



# ENTERPRISE FINANCE GUARANTEE

# 2012

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Web Portal Manual  
Version 0.3  
November 2012

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# DRAFT

**[www.sflg.gov.uk](http://www.sflg.gov.uk)**

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Department  
for Business  
Innovation & Skills

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## FURTHER INFORMATION

- The screenshots within this document were taken from the system whilst using Internet Explorer 9 (**IE9**). 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 system.
- Any references to the **PCA** relate to the Premium 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’.

## 1.0 THE EFG SCHEME - AN INTRODUCTION

The current economic conditions are having a significant impact on the availability of capital. This has resulted in Lenders changing their approach to risk and tightening their lending conditions. Consequently, Small to Medium Enterprises (SMEs) are finding it increasingly difficult to access the finance they need.

In response to this, the Government launched the Enterprise Finance Guarantee (EFG) in January 2009. The EFG is a Government guarantee scheme, delivered via participating Lenders and focusses upon improving the accessibility to working capital and investment funding for SMEs in the UK. The scheme also provides additional security where a Borrower is struggling to meet existing debt repayment schedules whilst also having insufficient security to meet a Lender's normal security requirements.

This scheme supports lending of 3 months to 10 year maturity to UK businesses with a turnover of up to £41 million which are currently experiencing difficulties in accessing the finance they need. It enables them to secure borrowings of between £1,000 and £1 million from participating 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, the EFG can facilitate the granting of additional lending by way of term loan, overdraft or invoice finance line
- 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, the EFG can be used to facilitate debt consolidation/restructuring exercises for existing Borrowers via term loans, overdrafts or invoice finance facilities

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 Department for Business Innovation and Skills website

<http://www.bis.gov.uk/policies/enterprise-and-business-support/access-to-finance/enterprise-finance-guarantee/efg-list-of-lenders>, provides a comprehensive list of all participating Lenders.

Capital for Enterprise Ltd (CfEL), as agent for the Government, is the principal contact point for all Lenders for EFG operational matters. The Department of Business, Innovation & Skills (BIS) is the Government department responsible for EFG policy.

## **2.0 THE EFG WEB PORTAL**

### **2.1 Overview**

The EFG Web Portal is the primary means of interaction between the Lender and CfEL and this interaction is conducted via a secure encrypted web based portal.

- Each Lender can request a number of 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.

The Web Portal is also used by Lenders to administer any existing loans made under the Small Firm Loan Guarantee (SFLG) Scheme.

**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 will shortly have access to two versions of the Web Portal, a ‘Training’ and a ‘Live’ environment. The Training environment will be a mirror image of the Live environment in terms of appearance and functionality (except for the colour of the banner). Occasionally the Training environment may be used by CfEL and / or Lenders to test / become accustom to system changes, prior to said changes being rolled out into the Live environment.

**As at November 2012 – the training environment has yet to be released.**

The screenshots in this manual are taken from the Beta (development) system but should replicate (with the exception of 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 CfEL 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 CfEL. The Training version will have a different colour banner to the black banner used in the Live environment. The colour will be a definite and obvious contrast – most likely a vivid pink.

The web address for the Training version is still to be determined.

### **2.3 Live Version**

The Live version of the Web Portal is where Lenders input EFG lending proposals and this information is accessible by CfEL who are responsible for monitoring EFG usage by the Lenders. The Live version will have a black banner (not pink as per the training environment).

The Web address for the Live environment is <http://www.sflg.gov.uk>

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 (Loan Entry), the Lender **must** ensure the following documentation is held for each proposal:

- Data Protection and Disclosure Declaration – To be signed by the Applicant.

A template for this Declaration is shown in screenshot 3.1.1. Details of how best to print the document can be found at [6.5 Printing Documents](#).

WEB PORTAL SCREEN 3.1.1: Data Protection and Disclosure Declaration

<b>DATA PROTECTION AND DISCLOSURE DECLARATION</b>	
I give my permission to the Lender and the Government to:	
<ul style="list-style-type: none"><li>• make any enquiries about my loan application</li><li>• take up references about me and my business</li><li>• give information to each other about me and my business</li><li>• give information to any official involved in running or monitoring the SFLG scheme</li></ul>	
<b>Signature Section</b>	
Signed	_____
Print name	_____
Position	_____
Date	_____
 _____	
Signed	_____
Print name	_____
Position	_____
Date	_____
 _____	
Signed	_____
Print name	_____
Position	_____
Date	_____
 _____	
Signed	_____
Print name	_____
Position	_____
Date	_____
 _____	
<p>Signed in accordance with the requirements of the Lender's Normal Commercial Lending Practice. Otherwise, for a Limited Company two signatories are required, being two Directors or one Director and the Company Secretary. For a partnership all Partners must sign.</p>	

### 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

### 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. **Capital for Enterprise Ltd no longer has the ability to re-set passwords.**

WEB PORTAL SCREEN 3.2: SIGN IN / LOG IN SCREEN

You need to sign in or sign up before continuing.

**Sign In**

Username

Password

[Forgot your password?](#) Users can re-set their password via this link

**Sign In**

Example of the Email content that the User will receive:

Hello Karl!

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

[Change My Password](#) Users to ‘click’ the link

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

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

Alternatively please contact your administrator.

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

Ideally, the web browser / system is closed down 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

The screenshot shows a web page titled 'Enterprise Finance Guarantee' with a sub-section 'Set Your Password'. It contains two input fields: 'New Password' and 'Confirm Your New Password'. Below these fields is a 'Sign In' button with a warning icon (!). A red callout box next to the 'New Password' field states: 'Users enter whatever details they want (minimum of six characters)'. A red callout box next to the 'Change Password' button states: 'Users ‘click’ Change Password'. A red callout box above the 'Sign In' button says: 'PLEASE NOTE: Users do NOT ‘click’ Sign In'.

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 and have deleted the initial set up email that had their Username on it - then they must contact one of their Administrative Users who can check the portal and provide them with the necessary details. If Administrative Users forget their Usernames (not passwords) then they can contact CfEL via the following email address: [lenders@capitalforenterprise.gov.uk](mailto:lenders@capitalforenterprise.gov.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

Within the Web Portal, there are various states that an EFG Facility can be categorised.

State	Description
<b>Rejected</b>	Applications that fail to meet the requirements of EFG
<b>Eligible</b>	Applications that meet the requirements of EFG (limited customer details will have been entered at this stage)
<b>Incomplete</b>	Applications where entries are incomplete and are awaiting further information
<b>Incomplete (Legacy)</b>	N/A for EFG - For SFLG and transferred loans only
<b>Complete</b>	Facilities where the loan entry has been completed but not offered (full customer details have been entered and full eligibility has been confirmed)
<b>Complete (Legacy)</b>	N/A for EFG - For use by SFLG Lenders only
<b>Offered</b>	Facilities where an offer has been made to the Borrower
<b>Auto-cancelled</b>	Where a facility has been auto cancelled by the system, e.g. where a facility has not been drawn within six-months of offer
<b>Guaranteed</b>	Facilities which have been drawn and assumed to be guaranteed. It is the payment of the premium that ensures that the guarantee is in place
<b>Lender demand</b>	Facilities where the lender has made a demand on the Borrower
<b>Repaid</b>	Facilities that have been repaid
<b>Removed</b>	Facilities that have had the guarantee removed
<b>Repaid from Transfer</b>	N/A for EFG - For use by SFLG Lenders only
<b>Auto-removed</b>	Where a demand has been made to the Borrower but no demand to CfEL (BIS) has been made or, for example when the maturity date for the loan has exceeded 6 months
<b>Not demanded</b>	Where a demand has been made to the Borrower but a decision has been made not to make a claim against CfEL (BIS)
<b>Demanded</b>	A formal demand has been made by the Lender to CfEL (BIS)
<b>Settled</b>	Facilities that have been repaid by CfEL (BIS) following a claim on the Guarantee
<b>Recovered</b>	Any proceeds subsequently recovered from the business to be paid back to CfEL (BIS) e.g. proceeds from security post claim
<b>Realised</b>	Where recoveries have been realised i.e. BIS have received the monies

## 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 screenshots in this manual are taken from the Beta environment but should be the same as those in the Live and Training systems. 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 by the use of the ‘Breadcrumb’ functionality which will appear in the area highlighted below. This works similarly to the file path that Users are familiar with in many Microsoft applications.

