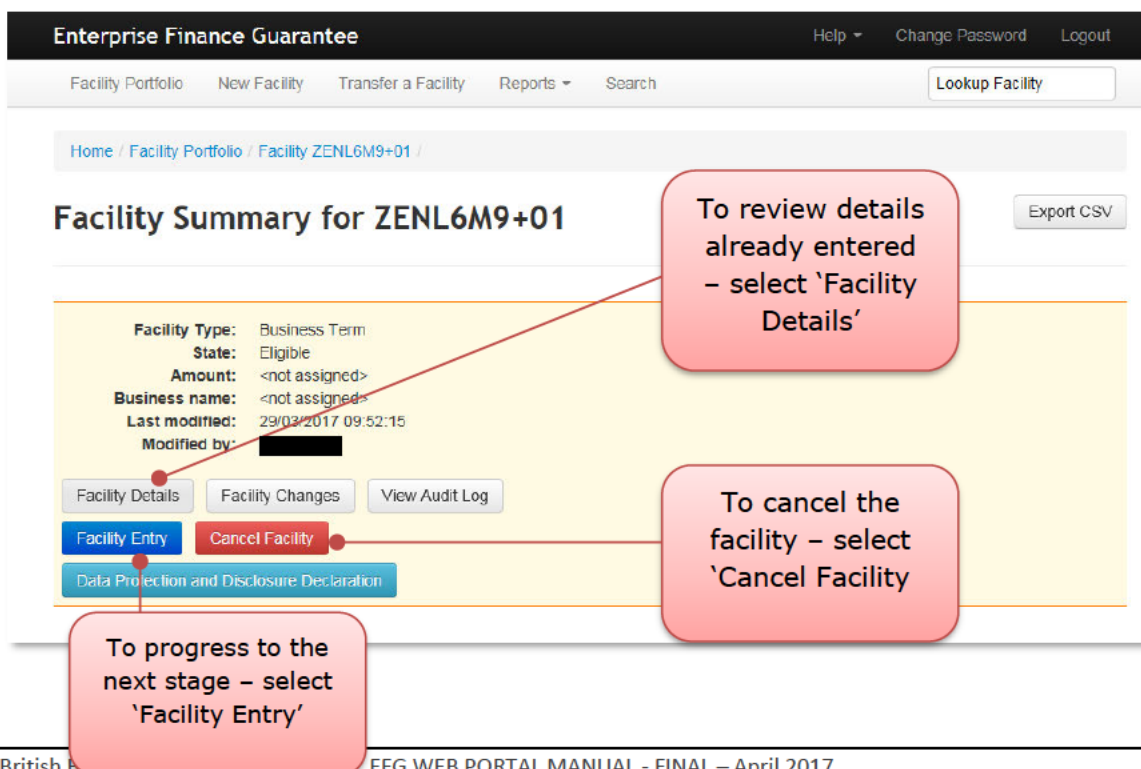
'FACILITY IS ELIGIBLE' - If all the eligibility criteria are satisfied, the system will indicate that the Facility meets the eligibility criteria for EFG and will be saved as 'Eligible' as shown in screenshot 7.2. At this point a **'Unique Reference Number'** will be allocated. It is important that this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

WEB PORTAL SCREEN 7.2: FACILITY IS ELIGIBLE / System Response



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

WEB PORTAL SCREEN 7.2.1: FACILITY IS ELIGIBLE / Summary Screen / Next Steps



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 Web Portal for 6 months before being automatically removed if not progressed.

If one or more of the eligibility criteria are not satisfied, the Web 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.

WEB PORTAL SCREEN 7.2.2: FACILITY IS INELIGIBLE – Reasons for Rejection

Enterprise Finance Guarantee

Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search Lookup Facility

Home / Facility Portfolio / Facility UBUVXZ8+01 /

Facility is ineligible

Your facility reference is: **UBUVXZ8+01**

Your facility application was rejected for the following reasons:

1. Turnover is greater than £41 million. The size of business eligible to benefit from EFG is determined by turnover. The maximum turnover limit of £41 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.
2. A business cannot borrow more than £600,000 for longer than 5 years; or A business may only borrow between £1,000.00 and £1,200,000.00 (inclusive) under the Enterprise Finance Guarantee (EFG).
3. Although a business may benefit from EFG on more than one occasion, and may have more than one EFG-backed facility at any one time, the total outstanding balances and/or active available limits of the Applicant's current EFG facilities may not exceed £1 million (£1.2 million) at any one time.

This page confirms your application is not eligible for EFG and cannot be progressed any further.

[View Facility Summary](#)

This eligibility decision can be e-mailed for your convenience (for internal use only).

Email

[Send](#)

Reason(s) for rejection

Email decision

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 EFG Web Portal's decision.

7.3 Eligibility Decision - Internal Email Option

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

7.4 View Facility Summary

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

8.0 ACTIONS AFTER ELIGIBLE

8.1 Actions Available

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

| Action | Details |
|--|---|
| Facility Details | To view the details of the Facility |
| Facility Changes | To view the changes made to the Facility |
| View Audit Log | To view audit details specific to the Facility |
| Facility Entry | To input the details of the Facility |
| Cancel Facility | To remove this entry. There is no requirement to remove ELIGIBILITY CHECKS as the Web 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 |

WEB PORTAL SCREEN 8.1: DETAILS AND ACTIONS FOR AN ELIGIBLE FACILITY

The screenshot shows the 'Enterprise Finance Guarantee' web portal. The top navigation bar includes 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search'. A 'Lookup Facility' search box is on the right. The breadcrumb trail is 'Home / Facility Portfolio / Facility ZENL6M9+01'. The main heading is 'Facility Summary for ZENL6M9+01' with an 'Export CSV' button. The facility details are:

- Facility Type: Business Term
- State: Eligible
- Amount: <not assigned>
- Business name: <not assigned>
- Last modified: 29/03/2017 09:52:15
- Modified by: [Redacted]

Below the details are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Facility Entry', 'Cancel Facility', and 'Data Protection and Disclosure Declaration'. A red callout box labeled 'Current Facility State' points to the 'Eligible' state. Another red callout box labeled '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](#)).

WEB PORTAL SCREEN 8.2.1: FACILITY ENTRY SCREEN

Enterprise Finance Guarantee Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search

[Home](#) / [Facility Portfolio](#) / [Facility ZENL6M9+01](#) /

Facility Entry

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

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

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

Before proceeding, please confirm that the Scheme's signed Data Protection and Disclosure Declaration has been received. Yes No

Business Information

- 1 What is the legal name of the Applicant business?
- 2 What is the trading name of the Applicant if the Applicant trades under another business name?
- 3 What is the legal form of the Applicant?
- 4 What is the Applicant's Company Registration Number (if applicable)?
- 5 Which Standard Industrial Classification (SIC) code from the UK Standard Industrial Classification 2007 best describes the business sector in which the guaranteed facility will be used?
- 6 What is the current annual turnover of the Applicant (or, if the Applicant is a Group Company, the aggregate Group turnover)?
- 7 Is (or will) more than 50% of the above turnover generated by trading activity? Yes No
- 8 What is the commencement of trading date of the Applicant business?
- 9 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).
- 10 (For banks only) What is the Sort Code of the bank branch or business centre which originated this application? (nnnnn)

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.

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. | 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. |
| 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? <div style="border: 1px solid black; background-color: #e6f2ff; padding: 5px; width: fit-content;"> <p>DROP DOWN MENU</p> <p>Sole Trader</p> <p>Partnership</p> <p>Limited-liability Partnership (LLP)</p> <p>Private Limited Company (LTD)</p> <p>Public Limited Company (PLC)</p> <p>Other</p> </div> | 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 | |

| Question Number in 8.2.1 | Question | Required Input | Comments |
|--------------------------|--|--|--|
| 7 | What is the current annual 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 £41m 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. |
| 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 // - The date cannot be more than 6 months in the future. |
| 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 (nnnnnn) with no spaces | For bank use only where the branch has a Sort Code. No spaces or separators are required. |

WEB PORTAL SCREEN: FACILITY ENTRY SCREEN 8.2.2 (CONT)

Facility Information

| | | |
|----|--|---|
| 12 | What is the total overall facility to be provided? | £ <input style="width: 100px;" type="text"/> |
| 13 | Is any additional security (e.g. personal guarantee or charge over other assets) being taken from the Applicant specifically in connection with providing this facility? | <input type="radio"/> Yes <input type="radio"/> No |
| 14 | The initial value of the facility covered by the EFG guarantee is... | £ <input style="width: 100px;" type="text" value="0.00"/> |
| 15 | Repayment profile | <input type="radio"/> Repay to Zero <input type="radio"/> Repayment Amount - capital only |
| 16 | What is the term of the facility for which the guarantee is required? | <input style="width: 40px;" type="text"/> years <input style="width: 40px;" type="text"/> months |
| 17 | Will the amount guaranteed amortise over or remain fixed throughout the term? | <input type="radio"/> Amortising <input type="radio"/> Fixed |
| 18 | Value of De Minimis State Aid applicable to this facility (in Euro) | € <input style="width: 100px;" type="text"/> State Aid Calculation |
| 19 | Is the total value of the Applicant's or, if the Applicant is a Group Company, the relevant Group's de minimis State Aid for the last three years (including that arising from this application) less than €200,000? | <input type="checkbox"/> |
| 20 | What is the principal purpose for which the Scheme Facility will be used for? | <input style="width: 100%; height: 20px;" type="text" value="Please select"/> <input style="float: right;" type="button" value="v"/> |
| 21 | Lender's facility reference | <input style="width: 100%; height: 20px;" type="text"/> |
| 22 | Please indicate whether the interest on this facility is to be charged at a fixed or variable rate: | <input type="radio"/> Variable <input type="radio"/> Fixed |
| 23 | Please enter the interest rate margin applicable to this facility: | <input style="width: 40px;" type="text" value="0.0"/> % |
| 24 | Please enter the total value of any arrangement, insurance or other fees (but excluding interest and the EFG Guarantee Fee) the Applicant will be charged in connection with this facility being provided | £ <input style="width: 100px;" type="text"/> |

| Question Number in 8.2.2 | Question | Required Input | Comments |
|--------------------------|---|--------------------|---|
| 12 | What is the total overall facility to be provided? | Amount of facility | Enter between £1,000 and £1.2m. Commas and fullstops can be entered. |
| 13 | Is any additional security being taken from the Applicant specifically in connection for this facility? | Radio Button | Yes or No |
| 13a | If Yes, the answer to the above – the following questions appear. | | |
| 13a 1 | For the purposes of the lending decision what value is assigned to the additional security taken? | Amount of security | The security value for any security taken in connection with the EFG facility |

| Question Number in 8.2.2 | Question | Required Input | Comments |
|--------------------------|---|-------------------------------------|---|
| 13a 2 | <p>Please select the principal type of asset over which a charge has been taken to provide security:</p> <ul style="list-style-type: none"> Residential property other than PPR; Commercial Property; Shares and other securities; Cash on deposit; Plant, machinery or other business equipment; Raw materials or stock; Personal vehicle, boat or other asset; Personal Life Insurance or other policy; Debenture or Floating Charge; Personal Guarantee – Supported; Personal Guarantee - Unsupported; Other | | |
| 14 | The initial value of the facility covered by the EFG guarantee is | None | Pre-filled from the amount of the facility. |
| 15 | Repayment Profile | Radio button | Repay to zero – assumes a straight line repayment of the facility over the term; Repayment Amount – if the borrower wants to make a fixed regular capital repayment to repay the facility that does not equate to an exact number of months. |
| 15a | If Repayment Amount selected additional question: Fixed repayment Amount | Amount of regular capital repayment | Enter amount in pounds and pence. |
| 16 | What is the term of the Facility for which the Guarantee is required? | Term of facility | Can be between 3 months and 5 years for facilities more than £600,000; or 3 months and 10 years for facilities less than £600,000 |
| 17 | Will the amount guaranteed amortise or remain fixed throughout the term of the facility? | Radio Button | |

