

Deal pack | Revolving credit facility

We're proud of the fact that our funding process is swift and smooth, so to make things easy for you, we've put together a comprehensive list of the documents we need.

Client analysis

Anti-money-laundering procedures

- All executive directors: a copy of your passport and a copy of either your driving licence photocard or a personal utility bill (gas, electricity or water), issued within the past three months
- A copy of your most recent capitalisation table (a list of all your shareholders and their respective shareholding, usually share count and percentage)

If your company is a group entity or if there are corporate shareholders, we also need:

- A group structure organisation chart
- Consolidated financial accounts or accounts for all entities in the group
- Details of the ultimate beneficial owners of the business

Financial documentation

- Your company overview and/or investor deck, including a description of your business, your operations and systems and your senior leadership team
- Your unabbreviated year-end accounts (those filed for the past two years)
- Your year-end management accounts for the most recent period (if it is more than 12 months since the last year-end)
- Recent management information, including balance sheet and profit-and-loss statements

- Your most recent month-end aged debtor and aged creditor reports (aged by invoice date)
- All company bank statements, to show your position over the past three months
- VAT and PAYE portal screenshots from HMRC, to show your position over the past six months
- Your financial forecasts (preferably, monthly profit-and-loss, balance sheet and cash flow covering 18 months)

Transaction analysis

- A description of your sales and invoicing cycle, from initial contact to delivery
- An example paper trail (purchase order, proof of delivery and invoice)

Debtor analysis

- A copy of the contracts, and the terms and conditions, for your top three concentrated debtors



Interested? Find out more →

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