WEB PORTAL SCREEN 5.0: HOME PAGE / Options Available

The screenshot shows the Home Page of the Web Portal. At the top, there is a navigation bar with links: Loan Portfolio, New Loan, Transfer a loan, Transfer a legacy loan, Generate a loan report, Search, Change Password, Logout, and Help. A red callout box labeled 'Other Functions' points to the 'Logout' link. Below the navigation bar, a green header bar contains the text 'Enterprise Finance Guarantee'. A red callout box labeled "'Breadcrumbs' Appear here'" points to the header area. The main content area starts with a welcome message 'Welcome back, Karl' and a note 'Your last visit was 35 minutes ago.' A red callout box labeled 'End User 'Facility' Functions' points to this area. To the right of the welcome message are two buttons: 'Start New Loan Application' and 'View Loan Portfolio'. Below the welcome message, there are three main sections: 'Loan Alerts For The Next 60 Days', 'Lending Limit Utilisation', and 'Utilisation Section'. The 'Loan Alerts For The Next 60 Days' section contains a chart showing eligible loans that will be removed if not progressed. The 'Lending Limit Utilisation' section shows EFG Training allocation, usage, and utilization. The 'Utilisation Section' is currently empty. A red callout box labeled 'Alert Section' points to the alert chart in the first section.

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. Unlike the previous version of the Web Portal, access to certain functionality is not restricted. A Lender End User can progress a facility from ‘start’ to ‘finish’ i.e. the system now has maximum flexibility.

Function	Description	
New loan / start new loan application	The first part of the EFG process in checking whether a proposal meets EFG eligibility criteria	<a href="#">7.0 ELIGIBILITY CHECK</a>
View loan portfolio / Loan portfolio	A list of the loans in the Lender’s portfolio categorised by Facility State and scheme	<a href="#">6.3 Option 3 – (View your) Loan Portfolio or View Loan Portfolio</a>
Generate a loan report	Generate a report of facilities based on a number of chosen criteria within a defined time period	<a href="#">6.6 Download a ‘Loan Report’</a>
Transfer a loan	For use with <b>SFLG only</b> – Do not use for EFG Transfers (see appropriate section of scheme manual with regards to moving an EFG facility from one lender to another).	
Transfer a legacy loan	For use with SFLG / <b>Legacy loans only</b> .	
Lookup Loan / Search	Locate Facilities using a unique loan reference or via number of different search criteria	<a href="#">6.1 Option 1 – Lookup Loan (Using the Facility Unique Reference Number) or 6.2 Option 2 – Search (For a Loan) – (Using Other Search Criteria)</a>

## 5.2 Alerts

The Alerts system is designed to help the Lender keep track of any facilities that are due to be automatically removed from the Web Portal. The Web Portal automatically removes facilities in certain states after a period of 3 or 6 months (depending on type of alert / scheme (there will be an additional 10 day period for the offered loans) without any User update or intervention.

Alert	Description
The no. of loans which will be removed if not progressed to Offered	Loans Eligible / Complete - but not Offered (i.e. not progressed)
The no. of loans which will be removed if not progressed to Drawn	Loans Offered but not Drawn or Cancelled
The no. of loans which will be removed if not progressed to Demanded	Loans in Lender Demand but not progressed to Demanded state (SFLG Only)
The no. of loans not updated to Repaid within three / six months – depending whether EFG / SFLG	Loans Repaid but not updated on the Web Portal

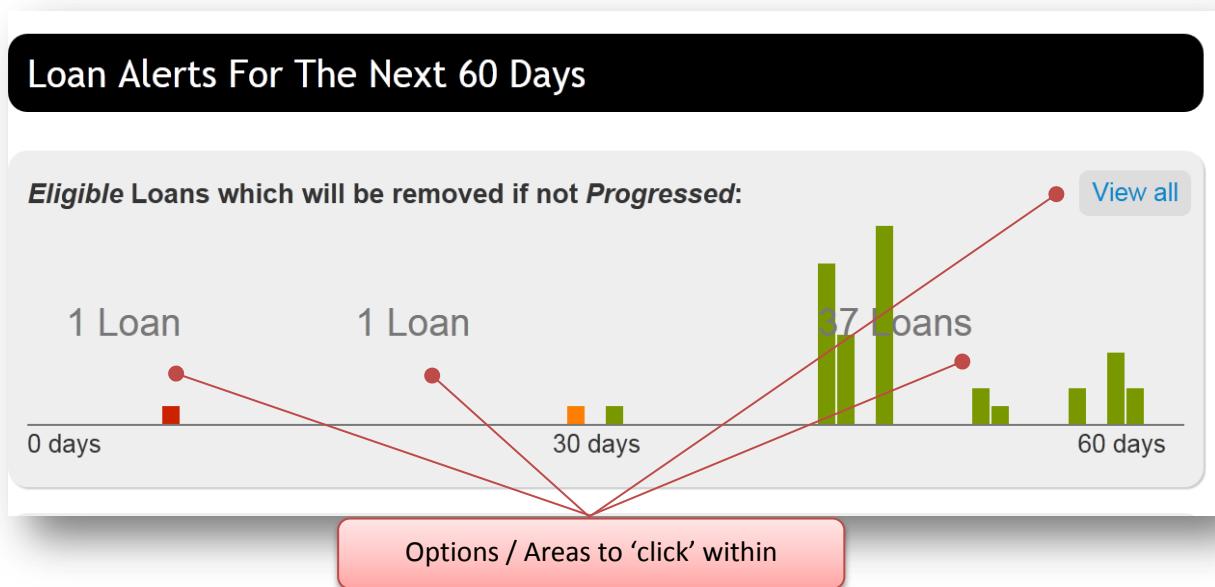
The Alerts section shows facilities in three groups:

- 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 particular alert 'State' regardless of time lapsed can be viewed by selecting the "View All" option.