| Question Number in 8.2.2 | Question | Required Input | Comments |
|--------------------------|--|--|--|
| 18 | Value of de Minimis State aid applicable to this facility (in Euro) | State Aid Calculation button | The amount of de minimis State aid will be pre-filled after completion of the calculation. This will be included within the State aid letter |
| 19 | Is the total value of the Applicant, or if the Applicant is a group company, the relevant Group's de Minimis State aid for the last 3 years (including that arising from this application) less than €200,000 | Tick box | |
| 20 | <p>What is the purpose for which the Scheme facility will be used?</p> <p><u>DROP DOWN MENU</u> Start-up costs; General working capital requirements; Purchasing specific equipment or machinery; Purchasing licences, quotas or other entitlements to trade; Research and Development activities; Acquiring another business within the UK; Expanding an existing business within the UK; Replacing existing internal finance; Replacing existing external finance</p> | Drop down | Select appropriate field |
| 21 | Lender's Facility Reference | Free form | The Lender can input either the Facility number or a Customer number |
| 22 | Please indicate whether the interest on this facility is to be charged on a fixed or variable rate | Radio Button | Select Fixed or Variable |
| 23 | Please enter the interest rate margin applicable to this facility | Enter a number specific to the interest percentage | Need to enter the percentage rate – no need to enter the % sign i.e. for 5% enter 5. |

| Question Number in 8.2.2 | Question | Required Input | Comments |
|--------------------------|---|--------------------------|----------|
| 24 | Please enter the total value of any arrangement, insurance and other fees (but excluding interest and the Guarantee Fee) the Applicant will be charged in connection with this facility being provided. | Enter total as an amount | |

WEB PORTAL SCREEN: 8.2.3 FACILITY ENTRY SCREEN (CONT)

Lender Information

25 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)

26 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.

LENDER INFORMATION

| Question Number in 8.2.3 | Question | Required Input | Comments |
|--------------------------|---|----------------|---|
| 25 | 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 |
| 26 | 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. |

8.3 State Aid

WEB PORTAL SCREEN 8.3: STATE AID SCREEN

State aid is purely a function of the Facility Amount and Facility Term and the pound sterling / euro exchange rate.

Enterprise Finance Guarantee
Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search Lookup Facility

[Home](#) / [Facility Portfolio](#) / [Facility 2YJWPRK+01](#) /

State Aid Letter

INFORMATION You may enter optional details for the State Aid letter, which will appear in the letterhead.

Applicant name

Applicant address 1

Applicant address 2

Applicant address 3

Applicant address 4

Applicant postcode

Letter date

Generate State Aid Letter

The Guarantee Fee Schedule is also generated from the details input in this screen. It is important to ensure that care is taken to enter the correct details in the Generate Guarantee Fee Schedule screen, so that the correct Guarantee Fees are collected. (This must also be updated when any in-life events take place).

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

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

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

- No extra input required

FOR TERM LOANS WITH CAPITAL HOLIDAYS:

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

FOR TRANCHE DRAWDOWNS:

- Input the details of each Tranche drawdown in the relevant field. The Web Portal will allow the input of up to four tranches.

8.4 Forms to be sent to the Applicant

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

WEB PORTAL SCREEN 8.4: FACILITY HAS BEEN ENTERED

The screenshot shows the 'Enterprise Finance Guarantee' web portal interface. At the top, there is a navigation bar with 'Enterprise Finance Guarantee' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The main content area has a breadcrumb trail: 'Home / Facility Portfolio / Facility HHQ92MG+02'. The title is 'Facility Summary for HHQ92MG+02' with an 'Export CSV' button. The facility details are as follows:

- Facility Type: Business Term
- State: Completed
- Amount: £30,000.00
- Business name: business_name
- Last modified: 31/01/2017 16:31:16
- Modified by: [Redacted]

Below the details are several action buttons:

- Facility Details
- Facility Changes
- Offer Scheme Facility
- Change Lending Limit
- Amend Facility Details
- Cancel Facility
- View Guarantee Fee Schedule
- View Information Declaration
- Generate State Aid Letter
- View Direct Debit Mandate

Red callout boxes labeled 'Form A', 'Form B', 'Form C', and 'Form D' are connected to the 'View Information Declaration', 'Generate State Aid Letter', 'View Guarantee Fee Schedule', and 'View Direct Debit Mandate' buttons respectively.

The screen details the additional paperwork which is required to be produced from the Web Portal and sent to the Borrower along with the lenders normal facility letter / lender agreement form. The Facility Letter should contain the relevant EFG clauses from the Legal Agreement.

THE FOLLOWING FORMS ARE TO BE SENT TO THE BORROWER FOR SIGNATURE AND RETURN WITH THE OFFER / FACILITY LETTER:

| Form | Action | Description | How to View and Print |
|---|---|--|---|
| Information Declaration (Form A) | To be signed and returned by the Applicant | Contains all the information entered in the Web Portal | Following "Facility Entry": Select the "View Information Declaration" as shown in screenshot 8.4. See <i>6.5 Printing Documents</i> . Return to the Portal by using the back arrow in the top left-hand corner of the screen. From "Facility Summary" Screen: "View Information Declaration" will show as an action for all facilities in the "Complete" state |

| Form | Action | Description | How to View and Print |
|---------------------------------|--|--|---|
| State aid Letter (Form B) | To be given to the Applicant | Details the level of State aid attributable to the EFG Facility. | <p>Following "Loan Entry": Select "Generate State Aid Letter" as shown in screenshot 8.4. See 6.5 Printing Documents. Return to the Portal by using the back arrow in the top left-hand corner of the screen.</p> <p>From "Facility Summary" Screen: "Generate State Aid Letter" is available as an action for all facilities in states from "Complete" onwards</p> |
| Guarantee Fee Schedule (Form C) | To be given to the Applicant | Details the amount of the Guarantee Fee payable each quarter by the Applicant to BEIS. This is paid by Direct Debit. | <p>Following "Facility Entry": Select "Generate Guarantee Fee Schedule" as shown in screenshot 8.4 See 6.5 Printing Documents.. Return to the Portal by using the back arrow in the top left-hand corner of the screen.</p> <p>From "Facility Summary" Screen: "Generate Fee Schedule" is available as an action for all facilities in states from "Complete" onwards</p> |
| Direct Debit Mandate (Form D) | To be signed and returned by the Applicant | <p>Direct Debit Mandate to enable the Guarantee Fee to be collected by the Guarantee Fee Collection Agent (details to be uploaded by the Lender to the RSM2000 Portal and mandate retained for their own records).</p> <p>Hard copies of the mandate do <u>NOT</u> need to be sent to the GFCA or British Business Bank plc</p> | <p>Following Facility Entry: Click on the wording "Direct Debit mandate" as shown in screenshot 8.4. See 6.5 Printing Documents. Return to the Portal by using the back arrow in the top left-hand corner of the screen.</p> |

Once the Facility Letter has been issued – the Web Portal needs to be updated as soon as possible and with best endeavours within 10 business days as per the EFG Legal 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.

8.5 Information Declaration

The Information Declaration is shown in **Annex 10 of the EFG Term Loan Lender Manual**.

After the Applicant signs to confirm that the details supplied are true and accurate, the form should be retained on the Applicant's file for future audit purposes. The form **cannot** be altered at all. If any incorrect information is identified the EFG Web Portal must be updated to reflect the correct record and a new Information Declaration printed for signature by the Borrower. The facility record can be amended to create a new record with a new reference number. The existing record is archived. The newly produced Information Declaration form can then be signed and retained on file.

To return to the Portal after entering any of the documents discussed previously, the User can utilise the (larger) back arrow within the web browser (top left-hand corner)



8.6 State Aid Letter

The State Aid Letter should be given to the Borrower.

Select 'Generate State Aid Letter' from the 'Facility Summary' screen.

As the Borrower's contact name and address (details which are not requested by the Web Portal) are required to complete the State Aid Letter. The Web Portal has been updated so that this information can now be incorporated in this letter. Alternatively, the document will need to be printed or copied into a word document / template or similar. If the copy / paste method is adopted, it is suggested that copy / paste special / text only may be the preferred option.

The State Aid Letter can be accessed from the 'Facility Summary' screen for facilities in the following states:

- Incomplete
- Complete
- Offered
- Guaranteed
- Lender Demand
- Repaid
- Not Demanded
- Demanded
- Removed
- Auto Removed
- Settled
- Recovered
- Realised

The State Aid letter is shown in **Annex 7 of the Term Loan Lender Manual**.

To return to the Portal utilise the (larger) back arrow within the web browser (top left-hand corner)



8.7 Guarantee Fee Schedule

The Guarantee Fee Schedule should be printed and sent to the Applicant for information.

Select 'Generate Guarantee Fee Schedule' from the 'Facility Summary' screen.

It is important that the Lender checks that the Guarantee Fee Schedule is consistent with what is expected for the Facility. If it is not, it may be that something has been input incorrectly and the Lender should review the 'Facility Entry' screen. This is particularly important for Term Loans with a Capital Repayment Holiday and Tranche draws as well. It is important that Guarantee Fees are collected accurately.

If correct then the Schedule can be printed off via any of the methods mentioned earlier in this document (see [6.5 Printing Documents](#) for details of the print functions).

Once returned, the signed Direct Debit Mandate should be retained by the Lender. The Direct Debit details need to be entered / uploaded to the Guarantee Fee Collection Agent's Web Portal by the Lender to ensure that the first and subsequent guarantee fees are collected.

A Lender will be notified by the Guarantee Fee Collection Agent via a system generated email / report if:

- A request for payment is returned 'Unpaid'
- The Direct Debit Mandate is cancelled

The Guarantee Fee Schedule is shown in **Annex 8 of the Term Loan Lender Manual**.


8.8 Direct Debit Mandate

The Direct Debit Mandate is shown in **Annex 9 of the Term Loan Lender Manual**.

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 |  |
|---------------------------------|---|---|
| Facility Details | To view details of the Facility | |
| Facility Changes | To view any changes that have been made to the Facility | |
| View Audit Log | To view audit details specific to the Facility | |
| Offer Scheme Facility | To offer the EFG Facility. This should be done within 10 business days of issuing the offer documentation | 9.2 Offer Scheme Facility |
| Change Lending Limit | To change the Lending Limit to which a Facility belongs | 9.3 Change Lending Limits |
| Amend Facility Details | To change any facility details without having to rekey all the Borrower's information from the beginning | 9.4 Amend Facility Details |
| Cancel Facility | To cancel the Facility. Entries not amended for 6 months will be automatically removed. | 9.5 Cancel Facility |
| Generate Guarantee Fee Schedule | Generates the Guarantee Fee Schedule for printing | 8.7 Guarantee Fee Schedule |
| View Information Declaration | To view the Information Declaration. This is required to be signed by the Borrower before drawdown. | 8.5 Information Declaration |
| Generate State Aid Letter | Generates the State Aid Letter for printing | 8.3 State Aid |
| View Direct Debit Mandate | To print off a Direct Debit Mandate | 8.8 Direct Debit Mandate |

9.2 Offer Scheme Facility

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

WEB PORTAL SCREEN 9.2: FACILITY SUMMARY FOR COMPLETE FACILITY

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

Home / Facility Portfolio / Facility UNM62P3+01 /

Facility Summary for UNM62P3+01

Facility Type: Business Term
State: Completed
Amount: £100,000.00
Business name: BNM Ltd
Last modified: 29/03/2017 11:03:13
Modified by: [REDACTED]

The 'Generate Guarantee Fee Schedule' screen will be shown as in screenshot 9.2.1.