Please note that facilities in the "Offered" state which haven't been drawn will continue to be shown for a further 10 days in accordance with the EFG Legal Agreement. **However, they will no longer be marked as 'Overdue' – as was the case in the previous system.**

#### WEB PORTAL SCREEN 5.2: HOME PAGE / Alert Section

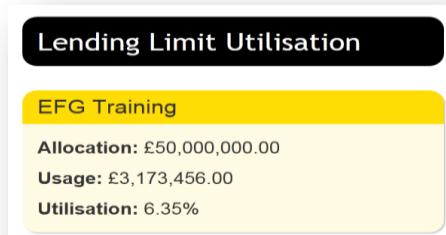


### 5.3 Utilisation

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 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 Portal should resemble the following (“EFG Training” within the graphic should be replaced by the appropriate Lending Limit description in the “Live” environment):



## 5.4 Other Functions

There are a number of ‘Other Functions’ located on the ‘Home’ page:

Function	Description	
Change Password	Change the existing User password	<a href="#">3.4 Changing a Password</a>
Log out	Log out of the EFG Web Portal	N/A
Help Section	Provides access to manuals and other helpful material	<a href="#">5.5 Help Section</a>

## 5.5 Help Section

There are a number of 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"> <li>• Each Lender has a given Expert(s)</li> <li>• Lender ‘End User’ queries, if they select this option, will be directed to these individuals (Experts).</li> <li>• ‘Experts’ queries however, will be directed to Capital for Enterprise Ltd.</li> <li>• <b>All queries that require Capital for Enterprise’s attention – ought to come via the Lender’s ‘Experts’ via ‘Ask CfE’ and not directly to CfEL or its employees. This will ensure that the appropriate CfEL team member receives the query.</b></li> <li>• If Lenders deal with internal queries by some other mechanism, then this process remains unaffected and should continue i.e. the ‘Ask an Expert’ option is simply an alternative escalation mechanism for the Lender’s ‘End Users’.</li> </ul>	<a href="#">19.3 Manage ‘Experts’</a>

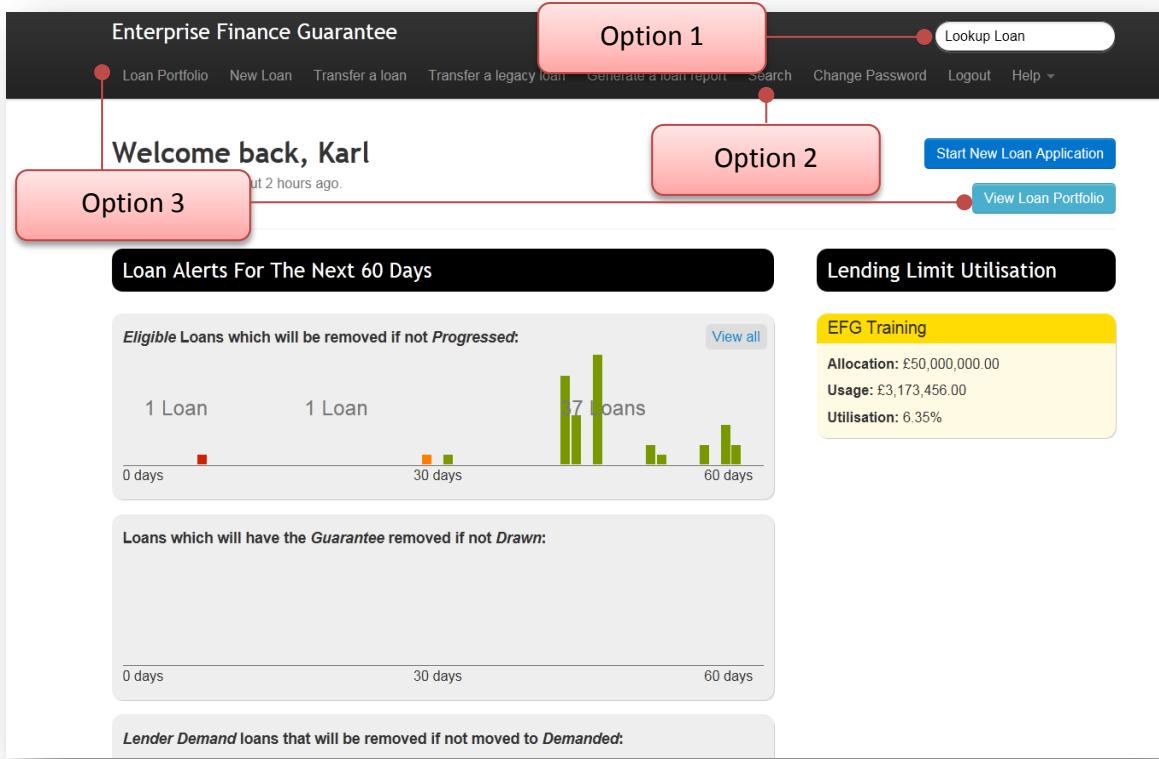
Function	Description	
EFG Scheme Manual	The policy document on EFG	
Web Portal Manual	The guidance document for using the Web Portal	
SFLG Scheme Manual	The policy document on SFLG	
2007 SIC Code Document	A PDF document that will allow End Users to undertake a comprehensive search via SIC descriptions / older codes and provide the 2007 equivalent code	<a href="#">20.1 SIC 2007 Document</a>

As outlined above, if the Lender ‘Expert’ is unable to provide an answer to the Lender’s End User, then the Lender ‘Expert’ should contact Capital for Enterprise Ltd via the ‘Ask an Expert’ option. Capital for Enterprise Ltd may make reference to the Department for Business Innovation and Skills (BIS) if they deem it appropriate to do so.

## 6.0 SEARCH OPTIONS

There are a number of methods of searching for an SFLG or EFG facility from the ‘Home’ page as shown in screenshot 6.1.

WEB PORTAL SCREEN 6.1: HOME PAGE / Search Options



The screenshot shows the 'Enterprise Finance Guarantee' home page. Three search options are highlighted with red boxes:

- Option 1:** Located at the top right, under the 'Search' button, pointing to the 'Lookup Loan' button.
- Option 2:** Located on the right side, pointing to the 'Start New Loan Application' and 'View Loan Portfolio' buttons.
- Option 3:** Located on the left side, pointing to the 'Welcome back, Karl' message and the 'Loan Alerts For The Next 60 Days' section.

**Welcome back, Karl** (Last login 2 hours ago)

**Loan Alerts For The Next 60 Days**

*Eligible Loans which will be removed if not Progressed:*

Days	Loans
0 days	1 Loan
30 days	1 Loan
60 days	67 Loans

**Lending Limit Utilisation**

**EFG Training**

- Allocation: £50,000,000.00
- Usage: £3,173,456.00
- Utilisation: 6.35%

**Loans which will have the Guarantee removed if not Drawn:**

Days	Loans
0 days	
30 days	
60 days	

**Lender Demand loans that will be removed if not moved to Demanded:**

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

The 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 Loan’ 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 loan reference when being typed will provide a number of options available when 4 characters have been entered (if a loan contains those 4 characters (auto complete functionality)). If the End User selects the facility from one of the options that become exposed, it is essential the User ensures that they are selecting the correct loan 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 Loan Summary screen will be shown for the specified facility, as shown in 6.1.1: Summary

To access further details – the End User will need to select ‘Loan Details’.

### WEB PORTAL SCREEN 6.1.1: SUMMARY

Enterprise Finance Guarantee

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

Signed in successfully.

### Loan Summary for G5EH8MT+01

State: Guaranteed  
Amount: £50,000.00  
Business name: test  
Last modified: 14/06/2012 01:00:00  
Modified by: Karl Fields

Loan Details

Loan Details    Loan Changes    View Audit Log  
Change Amount or Terms    Demand to Borrower    Repay Loan    Data Correction  
Generate Premium Schedule    Generate State Aid Letter

Export CSV

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

There are two types of search criteria, ‘Basic’ and ‘Advanced’ as shown in screenshot 6.2. A number of 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
- Loan 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 LOAN SEARCH

**Enterprise Finance Guarantee**

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

**Search**

From this page you can locate an EFG/SFLG loan 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 Loan State?

**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**

**Advanced Search Options**

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

## WEB PORTAL SCREEN 6.2b: ADVANCED SEARCH OPTIONS

**Advanced**

What is the appropriate Lending Limit?  Little Tinkers EFG Training Test 2011/12 Annual 2010/11 Testing

Loan amount from  £

Loan amount to  £

Loan maturity date from  dd/mm/yyyy

Loan maturity date to  dd/mm/yyyy

What is the appropriate loan purpose?

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

Last modified date from  dd/mm/yyyy

Last modified date to  dd/mm/yyyy

Who was the last modified user?

Generic lender field 1

Generic lender field 2

Generic lender field 3

Generic lender field 4

Generic lender field 5

[Hide Advanced Search Options](#)

**Hide Advanced 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 ‘Loan Summary’ Screen for that particular facility.

#### WEB PORTAL SCREEN 6.2.1: LOAN SEARCH RESULTS / Searching on business name ‘Test’

Enterprise Finance Guarantee					
<a href="#">Lookup Loan</a>					
<a href="#">Loan Portfolio</a> <a href="#">New Loan</a> <a href="#">Transfer a loan</a> <a href="#">Transfer a legacy loan</a> <a href="#">Generate a loan report</a> <a href="#">Search</a> <a href="#">Change Password</a> <a href="#">Logout</a> <a href="#">Help ▾</a>					
<b>Search Results</b>					
189 results found					
Reference	Business name	Trading Name	Amount	Maturity Date	Last Updated
W4U3SJP+01	Wednesday test F		£100,000.00	01 September 2012	16 September 2009
R8FK6M2+01	Wednesday test B				2009
FMC8AM9+01	Wednesday test A				
NQ9UB9N+01	Type F Testing KF		£75,000.00	01 September 2012	08 February 2011
WLCTUGA+01	type F premium test 2		£50,000.00	27 September 2014	27 January 2012
UY836SC+01	type f premium test		£50,000.00	27 September 2014	27 January 2012
JT2M5PC+01	Type E Test Case 2		£100,000.00	01 October 2011	17 January 2012
C63DELP+01	transport test		£1,000,000.00	01 June 2020	17 January 2012
P793C3T+01	Testing Type E		£12,345.00	31 March 2011	17 January 2012
3WKFSJ5+01	testing training		£50,000.00	01 May 2015	06 February 2012
QA6Y6NR+01	Testing TO		£50,000.00	01 May 2018	28 February 2012
FZZRJ52+01	testing rbs post code		£50,000.00	01 April 2014	17 January 2012
7CVPWL8+01	Testing Prem		£30,450.00	01 May 2015	05 January 2012
K67QV54+01	testing post codes		£100,000.00	01 April 2014	17 January 2012

#### 6.3 Option 3 – (View your) Loan Portfolio or View Loan Portfolio

The User can select either ‘View Loan Portfolio’ or ‘Loan Portfolio’ links from the Home Page.

The ‘Loan 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: LOAN PORTFOLIO

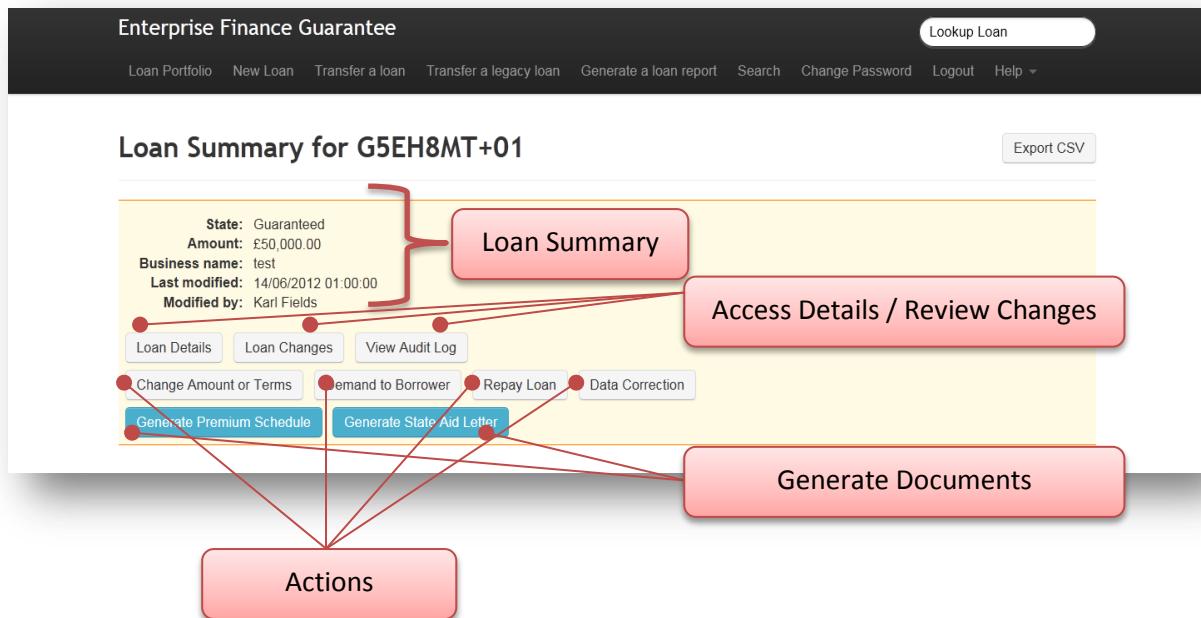
Enterprise Finance Guarantee				
<a href="#">Lookup Loan</a>				
Loan Portfolio	New Loan	Transfer a loan	Transfer a legacy loan	Generate a loan report
<a href="#">Search</a>	<a href="#">Change Password</a>	<a href="#">Logout</a>	<a href="#">Help ▾</a>	
<b>Loan Portfolio</b>				
<b>State</b>	<b>Legacy SFLG</b>	<b>SFLG</b>	<b>EFG</b>	<b>Total</b>
Rejected	0	70	291	361
Eligible	0	0	33	33
Cancelled	0	0	16	16
Incomplete	0	4	23	27
Completed	0	0	13	13
Offered	0	1	2	3
Guaranteed	0	3	14	17
Lender Demand	0	1	2	3
Repaid	0	3	14	17

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

## 6.4 Loan Summary Screen

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

## WEB PORTAL SCREEN 6.4: LOAN SUMMARY



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

#### 6.4.1 Loan Summary Options

For every facility on the 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 Loan Details	Details of the facility that have been input
View Loan Changes	Details of any changes made to the facility