WEB PORTAL SCREEN 9.2.1: GENERATE GUARANTEE FEE SCHEDULE

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

A Guarantee Fee Schedule must be generated before this facility can be offered.

Home / Facility Portfolio / Facility UNM62P3+01 /

Generate Guarantee Fee Schedule

From this page you can input the information to generate the Guarantee Fee Schedule applicable to this facility.
Please note that the terms entered here must represent the final terms agreed with the Applicant.

1 What is the amount of the initial draw?

2 What is the facility term? months

3 Repayment Profile

4 Facility term months

5 Is the value of the guarantee fixed or amortising?

Draw Information

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

7 What is the amount of the additional draw (Second tranche)?

What is the number of months (from the initial draw) to second tranche drawdown? months

8 What is the amount of the additional draw? (Third tranche)

What is the number of months (from the initial draw) to third tranche drawdown? months

What is the amount of additional draw? (Fourth tranche)

What is the number of months (from the initial draw) to fourth tranche drawdown? months

| 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. |
| 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 | Facility Term | Pre-filled and cannot be altered. | If the Lender wishes to change this they would need to select Amend Facility Details |
| 5 | 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 |
| 6 | What is the length of the capital repayment holiday? | Input the number of months of any capital repayment holiday | |
| 7 | What is the amount of the additional draw? (Tranche drawdowns) | Input the value of the tranche drawdown(s) | |
| 8 | What is the number of months (from the initial draw) to the tranche drawdown | Input the number of months | |

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

WEB PORTAL SCREEN 9.2.2: OFFER SCHEME FACILITY

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

Home / Facility Portfolio / Facility UNM62P3+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 Have the Scheme Facility Offer Documents been sent to the Applicant? Yes No

2 Facility lending limit details: EFG Base FY 2016/17 (01/04/2016 - 31/03/2017)

3 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.

The following must be completed:

| Question Number in 9.2.2 | Question | Required Input | Comments |
|--------------------------|--|---------------------------|---|
| 1 | Have the Scheme Facility Offer Documents been sent to the Applicant? | Radio Button – Yes / No | All relevant documents should have been sent with the Facility Letter / Agreement Form |
| 2 | Facility lending limit details: | None | Prefilled from Facility Entry |
| 3 | 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). |

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

WEB PORTAL SCREEN 9.2.3: FACILITY OFFERED

Enterprise Finance Guarantee Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search Lookup Facility

Home / Facility Portfolio / Facility UNM62P3+01 /

Facility Summary for UNM62P3+01

 Export CSV

Facility Type: Business Term
State: Offered
Amount: £100,000.00
Business name: BNM Ltd
Last modified: 10/04/2017 10:34:53
Modified by: [REDACTED]

"Offered" Loan State

Facility Details Facility Changes View Audit Log

Guarantee & Initial Draw Revert to Completed Cancel Facility

View Guarantee Fee Schedule Generate State Aid Letter

9.3 Change Lending Limit

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

WEB PORTAL SCREEN 9.3: CHANGE LENDING LIMIT

Enterprise Finance Guarantee Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search Lookup Facility

Home / Facility Portfolio / Facility UNM62P3+02 /

Change Lending Limit

New Lending Limit [Dropdown Menu]

Submit

9.4 Amend Facility Details

This enables a Lender to Amend the Facility information input into the EFG Web 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 EFG Reference number will be increased by 1 e.g. if the EFG Reference number was BGH67HJ+01 it will become BGH67HJ+02.

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

Home / Facility Portfolio / Facility UNM62P3+02 /

Amend Facility Details

Please confirm you wish to perform this action on facility UNM62P3+02.

If you proceed, the following changes will be made:

- Facility UNM62P3+02 will be cancelled.
- A duplicate facility with a new reference of UNM62P3+03 will be created.
- The new facility will be in a state of "incomplete".
- You will be taken directly to the Facility Entry form for the new facility where you can amend its details.

9.5 Cancel Facility

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

- Eligible
- Incomplete
- Complete
- Offered

WEB PORTAL SCREEN 9.5: CANCEL FACILITY

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

Home / Facility Portfolio / Facility UNM62P3+01 /

Cancel Facility

From this page you can cancel an application for EFG 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?

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

The Web 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:

WEB PORTAL SCREEN 10.1: LOAN SUMMARY FOR OFFERED FACILITY

| # | Action | Details | |
|----|-----------------------------|---|--|
| 1. | Facility Details | To view details of the facility | |
| 2. | Facility Changes | To view any changes that have been made to the facility | |
| 3. | View Audit Log | To view audit details specific to the facility | |
| 4. | Guarantee and Initial Draw | Advise of drawdown of the facility within 10 business days of actual drawdown | <i>10.2 Guarantee and Initial Draw</i> |
| 5. | Revert to Completed | To enable a facility to be amended without havin to rekey all the facility details. It will amend the suffix to the reference number. | |
| 6. | Cancel Facility | To cancel the Facility. The Web Portal will automatically delete any entry which has not been progressed within 6 months | |
| 7. | View Guarantee Fee Schedule | View the Guarantee Fee Schedule for printing | <i>8.7 Guarantee Fee Schedule</i> |
| 8. | Generate State Aid Letter | Generates the State Aid Letter for printing | <i>8.3 State Aid</i> |

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.

WEB PORTAL SCREEN 10.2: LOAN SUMMARY FOR OFFERED FACILITY

The screenshot displays the 'Enterprise Finance Guarantee' web portal. 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', 'Transfer a Facility', 'Reports', and 'Search' options, along with a 'Lookup Facility' search box. The main content area shows a breadcrumb trail: 'Home / Facility Portfolio / Facility'. The title of the page is 'Facility Summary for', with an 'Export CSV' button to its right. The main content area is a yellow box containing facility details: 'Facility Type:', 'State:', 'Amount:', 'Business name:', 'Last modified:', and 'Modified by:'. A red oval highlights the 'Guarantee & initial Draw' button in the facility details section. Below the details, there is a row of buttons: '1. Facility Details', '2. Facility Changes', and '3. View Audit Log'. Below this row, there is a row of buttons: '4. Guarantee & Initial Draw' (highlighted in blue), '5. Revert to Completed', and '6. Cancel Facility'. Below this row, there is a row of buttons: '7. View Guarantee Fee Schedule' and '8. Generate State Aid Letter'.

WEB PORTAL SCREEN 10.2.1: GUARANTEE AND INITIAL DRAW

Guarantee and Initial Facility Draw

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

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

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

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

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

Has the Applicant the means to settle the first Scheme Guarantee Fee from the date of Guarantee and Initial Draw? Please note that the first and all subsequent Quarterly Premiums will be collected by the Guarantee Fee Collection Agent by Direct Debit. Yes No **2.**

Has a completed Direct Debit Mandate signed by the Applicant been received? Yes No **3.**

On what date was the initial draw of funds made? **4.**

Maturity Date calculated based on initial draw date **5.**

What was the value of the initial draw? £ **6.**

To change the initial draw amount, you must update the [Guarantee Fee Schedule](#).

Lender's facility reference **7.**

[Submit](#)

| # | 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 | Has the Applicant the means to settle the first Scheme Guarantee Fee from the date of Guarantee and Initial Draw? Please note that the first and all subsequent Quarterly Guarantee Fees will be collected by the Guarantee Fee Collection Agent by Direct Debit. | Radio Button Yes/No | The first Guarantee Fee will be collected by the Guarantee Fee Collection Agent by Direct Debit within 1 month |

| # | Question | Required Input | Comments |
|---|---|--------------------------------------|--|
| 3 | Has a completed Direct Debit Mandate signed by the Applicant been received? | Radio Button Yes/No | Lender to ensure that DD details have been uploaded to the GFCA's portal. Hardcopies are NOT to be sent to BBB or the PCA. |
| 4 | On what date was the Initial Draw of funds made? | Date in the format dd/mm/yy yy | Date of Initial Draw – <u>MUST NOT BE IN THE FUTURE.</u> Details entered <u>after the event of drawdown.</u> |
| 5 | Maturity date | n/a | Calculated based on the initial draw date. |
| 6 | What was the value of the Initial Draw? | Value in £ | Amount of Initial Draw |
| 7 | Lender facility reference | None | Lender reference |

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

WEB PORTAL SCREEN 10.2.2: FACILITY GUARANTEED

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there are navigation links: 'Help', 'Change Password', and 'Logout'. Below this is a menu with 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail reads 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for' with an 'Export CSV' button. The facility details are displayed in a yellow box: 'Facility Type: [redacted]', 'State: Guaranteed', 'Amount: [redacted]', 'Business name: [redacted]', 'Last modified: [redacted]', and 'Modified by: [redacted]'. The text 'Facility Guaranteed' is circled in red. Below the details are several buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Change Amount or Terms', 'Demand to Borrower', 'Repay Facility', 'Data Correction', 'View Guarantee Fee Schedule', and 'Generate State Aid Letter'.

11.0 ACTIONS AFTER GUARANTEED

11.1 Summary of Available options

Screenshot 11.1.1: GUARANTEE AND INITIAL DRAW shows the nine available options for a guaranteed facility.

WEB PORTAL SCREEN 11.1.1: GUARANTEE AND INITIAL DRAW

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with 'Help', 'Change Password', and 'Logout'. Below that, there are links for 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and a search box labeled 'Lookup Facility'. The breadcrumb trail reads 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for' followed by a blurred facility name and an 'Export CSV' button. Below this, a yellow box contains facility details: Facility Type, State, Amount, Business name, Last modified, and Modified by. At the bottom of the yellow box, there are nine numbered action buttons: 1. Facility Details, 2. Facility Changes, 3. View Audit Log, 4. Change Amount or Terms, 5. Demand to Borrower, 6. Repay Facility, 7. Data Correction, 8. View Guarantee Fee Schedule, and 9. Generate State Aid Letter.

| # | 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. | n/a |
| 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 | <i>11.2 Change amount or Terms</i> |
| 5. | Demand to Borrower | Record the details of a demand made on the borrower | <i>11.3 Demand to Borrower</i> |
| 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. | 11.4 |
| 8. | View Guarantee Fee Schedule | Generates the Guarantee Fee Schedule for printing | n/a |
| 9. | Generate State Aid Letter | Generates the State Aid Letter for printing | n/a |

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

11.3 Demand to Borrower

The 'Demand to Borrower' option from the 'Facility Summary' screen will allow a Lender to advise the Web 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.

WEB PORTAL SCREEN 11.3.1: FACILITY DEMAND TO BORROWER

Enterprise Finance Guarantee Help Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports Search Lookup Facility

Home / Facility Portfolio / Facility

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.

What is the outstanding Scheme Facility Balance (Principal) owed by the Borrower to the Lender as at the date of Final Demand? £ 1.

What was the amount for which demand was made on the borrower (as recorded on the demand letter)? £ 2.

What was the date that demand was made on the borrower (date of demand letter)? dd/mm/yyyy 3.

Submit

| 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 EFG Facility as recorded on the Demand Letter |
| 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)? | Date dd/mm/yyyy | Record the date of the Demand letter |

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'.