#### 6.4.2 Actions

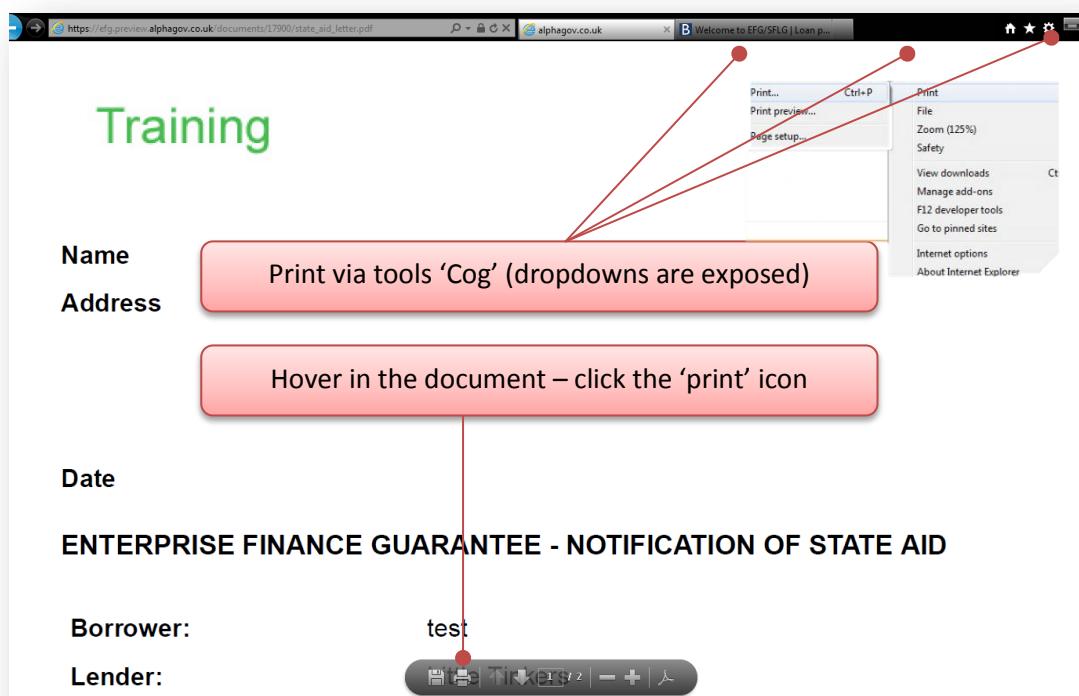
The ‘Actions’ available will vary depending on the ‘Facility State’. See the relevant sections for the ‘Actions’ available for each Facility State (starting Section [8.0 ACTIONS AFTER ELIGIBLE](#))

#### 6.5 Printing Documents

Throughout the Web Portal, there are a number of documents that can be generated.

To print the documents in the web browser IE9 there are a number of 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 IE9 – 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

Save via tools 'Cog' (dropdowns are exposed)

Item	value
System generated identification reference	CNFFWNQ+01
What is the legal name of the Applicant business?	test
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?	£42,000,000.00

### 6.6 Download a ‘Loan Report’

From the Home page, the End User can generate a loan 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>\_loan\_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 Loan Report](#)

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

The screenshot shows a 'Loan Report Summary' page with a table of criteria and their values. At the bottom, there is a 'Download Report' button and a message asking if the user wants to open or save a CSV file. A red callout box points to this message, explaining the functionality of the 'Save as' option.

**Loan Report Summary**

This page summarises the results of your loan report extract.

**Data extract found 855 rows**

Criterion	Value
The Scheme Facility Letter start date for your report	2012-10-19
The Scheme Facility Letter end date for your report	2012-10-19
The 'created' start date for your report	2012-10-19
The 'created' end date for your report	2012-10-19
The 'last modified' start date for your report	2012-10-19
The 'last modified' end date for your report	2012-10-19
Loan state(s)	
Lender organisation	Little Tinkers
Loan type(s)	New Scheme
Loan scheme	EFG Only

**Download Report**

You want to open or save 2012-10-19\_loan\_report.csv from efg.preview.alphagov.co.uk?

**Save as**

Once, the criteria has been entered and submitted – the user can select ‘Download Report’. In IE9 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.

## 7.0 ELIGIBILITY CHECK

### 7.1 Completing the Eligibility Check

From the Home page select ‘New Loan’ or ‘Start New Loan Application’ as shown in screenshot 7.1.

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

The screenshot shows the 'Enterprise Finance Guarantee' home page. It features a navigation bar with links like 'Loan Portfolio', 'New Loan', 'Transfer a loan', etc. Below the bar, it says 'Welcome back, Karl' and shows a 'Check Eligibility' button. There are sections for 'Loan Alerts For The Next 60 Days' (with a chart showing 1, 2, and 36 loans) and 'Lending Limit Utilisation' (with a summary of EFG Training allocation, usage, and utilisation). A red callout box points to the 'Check Eligibility' button.

**Welcome back, Karl**

Your last visit was about 3 hours ago.

**Check Eligibility**

**Loan Alerts For The Next 60 Days**

**Eligible Loans which will be removed if not Progressed:**

Days	Count
0 days	1 Loan
30 days	2 Loans
60 days	36 Loans

**Lending Limit Utilisation**

**EFG Training**

**Allocation:** £50,000,000.00  
**Usage:** £3,173,456.00  
**Utilisation:** 6.35%

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 eligibility check is anonymous.

The Web Portal will determine whether an applicant is 'Eligible' or 'Ineligible' for an EFG Facility. In the event of any doubt by the Lender, eligibility should be checked on line via the EFG Web Portal at the earliest opportunity in order to avoid any potential wasted effort by the Lender or Applicant.

### WEB PORTAL SCREEN 7.1.1: CHECK ELIGIBILITY

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 ▾

#### Check 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 Normal Commercial Lending Criteria?  Yes  No

2 Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with a term loan or other debt facility?  Yes  No

3 Do you confirm that, even after taking any available Collateral, 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

About the Borrower and Their Facility

4 What is the value of the facility being applied for? £

5 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) Please select

6 Over what term does the Applicant intend to repay the guaranteed facility?  years  months

7 What is the current annual turnover of the Applicant business? £

8 What is the Commencement of Trading Date of the Applicant business? dd/mm/yyyy

9 Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used? Please select

10 Which EFG Lending Type which most accurately describes the facility to be guaranteed? Please select

11 What is the principal purpose that this facility will be used for? Please select

12 Including this facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be no more than £1 million?  Yes  No

13 Will the granting of this facility be made conditional upon a new charge being taken over a Principal Private Residence?  Yes  No

14 Will the granting of this facility be made conditional upon the provision of one or more personal guarantees, whether supported or unsupported, by the owners, directors, shareholders or others associated with the borrowing business?  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 Normal Commercial Lending Criteria?	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 a term loan or other debt facility?	Yes or No	To be eligible for EFG, the answer must be "Yes"
3	Do you confirm that, even after taking any available Collateral, 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"

## ABOUT THE BORROWER AND THEIR LOAN

Question Number	Question	Required Input	Comments
4	What is the value of the Facility being applied for?	Amount of Facility	Enter between £1,000 and £1m. Commas and fullstops can be entered
5	What is the Lending Limit against which this Facility is to be allocated?	Select appropriate Limit	Each lending period has its own specific Lending Limit
6	Over what term does the Applicant intend to repay the guaranteed Facility?	Term of Facility	Type A, B, C & D Term Loans can be between 3 months and 10 years  Type E Overdraft Guarantee Facilities can be between 3 months and 2 years  Type F Invoice Finance Guarantee Facilities can be between 3 months and 3 years