WEB PORTAL SCREEN 11.3.2: FACILITY IN DEMAND

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with 'Enterprise Finance Guarantee' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail reads 'Home / Facility Portfolio / Facility QJC2LSS+01 /'. The main heading is 'Facility Summary for QJC2LSS+01' with an 'Export CSV' button. The facility details are displayed in a yellow box:

- Facility Type: Business Term
- State: Lender demand
- Amount: £91,575.00
- Business name: business_name
- Last modified: 27/09/2016 13:51:17
- Modified by: [REDACTED]

Below the details are several buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Lender Demand Satisfied', 'No Claim', 'Demand Against Guarantee', 'Repay Facility', 'Data Correction', 'View Guarantee Fee Schedule', and 'Generate State Aid Letter'.

11.4 Repay Facility

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

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:

- Business name
- Company registration
- Generic fields
- Lender reference
- Postcode
- Sort code
- 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 11.4. Input the correct data as required and submit. Details of the amendments can be checked via the 'Loan Details' screen.

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

12.0 TRANSFERRING EFG FACILITIES BETWEEN LENDERS

12.1 Overview

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

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

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

12.2.1 Web Portal Process for Lender A

On receipt of the funds from Lender B the Facility should be updated to 'Repaid'. As a courtesy Lender A should remind their former customer of the need to cancel their EFG Guarantee Fee Direct Debit Mandate. Updating of the Web Portal will ensure that the Guarantee Fee Collection Agent cancels the collection – provided it is cancelled 21 days prior to the date of the monthly collection.

12.2.2 Web Portal Process for Lender B

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

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

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

- Check Eligibility
- Facility Entry
- Offer Scheme Facility

Lenders should arrange EFG replacement facilities so that the borrower is not disadvantaged with additional Guarantee Fee collections.

Variations to Standard Procedures for Switching a Facility between Lenders

Home Page

| | |
|---------------------|--|
| Facility Admin Menu | Select "Check Eligibility" to begin, <u>not</u> "Transfer a Facility" |
|---------------------|--|

Eligibility Check

| | |
|----------------------------|--|
| Value of facility | Must not exceed the outstanding capital balance of the existing EFG Facility being repaid. |
| Term of Facility | Must not exceed the outstanding term of the existing EFG Facility being repaid. |
| SIC/Lending Type / Purpose | Should be as for the facility being repaid, The Purpose can be "replacing existing finance". |
| Less than £1.2m EFG? | When determining whether to answer "Yes" or "No", <u>exclude</u> the present Facility, but <u>include</u> the original value of the Facility being repaid. |

Loan Entry

| | |
|----------------------------------|--|
| State Aid Calculation | Calculation must still be performed, as it also generates the Guarantee Fee Schedule, and in any case, it is not possible to proceed beyond Facility Entry without performing the calculation. |
| Is <i>De Minimis</i> Aid <€200k? | When determining whether to answer "Yes" or "No", <u>exclude</u> the present facility, but <u>include</u> the original Aid value of the Facility being repaid. |
| Lender Specific Field 5 | The following three pieces of information <u>must be entered</u> : <ul style="list-style-type: none"> • The word "Transfer" • The EFG loan reference (seven character alphanumeric) of the Facility previously provided by Lender A • The name of Lender A |

Offer Scheme Facility

| | |
|------------------|---|
| State Aid Letter | This <u>should not be produced and must not be issued</u> to the Borrower. |
|------------------|---|

13.0 LENDER DEMAND

13.1 Actions Available

If the Facility is in the 'Lender Demand' state, then the 'Facility Summary' will show several options:

The screenshot shows the 'Enterprise Finance Guarantee' web portal. 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', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail indicates 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for' followed by a redacted facility name and an 'Export CSV' button. Below this, a yellow box contains facility details: Facility Type, State, Amount, Business name, Last modified, and Modified by, all of which are redacted. A horizontal menu of action buttons is displayed below the details, each with a red circle and a number: 1. Facility Details, 2. Facility Changes, 3. View Audit Log, 4. Lender Demand Satisfied, 5. No Claim, 6. Demand Against Guarantee, 7. Repay Facility, 8. Data Correction, 9. New Guarantee Fee Schedule, and 10. Generate State Aid Letter.

| # | 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. | n/a |
| 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. | Lender Demand Satisfied | Date the Lender Demand was satisfied | n/a |
| 5. | No Claim | From this page you can record the date that a decision was made not to make Demand against the Guarantee. For situations where the reasons for Demand have been satisfied and the facility is to be restored to "Guaranteed", follow the instructions in 13.2 Restore to Guaranteed . | n/a |
| 6. | Demand against Guarantee | To be used when making a claim on BEIS under the EFG Guarantee. This should continue to be used even when the claim limit has been exhausted. | n/a |

| # | Option | Details | Chapter reference |
|-----|---------------------------------|---|-------------------|
| 7. | Repay Facility | To be used when the Facility has been repaid in full | |
| 8. | Data Correction | Correct facility information including the business name, registration number and other generic fields. | n/a |
| 9. | Generate Guarantee Fee Schedule | Generates the Guarantee Fee Schedule | n/a |
| 10. | Generate State Aid letter | Generates the State Aid Letter | n/a |

13.2 Restore to Guaranteed

When a Facility is in the 'Lender Demand' state and the Demand has been satisfied (e.g. repayments / terms of the facility and Guarantee Fees have been brought up to date following the Demand), the Facility should be returned to a state of 'Guaranteed'.

From the 'Facility Summary' screen, select 'Change Amount or Terms'. In the "What is the change you wish to make?" field, select 'Lender Demand Satisfied' from the drop-down menu and put the date of the change in the first field. After completing the required fields, select 'Submit' and the Web Portal will advise that the facility has been restored to 'Guaranteed' (via the Facility summary screen).

The Lender should ensure that the Guarantee Fees are up to date. Any missed guarantee fees should be paid to the Guarantee Fee collection agent (- see Term Loan Lender Manual for the details of how payments can be brought up to date). If a revised repayment profile has been arranged the lender may need to re-schedule the facility and the Guarantee Fee schedule.

13.3 No Claim

This option is available for Facilities in the 'Lender Demand' state. The 'No Claim' option from the Facility Summary will allow a Lender to advise the Web Portal that 'No Claim' will ever be made under the EFG Guarantee. **Note that once submitted this decision is final and irreversible.** This should not be used for facilities where they are being returned to a 'Guaranteed' state e.g. where repayments have been brought up to date following 'Demand on the Borrower'. The 'Change Amount or Terms' should be used to restore the Facility to a state of 'Guaranteed'.

Select 'No Claim' from the 'Facility Summary' screen. This will display the 'No Claim' Screen as shown in screenshot 13.3.1. Reminder - **Once submitted this decision is final and irreversible.**

WEB PORTAL SCREEN 13.3.1 – NO CLAIM AGAINST FACILITY

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

[Home](#) / [Facility Portfolio](#) / [Facility](#)

No Claim Against Facility

From this page you can record the date that a decision was made not to make Demand against the Guarantee.

On what date was a decision made not to make Demand against the Guarantee? **1.**

| Question Number in 13.3 | Question | Required Input | Comments |
|-------------------------|--|--------------------------------|---------------------------------|
| 1 | On what date was a decision made not to make Demand against the Guarantee? | Date in the format dd/mm/yy yy | Record the date of the decision |

Select 'Submit' to proceed. The Web Portal will update the loan state to 'Not Demanded'.

WEB PORTAL SCREEN 13.3.1: No Claim on Guarantee / 'Not Demanded' State)

Enterprise Finance Guarantee Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search

[Home](#) / [Facility Portfolio](#) / [Facility](#)

Facility Summary for

Facility Type: **Updated**

State: Not demanded

Amount:

Business name:

Last modified:

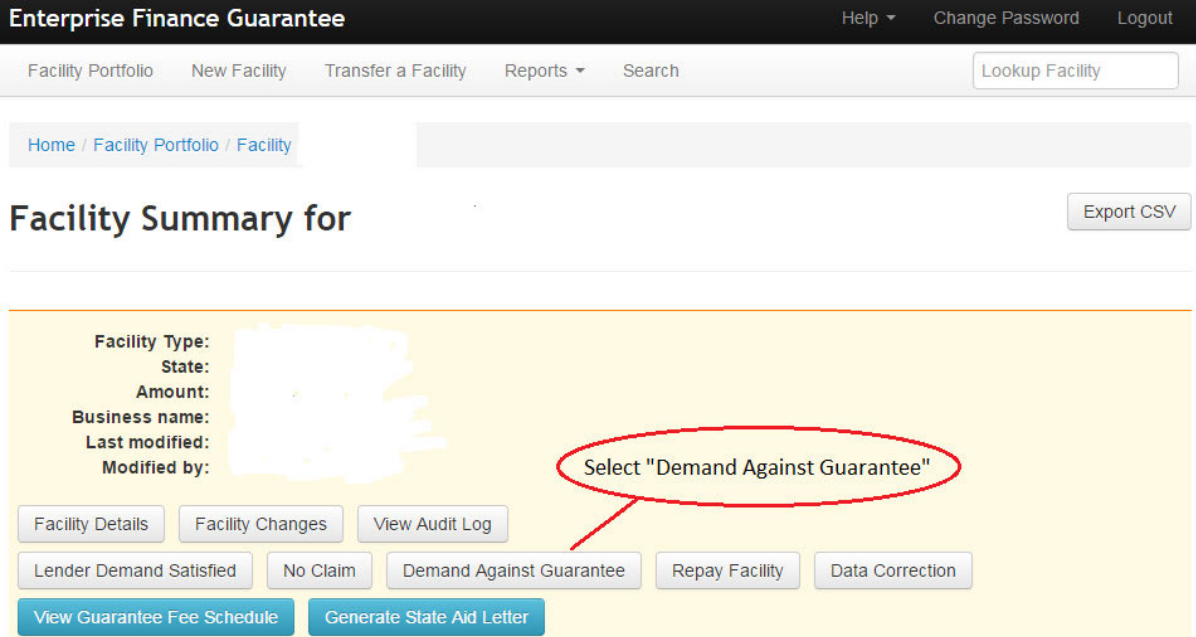
Modified by:

13.4 Demand against Government Guarantee

This option is available for facilities in the 'Lender Demand' state. The 'Demand against Government Guarantee' option from the 'Facility Summary' screen will allow a Lender to advise the Web Portal that a claim is being made under the EFG Guarantee.

Select 'Demand against Guarantee' option from the 'Facility Summary' screen (screenshot 13.4.1). This will display the 'Demand against Government Guarantee' screen (screenshot 13.4.2).

WEB PORTAL SCREEN 13.4.1: SELECT DEMAND AGAINST GUARANTEE



The screenshot shows the 'Enterprise Finance Guarantee' web portal. The top navigation bar includes 'Help', 'Change Password', and 'Logout'. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail reads 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for' followed by a blurred facility name and an 'Export CSV' button. The central content area has a yellow background and displays facility details: 'Facility Type:', 'State:', 'Amount:', 'Business name:', 'Last modified:', and 'Modified by:'. Below these details are several buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Lender Demand Satisfied', 'No Claim', 'Demand Against Guarantee', 'Repay Facility', 'Data Correction', 'View Guarantee Fee Schedule', and 'Generate State Aid Letter'. A red circle highlights the 'Demand Against Guarantee' button, with a red callout box containing the text 'Select "Demand Against Guarantee"'. The 'Demand Against Guarantee' button is currently disabled.

Security Held

Any security held should be realised and once realised a claim can be made on the Guarantee for the remaining outstanding net principal subject to the Lenders Claim Limit / Enhanced Audit / Guarantee Fees being up to date.

If there is a delay with realising security, a claim can be made through British Business Bank plc after 18 months has elapsed following Formal Demand to the Borrower.

For more details on realising security, the claims process and the Claim Limit, please see the Legal Agreement and Chapter 8 of the EFG Term Loan Lender Manual.

WEB PORTAL SCREEN 13.4.2: DEMAND AGAINST GOVERNMENT GUARANTEE

Enterprise Finance Guarantee
Help ▾ Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports ▾ Search
Lookup Facility

[Home](#) / [Facility Portfolio](#) / [Facility](#)

Demand Against Government Guarantee

What is the date the Demand is being made against the Scheme Guarantee? (This should be today's date) 1.

What is the outstanding Scheme Facility Principal owed by the Borrower to the Lender upon which the Guaranteed Percentage will be calculated? 2.

Please select the primary cause of business failure 3.

Please provide any further information you consider appropriate to the reason for Claim against the Scheme Guarantee 4.

| Question Number in 13.4.1 | Question | Required Input | Comments |
|---------------------------|---|--------------------------------------|---|
| 1 | What is the date the Demand is being made against the Scheme Guarantee? (This should be today's date) | None - Prefilled | This should be 'today's' date |
| 2 | What is the outstanding Scheme Facility Principal owed by the Borrower to the Lender upon which the Guaranteed Percentage will be calculated? | £0.00 | Gross amount of debt before 75% guarantee is applied but after security has been realised |
| 3 | Please select the primary cause of business failure | 'Select Failure Reason' | See primary contents of drop down list summarised below |
| 4 | Please provide any further information you consider appropriate to the reason for Claim against the Scheme Guarantee | Free format (Not mandatory) | Provide any further information on the failure reason as appropriate |

The following primary causes of 'business failure' categories are defined as:

- Loss of market
- Management failure
- Victim of fraud
- Bad debts
- Financial
- Knock on effect from failure of another company
- Failure of new venture, expansion or acquisition

- Living beyond means
- Relationship breakdown
- Illness/accident/death
- Loss of employment
- Loss/significant reduction of household income
- Gambling and other rash speculation
- Increase in interest rates on existing debts
- Guarantee liabilities
- Loss on the sale of a property
- Other

Within each of the above categories, there are further sub sections – which the User can select via the drop-down box.

After completing the 'Principal Amount' and 'Failure Reason' fields, select 'Submit' to proceed. The EFG Web Portal will change the facility state to 'Demanded' (screenshot 13.4.2) and show the calculated claim amount.

The EFG Web Portal will also calculate and expose the amount of the Claim which has been made against the Government Guarantee (green shaded banner). Settlement will be subject to the Lender Claim Limit, if the facility is to be subjected to an Enhanced Audit and if all Guarantee Fees have been paid up to date.

WEB PORTAL SCREEN 13.4.2: FACILITY DEMANDED

The screenshot displays the 'Enterprise Finance Guarantee' web portal interface. At the top, there is a navigation bar with 'Enterprise Finance Guarantee' on the left and 'Help', 'Change Password', and 'Logout' on the right. Below this is a secondary navigation bar with 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' button. A prominent green banner at the top of the main content area states: 'Demand has been made against the Government Guarantee. The value of the demand is: £18,750.00'. Below the banner, a breadcrumb trail reads 'Home / Facility Portfolio / Facility W2XPH97+01 /'. The main heading is 'Facility Summary for W2XPH97', with an 'Export CSV' button to its right. A red callout box labeled 'Calculated claim amount' points to the demand value in the green banner. Below the heading, a yellow box contains facility details: 'Facility Type: Business Term', 'State: Demanded', 'Amount: £100,000.00', 'Business name: business_name', 'Last modified: 28/04/2017 13:33:31', and 'Modified by: [redacted]'. A red callout box labeled 'State updated to 'Demanded'' points to the 'State: Demanded' field. At the bottom of the yellow box, there are several buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Data Correction', 'Repay Facility', 'Revert to Lender Demand', and 'Generate State Aid Letter'.

14.0 ACTIONS AFTER DEMANDED

14.1 Actions Available

If the facility is in the 'Demaned' state, then the 'Facility Summary' will show seven possible actions:

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search'. A 'Lookup Facility' search box is on the right. Below the navigation bar, the breadcrumb trail reads 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for' followed by a blurred facility name and an 'Export CSV' button. A yellow box contains facility details: Facility Type, State, Amount, Business name, Last modified, and Modified by. Below this box are seven numbered action buttons: 1. Facility Details, 2. Facility Changes, 3. View Audit Log, 4. Data Correction, 5. Repay Facility, 6. Revert to Lender Demand, and 7. Generate State Aid Letter.

| # | Option | Details | Chapter reference |
|----|------------------|--|---|
| 1. | Facility Details | To view details of the facility | |
| 2. | Facility Changes | To view any changes that have been made to the facility | |
| 3. | View Audit Log | To view audit details specific to the facility | |
| 4. | Data Correction | Allows the correction of amounts, dates of Facility Letter / Guarantee and Lending Limit | <p>11.4 Repay Facility</p> <p>The 'Repay Facility' option from the 'Facility Summary' screen will allow a Lender to advise the EFG Web Portal the date the Borrower repaid the facility.</p> |

| | | | |
|----|---------------------------|---|--------------------------------------|
| | | | 11.5 Data Correction |
| 5. | Repay Facility | To enter the date the facility was Repaid | 11.4 Repay Facility |
| 6. | Revert to Lender Demand | To move the facility back to Lender Demand | |
| 7. | Generate State Aid Letter | Generates the State Aid Letter for printing | 8.6 State Aid Letter |

14.2 Revert to Lender Demand

If a Lender has moved a facility Claim Against Guarantee in error the Lender is now able to move a facility back to the Lender Demand status and all the actions that are available to them at that stage.

The Lender just needs to confirm that they want to move the facility back to Lender Demand.

15.0 CLAIMING SETTLEMENT FROM BEIS

Once Demand has been made to BEIS on the EFG Web Portal the information is recorded on the system.

The Lender is then required to submit a claim to BBB. (This is not a Web Portal process).

Funds are claimed quarterly by the Lender via a 'Demand Invoice' which may be submitted to BBB for payment on quarters ending 31st March, 30th June, 30th September and 31st December.

The Demand Invoice is the document through which the Lender formally seeks payment from BBB for all the Guarantee Demands to BEIS which have been recorded on the EFG Web Portal during the preceding quarter. The information required for the Demand Invoice is detailed in the EFG Term Loan Lender Manual.

BBB will advise the Lender of the settlement of each individual EFG Facility by changing the status of the Facility record on the Web Portal from 'Demanded' to 'Settled'. If any EFG facilities included on a Demand Invoice are not settled, it is the Lender's responsibility to resolve the reasons for non-settlement and to resubmit them on the next quarter's Demand Invoice.

If there are any Recoveries the Lender should submit a Recoveries Statement (the information that should be included is detailed within the EFG Term Lender Manual. As with all EFG activity, Demands on BEIS are subject to audit. Please refer to the EFG Legal Agreement and the Chapter 11 of the EFG Lender Manual for further details.

16.0 RECOVERIES

16.1 Recovery Made

To be used where a Lender subsequently recovers some or all of the outstanding Facility after Settlement of the Claim to enable BEIS to be reimbursed accordingly.

Please refer to the EFG Legal Agreement and Chapter 8 of the EFG Lender Manual for further details.

This option is available for facilities in the 'Settled', 'Recovered' and 'Realised' states. The 'Recovery Made' option from the 'Facility Summary' screen will allow a Lender to advise the Web Portal that a Recovery has been made.

Select 'Recovery Made' from the 'Facility Summary' screen. This will bring up the 'Facility Recovery' screen as shown in screenshot 16.1.

WEB PORTAL SCREEN 16.1: FACILITY RECOVERED

[Home](#) / [Facility Portfolio](#) / [Facility](#)

Facility Recovery

Using this screen you can record any recovery due to the Secretary of State.

This screen operates in accordance with Schedule 2 of the Legal Agreement under which this facility was guaranteed. This should be referred to if a fuller description of any of the abbreviated definitions used below is required.

| | | |
|--|---|-----|
| On what date was the recovery made? | <input type="text" value="dd/mm/yyyy"/> | 1. |
| The Secretary of State previously paid the Lender this amount by way of a Settlement of the Lender's Demand against the Government Guarantee | | 2. |
| The Guarantee Rate applicable to this facility is | | 3. |
| This is the qualifying amount which was outstanding to the Lender by the Borrower under the guaranteed facility on the date Demand was originally made to the Secretary of State | | 4. |
| Enter the value of any non-EFG Debt issued prior to/simultaneous with EFG debt | £ <input type="text"/> | 5. |
| Enter the value of any non-EFG Debt issued subsequent to EFG debt | £ <input type="text"/> | 6. |
| Enter the value of the proceeds of any post-Settlement Security Realisations, excluding any Linked Security | £ <input type="text"/> | 7. |
| Enter the value of the proceeds of any Linked Security | £ <input type="text"/> | 8. |
| Value of Realisations attributable to EFG facility | | 9. |
| Cumulative total of previous recorded Recoveries | £0.00 | 10. |
| Value of payment due to the Secretary of State | | 11. |

The following fields require input:

| Question Number in 16.1 | Question | Required Input | Comments |
|-------------------------|---|-------------------------------|---|
| 1 | On what date was the Recovery made (dd/mm/yyyy)? | Date in the format dd/mm/yyyy | Date of Recovery |
| 2 | The Secretary of State previously paid the Lender this amount by way of Settlement of the Lender's Demand against the Government Guarantee: | None | Prefilled from 'Demand' |
| 3 | The Guarantee Rate (%) applicable to this Facility is: | None | Prefilled from 'Demand' |
| 4 | This is the qualifying amount which was outstanding to the Lender by the Borrower under the EFG Facility on the date Demand was originally made to the Secretary of State: | None | Prefilled from 'Demand' |
| 5 | Enter the value of any outstanding non-EFG Debt issued prior to / simultaneous with EFG debt: | Amount in £ | Value of any other Borrower debt to the Lender issued before or at the same time as the EFG facility |
| 6 | Enter the value of any non-EFG debt issued subsequent to EFG debt: | Amount in £ | Value of any other Borrower debt to the Lender issued after the EFG facility |
| 7 | Enter the value of the proceeds of any post-Settlement Security Realisations, excluding any Linked Security: (See EFG Lender Manual Section for definition of 'Linked Security'). | Amount in £ | Value of any security proceeds excluding any Linked Security i.e. from security not charged specifically for the EFG Facility |
| 8 | Enter the value of the proceeds of any Linked Security: | Amount in £ | Value of any Linked Security proceeds i.e. from security charged specifically for the EFG Facility |
| 9 | Value of Realisations attributable to EFG facility: | None | Calculated by the Web Portal |
| 10 | Cumulative total of previous recorded Recoveries: | None | Prefilled from any previous Recoveries |
| 11 | Value of payment due to the Secretary of State: | None | Calculated by the Web Portal |

Once the fields have been input, select 'Calculate' and this will complete Fields '8' and '10'. The Web Portal makes the calculation and confirms the amount due to BBB because of the Recovery.

SFLG Recoveries.

The SFLG recovery screen will expose several additional fields and certain fields outlined above are positioned differently. Such differences are indicated in screenshot 16.2.

WEB PORTAL SCREEN 16.2: FACILITY RECOVERY MADE / SFLG LOAN

Once the appropriate details have been entered, the User should select 'Submit' and the Web Portal will confirm a Recovery has been made by displaying the 'Recovered' screen as shown in screenshot 16.1.1. The state will show as 'Recovered'. If a facility is in the 'Recovered' state, then the 'Facility Summary' still has the 'Recovery Made' action available to allow further Recoveries to be made.