Question Number	Question	Required Input	Comments
7	What is the current Annual Turnover of the Applicant's business?	Annual Turnover	<p>Use the most recent accounts or Management Information to determine the Annual Turnover</p> <p>Annual Turnover should be less than £41m</p> <p>If part of a group, use the consolidated group accounts to determine turnover</p> <p>For Start Ups, use forecast turnover for the first year of trading</p>
8	What is the Commencement of Trading Date of the Applicant business?	Date the business started trading	<p>Needs to be input in dd/mm/yyyy format. Include the // - <b>date must not be &gt; 6 months in the future.</b></p>
9	Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed Facility will be used?	<p>Click on the "Select SIC Code" drop down.</p> <p>Entering text will expose the SIC descriptions as you type</p> <p>There is also a pdf file behind the help option that will enable a 'search' on other / older codes – so that the 2007 SIC code can be entered / or the most up to date description acquired</p>	<p>See Screen Shot 7.1.1</p> <p>After selecting the correct SIC code, you will return to the 'Eligibility' Input screen</p> <p><b>Please note that certain SIC Codes will expose a pop up window :-</b></p> <div style="background-color: #e07070; padding: 5px; margin-top: 10px;"> <b>! This SIC code is not eligible for public sector businesses. Please verify the business applying for this loan is not in the public sector before continuing.</b> </div> <p><b>Users will need to ensure that the business applying for an EFG loan is <u>not</u> in the public sector <u>BEST</u> continuing.</b></p>

<b>Question Number</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
10	<p>Please select the EFG Lending Type which most accurately describes the facility to be guaranteed:</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>DROP DOWN MENU</b></p> <p>Type A - New Term Loan with No Security  Type B - New Term Loan with Partial Security  Type C - New Term Loan for Overdraft Consolidation  Type D - New Term Loan for Debt Consolidation or Refinancing  Type E - Overdraft Guarantee Facility  Type F - Invoice Finance Guarantee Facility</p> </div>	Select Type of EFG Facility from Drop Down Menu	<p>Use Type A if NO additional security whatsoever is to be taken in respect of the new EFG Facility</p> <p>Use Type B if one or more forms of security are to be taken in respect of the Facility, irrespective of their financial value at the time of charging</p> <p>If existing debt is to be refinanced under EFG then the new facility provided must be recorded as Type D, other than the specific case of overdraft consolidation to a new term loan which should be recorded as a Type C Loan</p>
11	<p>Please select the principal purpose the Facility will be used for:</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>DROP DOWN MENU</b></p> <p>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 UK  Acquiring another business outside UK  Expanding an existing business within UK  Expanding an existing business outside UK  Replacing existing finance  Financing an export order</p> </div>	Select purpose of EFG Facility	<p>Ineligible activities include:</p> <ul style="list-style-type: none"> <li>- Acquiring another business outside the UK</li> <li>- Expanding an existing business outside the UK</li> <li>- Replacing existing finance</li> <li>- Financing an export order</li> </ul>
12	<p>Including this Facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be no more than £1 million?</p>	Yes or No	<p>Including this Facility, the total outstanding balances and / or available limits of the Applicant's current EFG facilities cannot be more than £1 million (SFLG loans are not included in the calculation) – Answer must be “YES”.</p>

Question Number	Question	Required Input	Comments
13	Will the granting of this Facility be made conditional upon a new charge being taken over a Principal Private Residence?	Yes or No	To be eligible the answer must be NO.
14	Will the granting of this Facility be made conditional upon the provision of one or more personal guarantees, whether supported or unsupported, by the owners, directors shareholders or others associated with the borrowing business?	Yes or No	If a term loan is being provided and a personal guarantee taken, it should be recorded as a Type B rather than a Type A

Once all fields have been completed, click the “Check” button. Any errors in completing the various data fields will be highlighted as shown in 7.1.2.

#### WEB PORTAL SCREEN 7.1.2: ERROR MESSAGE

**Enterprise Finance Guarantee**

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

### Check Eligibility

#### Declaration by Lender

Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Normal Commercial Lending Criteria?  Yes  No

Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with a term loan or other debt facility?  Yes  No

Do you confirm that, even after taking any available Collateral, 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

#### About the Borrower and Their Facility

What is the value of the facility being applied for? £  must be greater than 0

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) EFG Training

Over what term does the Applicant intend to repay the guaranteed facility? 0 years 0 months

What is the current annual turnover of the Applicant business? £

What is the Commencement of Trading Date of the Applicant business? dd/mm/yyyy can't be blank

Error Messages

## 7.2 SIC Code Search

### WEB PORTAL SCREEN 7.2: SIC CODE SEARCH

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)

Please select

Over what term does the Applicant intend to repay the guaranteed facility?

years      months

What is the current annual turnover of the Applicant business?

£

What is the Commencement of Trading Date of the Applicant business?  
(dd/mm/yyyy)

1 Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used?

Which EFG Lending Type which most accurately describes the facility to be guaranteed?

What is the principal purpose that this facility will be used for?

Including this facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be no more than £1 million?

Will the granting of this facility be made conditional upon a new charge being taken over a Principal Private Residence?

Please select

Please select

01110: Growing of cereals (except rice), leguminous crops and oil seeds  
01120: Growing of rice  
01130: Growing of vegetables and melons, roots and tubers  
01140: Growing of sugar cane  
01150: Growing of tobacco  
01160: Growing of fibre crops  
01190: Growing of other non-

Question Number in 7.2	Question	Required Input	Comments
1	Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used?	Criteria can be numbers i.e. if the SIC code is known or text if the end User needs to locate via the SIC code description	Enter a partial or full SIC code or text. The drop down will expose codes / descriptions dependant on what has been typed by the User.

Screenshot 7.2 shows an example that relates to a search on 'Flow' – the End User has entered these characters as the applicant's business sells flowers. The system will expose the appropriate details and the End User simply selects the appropriate option.

**Please note: SIC codes on the web portal now have less detail and are equivalent to the SIC parent code descriptions. For example – the new description of 'Take away food shops and mobile food stands' covers the old descriptions of Fish and Chip shops, Burger bars and Sandwich bars.**

## WEB PORTAL SCREEN 7.2.1: SIC CODE SEARCH (CONT)

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)

Over what term does the Applicant intend to repay the guaranteed facility?

What is the current annual turnover of the Applicant business?

What is the Commencement of Trading Date of the Applicant business?  
(dd/mm/yyyy)

Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used?

Which EFG Lending Type which most accurately describes the facility to be guaranteed?

What is the principal purpose that this facility will be used for?

Including this facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be no more than £1 million?

Will the granting of this facility be made conditional upon a new charge being taken over a Principal Private Residence?  Yes  No

Will the granting of this facility be made conditional upon the provision of one or more personal guarantees, whether supported or unsupported, by the owners, directors, shareholders or others associated with the borrowing business?  Yes  No

Please select

flow

46220: Wholesale of flowers and plants  
47760: Retail sale of flowers, plants, seeds, fertilisers, pet animals and pet food in specialised stores

Please select

years

£

dd/mm/yyyy

End User selects the search option and enters "flow" – this exposes the options beneath the search field

If Users cannot find the appropriate SIC code, behind the 'Help' option is a SIC Code document that will provide older codes and detailed descriptions and the 2007 alternative. The document will be a pdf document but the User can conduct a search within this document by numbers / text. Selecting 'Edit' and 'Find' or 'Search' should enable the User to find the appropriate details within it – and the coinciding 2007 code (see [20.1 SIC 2007 Document](#)).