WEB PORTAL SCREEN 16.1.1: RECOVERY MADE / Recovered State

The screenshot displays the Enterprise Finance Guarantee web portal interface. At the top, there is a navigation bar with the title 'Enterprise Finance Guarantee' and links for 'Help', 'Change Password', and 'Logout'. Below this is a secondary navigation bar with links for 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail shows 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for', with an 'Export CSV' button to its right. The central content area has a yellow background and lists fields: 'Facility Type:', 'State:', 'Amount:', 'Business name:', 'Last modified:', and 'Modified by:'. Below these fields are several buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Recovery Made', and 'Generate State Aid Letter'.

16.2 Returning Funds to BEIS

Once the Web Portal has been updated to show 'Recovered', repayments across the Lender's whole portfolio should be entered on to a 'Recoveries Statement' on a quarterly basis.

The Recoveries Statement is the document on which the Lender summarises the amounts due to BEIS from any recoveries arising from previously settled Demands and accompanies payment of those recoveries to BEIS. The information that is required for the Recoveries Statement is detailed in the EFG Term Loan Lender Manual.

Please refer to the EFG Legal Agreement and Chapter 8 of the Lender Manual for further details.

17.0 FACILITY ADMINISTRATION

17.1 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 |

17.1.1 View Audit Log

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

From the 'Facility Summary' screen, select 'View Audit Log' and the 'Audit Log' screen will be displayed as shown in screenshot 17.1.1. The Audit Log can be printed (see 6.5 *Printing Documents*).

WEB PORTAL SCREEN 17.1.1: AUDIT LOG

The screenshot shows the 'Enterprise Finance Guarantee' web portal. The top navigation bar includes 'Help', 'Change Password', and 'Logout'. Below the navigation bar, there are links for 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and a search box. A 'Lookup Facility' button is also present. The breadcrumb trail shows 'Home / Facility Portfolio / Facility'. The main heading is 'Facility audit for'. Below this, there is a yellow box containing the following information: Facility Type: [redacted], State: [redacted], Amount: [redacted], Business name: [redacted], Last modified: [redacted], Modified by: [redacted]. A 'Facility Summary' button is located below this information.

This page provides the facility audit record

| Function | From state | To state | Modified on | By |
|----------------------------|------------|------------|------------------|----------------------|
| Check Eligibility | Created | Eligible | 05/02/2009 12:11 | first_name last_name |
| Loan entry | Eligible | Completed | 05/02/2009 12:21 | first_name last_name |
| Offer scheme facility | Completed | Offered | 10/02/2009 09:10 | first_name last_name |
| Guarantee and initial draw | Offered | Guaranteed | 04/03/2009 17:17 | first_name last_name |

17.1.2 View Facility Details

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

From the 'Facility Summary' screen, select 'View Facility Details' and the 'Facility Details' screen will be displayed as shown in screenshot 17.1.2. The 'Facility Details' can be exported as a csv file or printed.

WEB PORTAL SCREEN 17.1.2: FACILITY DETAILS

Enterprise Finance Guarantee Help - Change Password Logout

Facility Portfolio New Facility Transfer a Facility Reports - Search

Home / Facility Portfolio / Facility

Facility Details for

Export details to CSV file

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

Eligibility Check

| | |
|--|---------|
| Do you confirm that, even after taking any available security, the inadequacy of the Applicant's security would otherwise prevent a facility from being provided except with the backing of the Enterprise Finance Guarantee? | Yes |
| Do you confirm that the Applicant is not a business which is, or is likely to become, unable to meet its obligations as they fall due (whether through its own resources or with funds it is able to obtain from its shareholders or creditors)? | Not Set |
| Is the guarantee to be used exclusively within a business operating outside of the UK or to finance an export transaction? | Not Set |
| Including this application, will the total EFG facilities drawn in the business' (group's) current financial year plus two previous financial years be less than £1.2 million? | Yes |
| Is a Principal Private Residence to be charged in connection with the granting of this facility? | No |
| Has the Applicant received other de minimis State aid within the last three years? | Not Set |
| Is the turnover of the business (group) less than £41m and is more than 50% of the business (group) turnover generated from trading activity? | Not Set |
| Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Standard Commercial Credit and Underwriting Guidelines. | Yes |
| Is the facility term 10 years or less for facilities up to and including £600,000 or 5 years or less for facilities of £600,001 to £1,200,000? | Not Set |
| Is the Applicant active and do they operate in the following sectors? Financial Services, Primary and Secondary Education, Membership Organisation or Public Sector Organisation. | Not Set |
| Will the facility be used to support activities in any of the following sectors? Agriculture, Fisheries and Aquaculture, Road Freight (restrictions apply in these sectors) | Not Set |
| Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with the proposed facility? | Yes |

Printing Facility Details:

Print Facility details – via Web browser 'Tools' option (cog)

"Ctrl and P" – will also provide print options

Loan Details for

State: Guaranteed
Amount: £75,000.00
Business name: Type F Testing KF
Last modified: 08/02/2011 00:00:00
Modified by: [REDACTED]

Loan Summary

Eligibility and Loan Entry

| | |
|--|-------------------------------|
| What is the name of the lender organisation? | Little Tinkers |
| System Generated Identification Reference | NQ9UB9N+01 |
| Before proceeding, please confirm that a Data Protection and Disclosure Declaration signed by the Applicant has been received. | Yes |
| What is the legal name of the Applicant business? | Type F Testing KF |
| What is the trading name of the Applicant if the Applicant trades under another business name? | |
| What is the legal form of the Applicant? | Private Limited Company (LTD) |
| What is the Applicant's Company Registration Number (if applicable)? | 123456 |
| What is the current annual turnover of the Applicant business? | £2,000,000.00 |
| What is the Commencement of Trading Date of the Applicant business? | 29/05/1986 |

17.1.3 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 EFG Web Portal the date the Borrower repaid the facility.

11.5 Data Correction or "Change Facility or Terms" functions).

From the 'Facility Summary' select 'View Facility Changes' and the 'Facility Changes' screen will be displayed as shown in screenshot 17.1.3. This provides a summary of the changes made to the Facility.

WEB PORTAL SCREEN 17.1.3: Facility Changes

Enterprise Finance Guarantee Help Change Password Logout

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

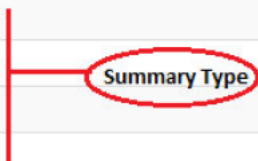
[Home](#) / [Facility Portfolio](#) / [Facility DBCULNW+01](#) /

Facility Changes

Facility Type: Business Term
State: Guaranteed
Amount: £85,000.00
Business name: business_name
Last modified: 24/04/2015 14:53:47
Modified by: first_name last_name

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

| Date of Change | Summary Type |
|----------------|--|
| 05/03/2009 | Initial draw and guarantee |
| 15/12/2014 | Lender Reference |
| 21/04/2015 | Generic Fields |
| 24/04/2015 | Generic Fields |



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

WEB PORTAL SCREEN 17.1.4: LOAN CHANGES

Enterprise Finance Guarantee

[Loan Portfolio](#) [New Loan](#) [Transfer a loan](#) [Transfer a legacy loan](#) [Generate a loan report](#) [Change Password](#) [Logout](#) Help

Loan Change

State: Guaranteed
Amount: £90,000.00
Business name: State Aid test
Last modified: 18/09/2012 08:51:04
Modified by: [REDACTED]

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

| | | | |
|---------------------|------------|--------------------|----------------------------|
| Change date | 20/09/2012 | Change type | Initial draw and guarantee |
| Amount drawn | £50,000.00 | | |
| Modified on | 18/09/2012 | Modified by | [REDACTED] |

17.2 Report and Audit Functions

17.2.1 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 17.2.1.

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 EFG this should be 'New Scheme'
- Facility Scheme – Select SFLG or EFG Only from the Drop-Down menu

WEB PORTAL SCREEN 17.2.1: FACILITY REPORT

Enterprise Finance Guarantee Help Change Password Logout

[Facility Portfolio](#) [New Facility](#) [Transfer a 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 facility type(s)

- Asset Finance
- Business Term
- Invoice Finance
- Revolving Credit

Select facility state

Auto cancelled
Auto removed
Cancelled

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

What is the Facility?

- Legacy SFLG
- New SFLG
- EFG

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 17.2.2.

WEB PORTAL SCREEN 17.2.2: FACILITY REPORT SUMMARY

Enterprise Finance Guarantee Lookup Loan

Loan Portfolio New Loan Transfer a loan Transfer a legacy loan Generate a loan report Search Change Password Logout Help -

Facility Report Summary

This page summarises the results of your loan report search criteria. You can download the report or perform a fresh search using edited or new criteria.

Data extract found 58 rows

| Criterion | Value |
|---|---------------------------|
| The Scheme Facility Letter start date for your report | |
| The Scheme Facility Letter end date for your report | |
| The 'created' start date for your report | |
| The 'created' end date for your report | |
| The 'last modified' start date for your report | |
| The 'last modified' end date for your report | |
| Loan state(s) | Guaranteed |
| Lender organisation | Little Tinkers |
| Loan type(s) | New Scheme, Legacy Scheme |
| Loan scheme | EFG Only |

[Download Report](#)

Reports generated by the Web Portal can be downloaded by clicking on 'Download 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 'Enterprise Finance Guarantee' text (at the top of the screen) or via the 'breadcrumb' functionality and re-select 'Generate a Facility Report'.

17.3 Generate Realisations Report

The Realisations Report provides Lenders with a list of facilities that have been 'Settled' by BBB where a Recovery has been made and has been actioned by BBB. The table will show Pre-and Post-Claim Limit Realisations and any Adjustments.

Select 'Generate Realisations Report' from the 'Home' page to expose the details in screenshot 17.4.1. The User can select the Start Date and the End Date and 'click' Submit. The EFG Web Portal will advise the User of the number of rows of data, which can be downloaded via the 'Download Report' button.

WEB PORTAL SCREEN 17.3.1: REALISATIONS REPORT SUMMARY

Enterprise Finance Guarantee Help ▾ Change Password Logout

[Facility Portfolio](#) [New Facility](#) [Transfer a Facility](#) [Reports ▾](#)

[Home](#) /

Realisations Report Criteria

From this page you can run a Realisations Report using selected criteria.

What is the start date for your report?

What is the end date for your report?

17.4 Generate Recoveries Report

The Recoveries Report will provide Lenders with a list of facilities that have been Settled by BBB where a Recovery has been received by a Lender after it was Settled but it has yet to be actioned by BBB.

Select 'Generate Recoveries Report' from the 'Home' page to expose the details in screenshot 17.5.1. The User can select the Start Date and the End Date and 'click' Submit. The EFG Web Portal will advise the User of the number of rows of data, which can be downloaded via the 'Download Report' button.

WEB PORTAL SCREEN 17.4.1: RECOVERIES REPORT SUMMARY

Enterprise Finance Guarantee Help ▾ Change Password Logout

[Facility Portfolio](#) [New Facility](#) [Transfer a Facility](#) [Reports ▾](#)

[Home](#) /

Recoveries Report Criteria

From this page you can run a Recoveries Report using selected criteria.

What is the start date for your report?

What is the end date for your report?

18.0 NEW DIRECT DEBIT MANDATE

A new Direct Debit mandate may be required if the borrower changes their bank account. A Lender can only rely on the guarantee if the Guarantee Fees have been paid up to date. If Guarantee Fees are allowed to lapse this puts the Lender at risk of losing the benefit of the guarantee.

If a Borrower moves Lender and the outstanding borrowing is repaid the Direct Debit should be cancelled by the Borrower. Updating the Web Portal to "Repaid" will also ensure that Guarantee Fees are no longer collected except in instances where the Portal has been updated within 3 weeks of the next collection, then there is a risk that the collection will still be attempted. In such instances, if the collection is successful the borrower can receive reimbursement by the submission of an indemnity claim.

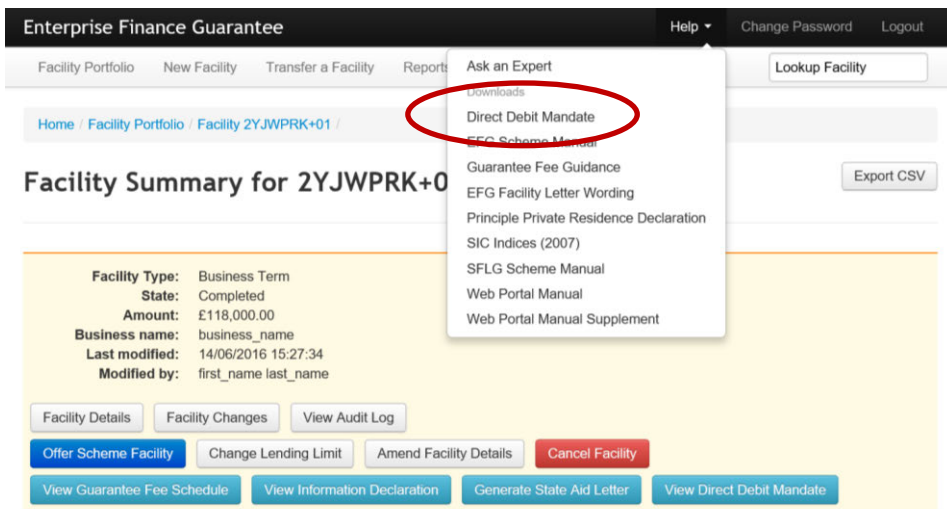
When a Borrower changes banks and the Facility remains with the existing Lender, it is the Lender's responsibility to ensure there is continuity for EFG Guarantee Fees and repayments.

A new mandate can be acquired at the following points:

- Once a loan has been progressed to a state of 'Complete'.
- At any time from the 'Help' Tab.

The screenshot displays the 'Enterprise Finance Guarantee' web portal. The top navigation bar includes 'Help', 'Change Password', and 'Logout'. Below this, there are links for 'Facility Portfolio', 'New Facility', 'Transfer a Facility', 'Reports', and 'Search', along with a 'Lookup Facility' search box. The breadcrumb trail shows 'Home / Facility Portfolio / Facility'. The main heading is 'Facility Summary for', with an 'Export CSV' button. The facility details section includes fields for Facility Type, State, Amount, Business name, Last modified, and Modified by. Below these details are several action buttons: 'Facility Details', 'Facility Changes', 'View Audit Log', 'Offer Scheme Facility', 'Change Lending Limit', 'Amend Facility Details', 'Cancel Facility', 'View Guarantee Fee Schedule', 'View Information Declaration', 'Generate State Aid Letter', and 'View Direct Debit Mandate'. A red circle highlights the 'Acquire Mandate' button, which is connected by a red line to the 'Help' menu item in the top navigation bar.

- A Direct Debit Mandate is also available via the 'Help' drop down.



19.0 ADMINISTRATOR ROLE

19.1 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 Web Portal functionality. If an Administrator requires access to other parts of the system (i.e. to input EFG Facilities or to produce reports) they must set themselves up as an End User (see *19.4 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.

19.2 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 Web Portal.

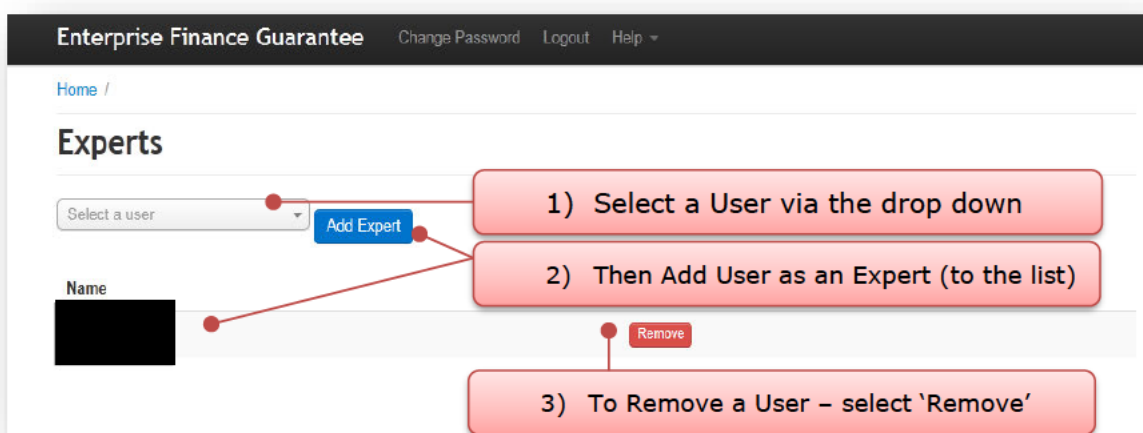
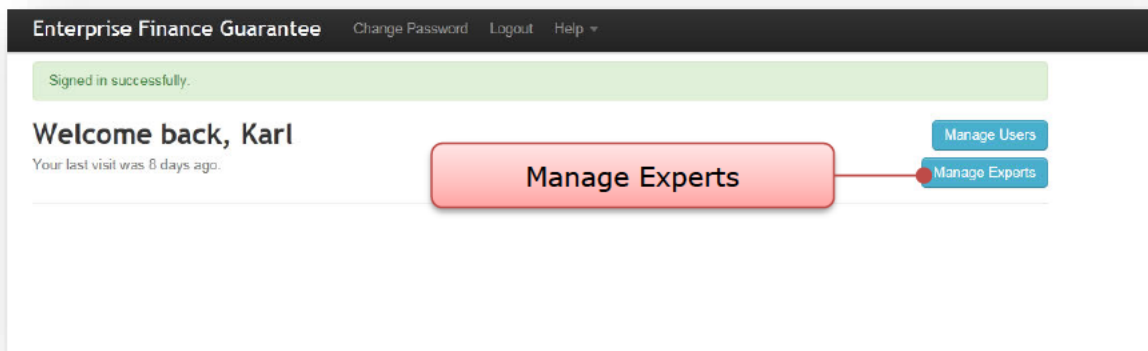
The automated email will contain:

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

19.3 Manage 'Experts'

Within the new system, the Lender Administrator can assign individuals as 'Experts' (select Manage Experts (see screenshot 19.3)). 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').

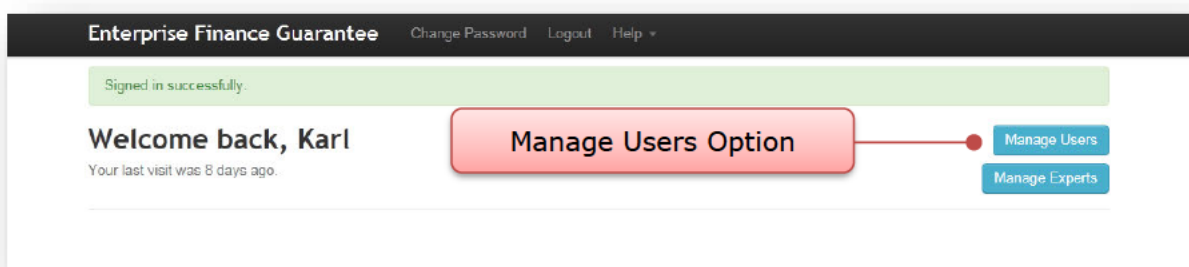
WEB PORTAL SCREENS 19.3: ADMINISTRATOR HOME PAGE / Experts



19.4 Manage Lender Users

When an Administrator uses the Web Portal, the Home Page is displayed as shown in screenshot 19.4. From the Home Page, the Administrator should select 'Manage Users'.

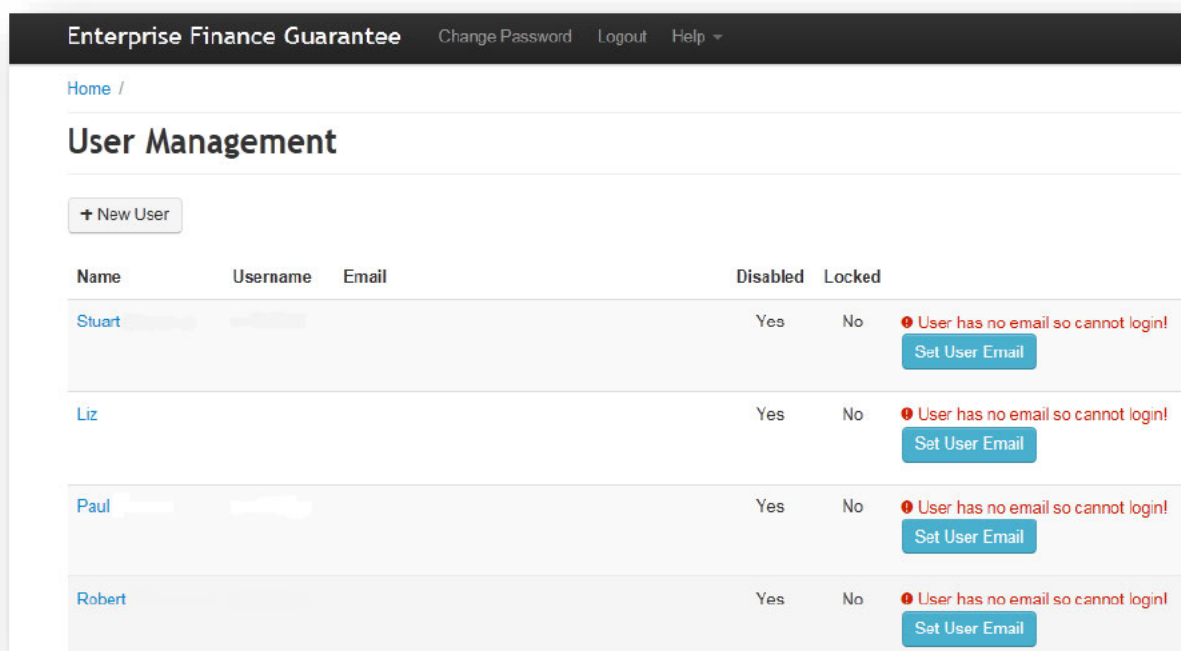
WEB PORTAL SCREEN 19.4: ADMINISTRATOR HOME PAGE / Manage Users





This will provide a list of the organisation's current Users as shown in screenshot 19.4.1.