### 7.3 Loan Status - Eligible or Rejected

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

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

**'LOAN 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 7.3. At this point a '**Unique Reference Number**' will be allocated. It is important that this is recorded for future reference.

## WEB PORTAL SCREEN 7.3: LOAN IS ELIGIBLE / System Response

The screenshot shows a web page titled "Enterprise Finance Guarantee". The top navigation bar includes links for "Loan Portfolio", "New Loan", "Transfer a loan", "Transfer a legacy loan", "Generate a loan report", "Search", "Change Password", "Logout", and "Help". A "Lookup Loan" button is also present. The main content area displays the message "Facility is eligible" in bold black text. Below this, it says "Your loan reference is: 264E7ZX+01". A note states, "This page confirms that your application is most likely to be eligible. You will need to complete the Loan Entry process before a final decision can be made." There are two buttons: "View Loan Summary" and "Send decision via e-mail". A red callout box labeled "Decision" points to the "Send decision via e-mail" button. Another red callout box labeled "Return to Loan Summary" points to the "View Loan Summary" button.

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

### WEB PORTAL SCREEN 7.3.1: LOAN IS ELIGIBLE / Summary Screen / Next Steps

The screenshot shows the "Loan Summary for 264E7ZX+01" screen. At the top, there is a summary of the loan details: State: Eligible, Amount: £20,000.00, Business name: <not assigned>, Last modified: 19/10/2012 14:02:50, Modified by: Karl Fields. Below this are several buttons: "Loan Details", "Loan Changes", "View Audit Log", "Loan Entry" (highlighted in blue), "Cancel Loan" (highlighted in red), "State Aid Calculation", and "Data Protection and Disclosure Declaration". Red callout boxes provide instructions: one points to the "Loan Details" button with the text "To review details already entered – select 'Loan Details'"; another points to the "Cancel Loan" button with the text "To cancel the loan – select 'Cancel Loan'"; and a third points to the "Loan Entry" button with the text "To progress to the next stage – select 'Loan Entry'". An "Export CSV" button is located in the top right corner.

The details within screenshot 7.3.1 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 7.3.2.

#### WEB PORTAL SCREEN 7.3.2: LOAN IS INELIGIBLE – Reasons For Rejection

The screenshot shows a web browser window for the 'Enterprise Finance Guarantee' portal. The top navigation bar includes links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. A 'Lookup Loan' button is also present. The main content area has a heading 'Facility is ineligible' and displays a loan reference 'VVUTFAT+01'. It states that the application was rejected for the following reasons:

1. This is not a viable lending proposition. Lenders' normal commercial lending practices provide the mechanism for determining whether the proposition under consideration is viable and thus that the business will be able to repay any facility offered. 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 at any one time. A new charge may not be taken over a principal private residence in connection with providing an EFG-backed facility. Repayment duration should be between 3 months and 2, 3 or 10 years (inclusive). EFG facilities are only available for terms of between three months and ten years in most cases. Type E facilities have a maximum of three years.

A red callout box highlights the text: 'Reason(s) for rejection'.

Below this, a message says: 'This page confirms your application is not eligible for SFLG and cannot be progressed.' A 'View Loan Summary' button is visible.

At the bottom, there is an 'Email' input field with a red placeholder 'Email' and a 'Send' button. A red callout box highlights the 'Email decision' button.

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 Web Portal’s decision.

#### 7.4 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**.

## 7.5 View Loan Summary

To proceed to the 'Loan Summary' screen, select 'View Loan 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 'Loan Summary' will show the following options:

Action	Details
Loan Details	To view the details of the Facility
Loan Changes	To view the changes made to the Facility
View Audit Log	To view audit details specific to the facility
Loan Entry	To input the details of the Facility
Cancel Loan	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.
State Aid Calculation	To calculate the State Aid (this may be removed shortly)
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 interface. At the top, there's a navigation bar with links like 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. Below the navigation bar, the title 'Loan Summary for Z67FR2L+01' is displayed, along with a 'Lookup Loan' button and an 'Export CSV' link. The main content area shows a summary of the facility: 'State: Eligible', 'Amount: £10,000.00', 'Business name: <not assigned>', 'Last modified: 18/05/2012 01:00:00', and 'Modified by: Olly Legg'. Below this summary, there are several action buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Loan Entry' (which is highlighted in blue), 'Cancel Loan', 'State Aid Calculation', and 'Data Protection and Disclosure Declaration'. A large red callout box points to the 'Current Facility State' section, highlighting the facility's status as 'Eligible'. Another red callout box at the bottom left of the summary area says 'Select Loan Entry to proceed'.

## 8.2 Loan Entry

'Loan 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: LOAN ENTRY SCREEN

Enterprise Finance Guarantee

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

Lookup Loan

### Loan 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 Application and checked the box by way of confirmation.

Following completion of the Business Facility and Lender sections of the application a decision 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.

1 Before proceeding, please confirm that a Data Protection and Disclosure Declaration signed by the Applicant has been received.  Yes  No

**Business**

2 What is the legal name of the Applicant business?

3 What is the trading name of the Applicant if the Applicant trades under another business name?

4 What is the legal form of the Applicant?

5 What is the Applicant's Company Registration Number (if applicable)?

6 What is the current annual turnover of the Applicant business? £

7 What is the Commencement of Trading Date of the Applicant business?

8 What is the postcode of the Applicant's main business address? (In instances where the Applicant's postcode cannot be validated please enter the lender's branch postcode and complete the two fields at the bottom of the page).

9 (For banks only) What is the Sort Code of the bank branch or business centre which originated this application? (nnnnn)

**Loan**

10 What is the value of the facility being applied for? £

11 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)

12 Over what term does the Applicant intend to repay the guaranteed facility?

13 At what frequency will the Applicant make repayments of the principal of the facility?

14 On what date is the facility expected to be fully repaid (maturity date)?

## WEB PORTAL SCREEN 8.2.2: LOAN ENTRY SCREEN (CONT)

<p><b>15</b> Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used?</p> <input type="text" value="florist"/> <input type="button" value="Search"/>	
<p><b>16</b> What is the principal purpose that this facility will be used for?</p> <input type="text" value="Working capital"/>	
<p><b>17</b> Please indicate whether the interest on this facility is to be charged at a fixed or variable rate:</p> <input type="radio"/> Variable <input type="radio"/> Fixed	
<p><b>18</b> Please enter the interest rate margin applicable to this facility:</p> <input type="text"/>	
<p><b>19</b> Please enter the total value of any arrangement, insurance or other fees (but excluding interest and the guarantee premium) the Applicant will be charged in connection with this facility being provided:</p> <input type="text"/> £	
<p><b>20</b> Including this facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be no more than £1 million?</p> <input checked="" type="radio"/> Yes <input type="radio"/> No	
<p><b>21</b> Value of De Minimis State Aid applicable to this facility (in Euro)</p> <input type="text"/> € <input type="button" value="State Aid Calculation"/>	
<p><b>22</b> Is the total value of the Applicant's De Minimis State Aid for the last three years (including that arising from this application) no more than 200,000 Euro, or the relevant lower threshold where advised for eligible agriculture, fisheries and transport businesses?</p> <input type="checkbox"/>	
<p><b>23</b> Will the granting of this facility be made conditional upon a new charge being taken over a Principal Private Residence?</p> <input type="radio"/> Yes <input checked="" type="radio"/> No	
<p><b>24</b> Will the granting of this facility be made conditional upon the provision of one or more personal guarantees, whether supported or unsupported, by the owners, directors, shareholders or others associated with the borrowing business?</p> <input type="radio"/> Yes <input checked="" type="radio"/> No	
<p><b>EFG Lending Type</b></p> <p><b>25</b> Which EFG Lending Type which most accurately describes the facility to be guaranteed? <input type="text" value="Type A - New Term Loan with No"/></p> <p><b>25a</b> Lender</p>	
<p><b>26</b> Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Normal Commercial Lending Criteria? <input type="radio"/> Yes <input checked="" type="radio"/> No</p>	
<p><b>27</b> Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with a term loan or other debt facility? <input type="radio"/> Yes <input checked="" type="radio"/> No</p>	
<p><b>28</b> Do you confirm that, even after taking any available Collateral, the inadequacy of the Applicant's security would otherwise prevent a facility from being provided except with the backing of the Enterprise Finance Guarantee?</p> <p>Enter any lender specific information to be captured for this application. (For optional internal use). Field 1.</p> <input type="text"/>	
<p><b>29</b> Enter any lender specific information to be captured for this application. (For optional internal use). Field 2.</p> <input type="text"/>	
<p>Enter any lender specific information to be captured for this application. (For optional internal use). Field 3.</p> <input type="text"/>	