WEB PORTAL SCREEN 19.4.1: MANAGE LENDER USERS / User Management

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



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

| Action | Details |  |
|---|---|---|
| + New User | Set up a new User on the system | <i>19.5 ' + New User' / (Create a New Lender User)</i> |
| 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 19.4.2) This includes disabling / removing users. | |

WEB PORTAL SCREEN 19.4.2: MANAGE USERS DETAILS

Enterprise Finance Guarantee Change Password Logout Help ▾

Home / User Management /

Edit User

First name
[Redacted]

Last name
[Redacted]

Email
XXXXX@XXX.XX

Update User

Disable User

Change details if necessary and then click 'Update User'

To disable a User's account – select 'Disable User'

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

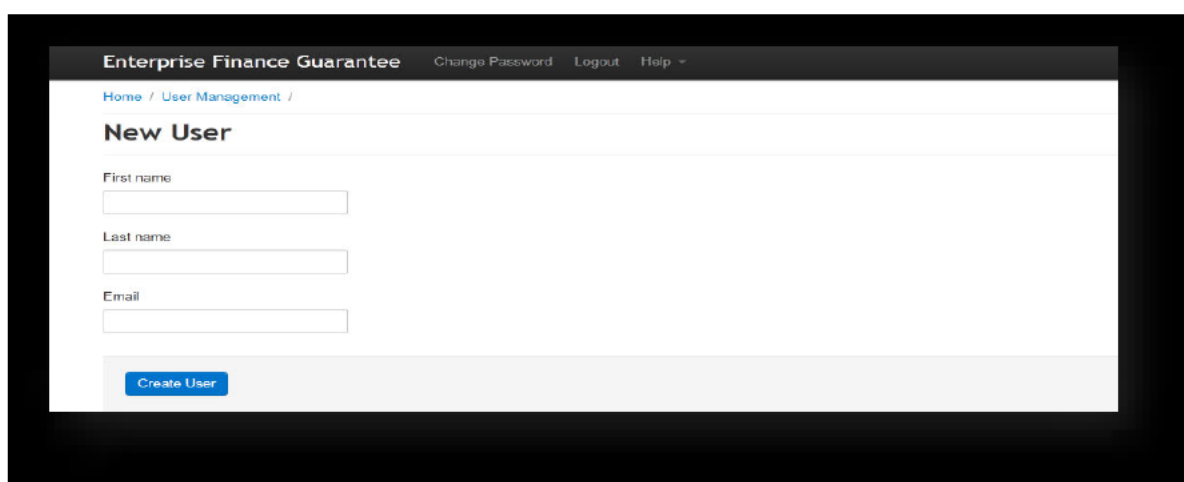
The 'Forgot Password' / password re-set function is resolved via the system and generates an automated email to the User's email account.

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

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

Select '+ New User' from the 'Manage Lender Users' screen and the 'New User' screen will be displayed as in screenshot 19.5.

WEB PORTAL SCREEN 19.5: + New User / Create a Lender End User



The screenshot shows a web portal interface for 'Enterprise Finance Guarantee'. At the top, there are navigation links: 'Change Password', 'Logout', and 'Help'. Below this is a breadcrumb trail: 'Home / User Management /'. The main heading is 'New User'. There are three text input fields labeled 'First name', 'Last name', and 'Email'. At the bottom of the form is a blue button labeled 'Create User'.

The following information should be completed for the End User:

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

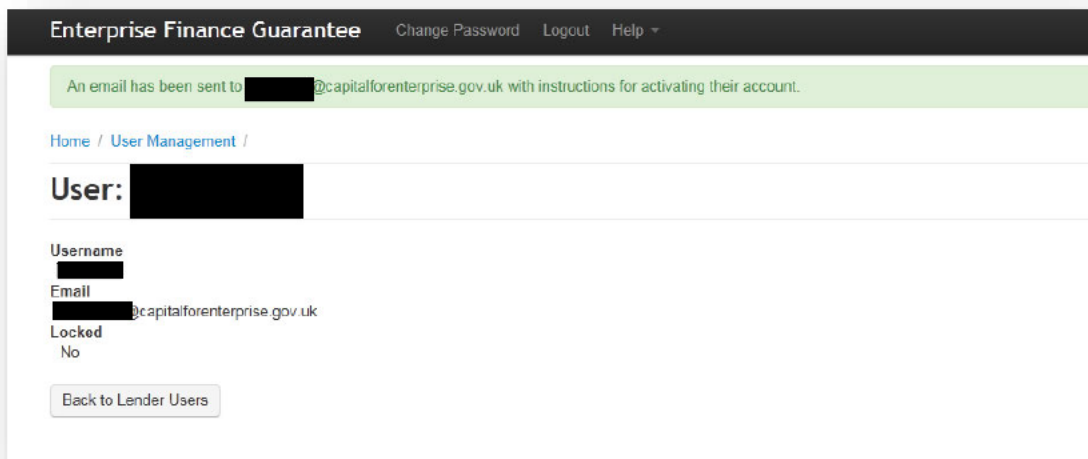
Once all the information has been entered, select 'Create User' to create the new End User. An email will be sent to the User with the following details:

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

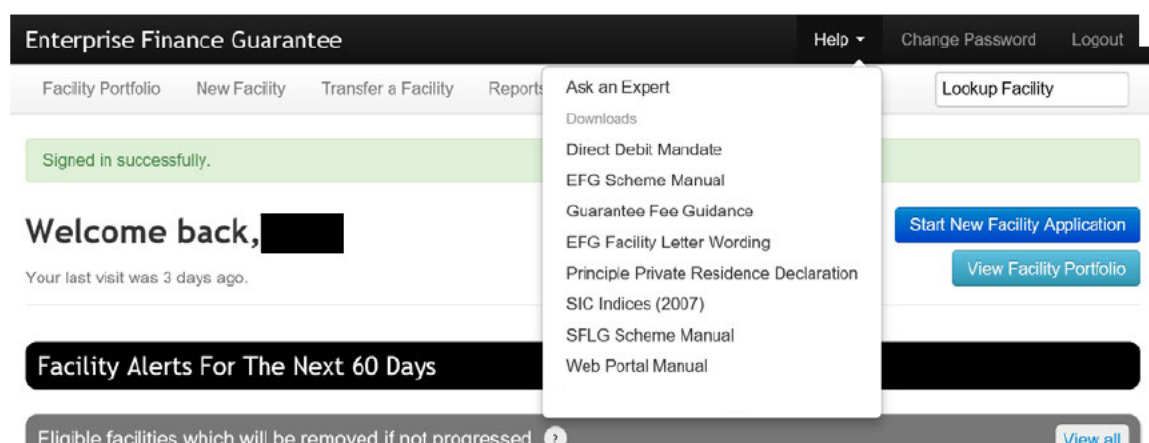
The Administrator receives confirmation (screenshot 19.5.1) that instructions have been sent to the End User.

To get back to the list of End Users the Administrator can select 'Back to Lender Users' – or the "Enterprise Finance Guarantee" text to return to the home page or the 'User Management' option in blue text (see screenshot 19.5.1).

WEB PORTAL SCREEN 19.5.1: USER CREATED OR RESET



20.0 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:

- Direct Debit Mandate – EFG Term Loan Lender Manual Annex 9;
- EFG Scheme Manual;
- Guarantee Fee Guidance – EFG Term Loan Lender Manual Annex 14;
- EFG Facility Letter Wording – EFG Term Loan Lender Manual Annex 11;
- Principal Private Residence Declaration – EFG Term Loan Lender Manual Annex 16;
- SIC Indices (2007);
- SFLG Scheme Manual;
- EFG Web Portal Manual.

See 20.1 for how best to navigate the PDF SIC document / search for codes.

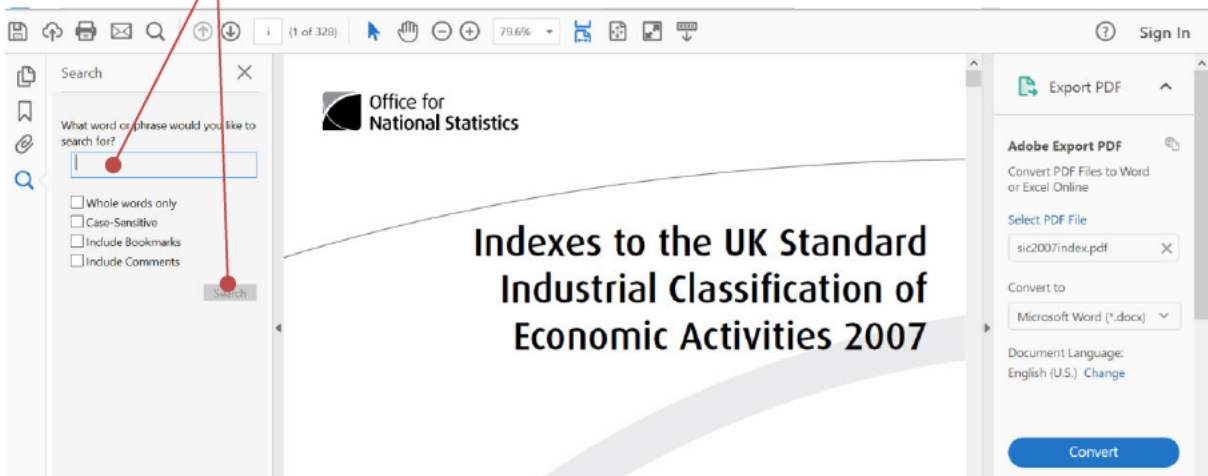
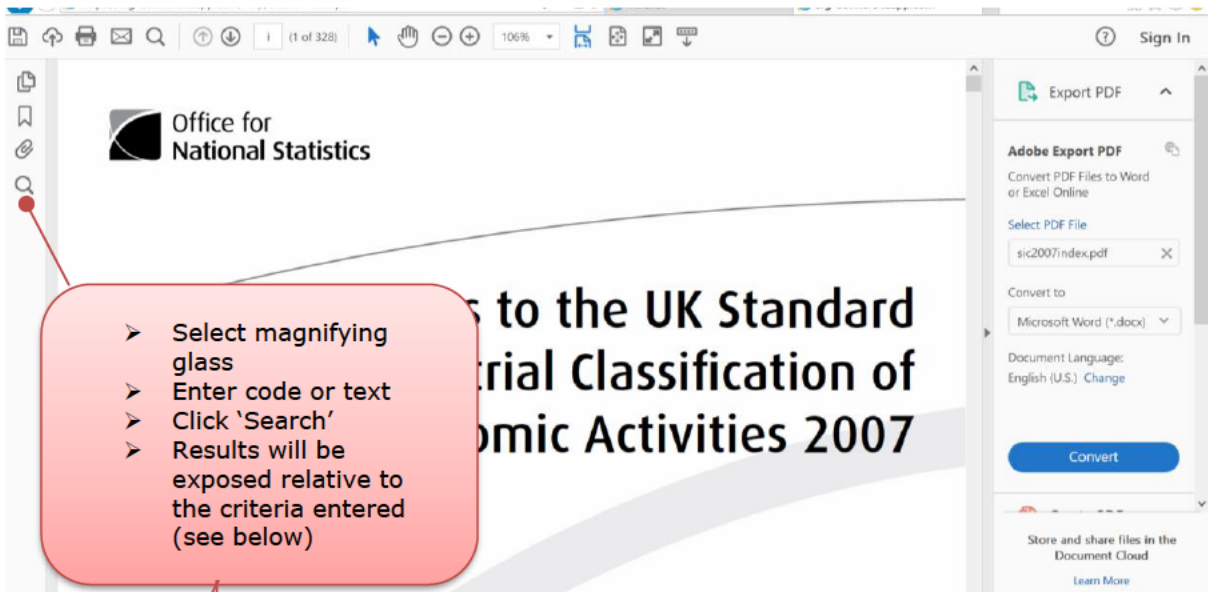
Queries to BBB should be via the 'Lenders Experts' via the 'Ask an Expert' / 'Ask BBB' process.

20.1 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



The screenshot shows a search interface with a search bar on the left containing the text "flowers in the current document". Below the search bar, it indicates "Results: 1 documents with 20 instances". A list of search results is displayed, including various categories like "Artificial flowers, foliage and fruit (wholesale)", "Cut flowers and flower bud production", and "Flowers (retail)". A red callout box with a white border contains the following instructions:

- 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

The current Guarantee Fee Collection Agent is:



RSM2000 Limited - Suite One, Second Floor, Wrest House, Wrest Park, Silsoe, United Kingdom,
MK45 4HR