Other questions appear here – depending on Lending Type

## WEB PORTAL SCREEN 8.2.3: LOAN ENTRY SCREEN (CONT)

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.

**30** Where the postcode has failed validation, please enter the town in which the Applicant's business is located.

**31** Where the postcode has failed validation, please enter the non-validated postcode in which the Applicant's business is located (when known).

**Submit** Save as Incomplete

Any relevant details input during the 'Eligibility Check' will automatically be carried through into the fields of the 'Loan Entry' screen. These may however be amended if any details have changed since the 'Eligibility Check' was made.

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	
3	What is the trading name of the Applicant if the Applicant trades under another business name?	Trading Name of Business	Optional if the applicant uses a different trading name
4	What is the legal form of the Applicant?  <b>DROP DOWN MENU</b> Sole Trader Partnership Limited-liability Partnership (LLP) Private Limited Company (LTD) Public Limited Company (PLC) Other	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	What is the current annual turnover of the Applicant business?	None	Pre-filled from Eligibility Check

<b>Question Number in 8.2.1</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
7	What is the Commencement of Trading Date of the Applicant business? (dd/mm/yyyy)	None	Pre-filled from Eligibility Check
8	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 and complete the two fields at the bottom of the page. (see 42 & 43)
9	(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.
10	What is the value of the Facility being applied for?	None	Pre-filled from Eligibility Check
11	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 from Eligibility Check. However the date of the Scheme Facility Letter must fall within the period of the Lending Limit being used
12	Over what term does the Applicant intend to repay the guaranteed Facility?	None	Pre-filled from Eligibility Check
13	At what frequency will the Applicant make repayments of the principal of the Facility?  <b>DROP DOWN MENU</b> Annually Six Monthly Quarterly Monthly Interest Only – Single Repayment	Select Frequency (This field will allow the premium schedule to be calculated)	Where the “For Interest Only – Single Repayment” option is selected, the term of the facility needs to be input in the ‘Calculate Aid’ screen (see Question 23 and section 8.3)  For Type E (Overdraft) and Type F (Invoice Finance), the Interest Only option should be used as the Premium is calculated on the limit rather than the outstanding balance
14	On what date is the loan expected to be fully repaid (Anticipated Maturity date)?	Date of last repayment	Use the format dd/mm/yyyy

<b>Question Number in 8.2.2</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
15	Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed Facility will be used?	None	Pre-filled from Eligibility Check
16	What is the principal purpose that this Facility will be used for?	None	Pre-filled from Eligibility Check
17	Please indicate whether the interest on this Facility is to be charged at a fixed or variable rate:	Radio Button	Select Fixed or Variable
18	Please enter the interest rate margin applicable to this Facility:	Enter a number specific to the interest %	Need to enter the % rate – no need to enter the % sign i.e. for 5% enter 5.
19	Please enter the total value of any arrangement, insurance or other fees (but excluding interest and the guarantee premium) the Applicant will be charged in connection with this Facility being provided:	Enter fees etc	
20	Including this Facility, will the total outstanding balances and / or available limits of the Applicant's current EFG Facilities be no more than £1 million?	None	Pre-filled from Eligibility Check
21	Select the 'Calculate Aid' button in order to calculate the <i>de minimis</i> State Aid applicable to this Facility.	See Section 8.3	The amount of <i>de minimis</i> State Aid will be pre-filled after completion of the Calculation. This will be included within the "State Aid Letter"
22	Is the total value of the Applicant's De Minimis State Aid for the last three years (including that arising from this application) no more than 200,000 Euro, or the relevant lower threshold where advised for eligible agriculture, fisheries and transport businesses?	Tick Box	State Aid must be less than 200,000 Euros to proceed.  It is the Borrower's responsibility to advise the Lender of any previous State Aid
23	Will the granting of this Facility be made conditional upon a new charge being taken over a Principal Private Residence?	None	Pre-filled from Eligibility Check
24	Will the granting of this Facility be made conditional upon the provision of one or more personal guarantees, whether supported or unsupported, by the owners, directors, shareholders or others associated with the borrowing business?	None	Pre-filled from Eligibility Check
25	Which EFG Lending Type which most accurately describes the Facility to be guaranteed?	None	Pre-filled from Eligibility Check

<b>Question Number in 8.2.2</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
25a	Other questions may be asked below the Drop Down field – depending on what Lending Type has been selected at the eligibility stage		See below for further information
25a (cont.)	(For Type B only) Please select the principal type of asset over which a charge has been taken to provide the partial security:	Select appropriate security for Type B Only	<p>The Web Portal will allow only one item of security to be input. Therefore if there is more than one item of security, use the principal security</p> <p>For a supported guarantee, select the appropriate supporting security</p> <p>For an unsupported personal guarantee, select “other”</p>
	<b>DROP DOWN MENU</b> <ul style="list-style-type: none"> <li>1) Residential property other than a Principal Private Residence</li> <li>2) Commercial property</li> <li>3) Shares and other securities</li> <li>4) Cash on deposit</li> <li>5) Plant, machinery or other business equipment</li> <li>6) Raw materials or stock</li> <li>7) Personal vehicle, boat or other asset</li> <li>8) Personal life assurance or other policy</li> <li>9) Debenture of Floating charge</li> <li>10) Other</li> </ul>		
25a (cont.)	(For Type B only) Based on your normal security valuation criteria, what proportion of the value of the EFG loan is covered by a specific charge over the asset identified?	Proportion in % for Type B only	If there is no value then input 0%. % sign is needed.
25a (cont.)	(For Type C only) What proportion of the previous overdraft limit will remain available to the applicant following drawing of the replacement loan?	Proportion in % for Type C only	Proportion of previous overdraft that will remain in place <i>e.g. if the overdraft was £200k and is to be £100k input 50%. % sign is needed.</i>
25a (cont.)	(For Types C & D) Based on your normal security valuation policy, what proportion of the total value of the refinanced package will be covered by any security held?	Proportion in % for Type C and Type D only	Proportion of the total refinanced package covered by the security held <i>e.g. the loan is £200k and £80k is covered by security input 40%. % sign is needed.</i>
25a (cont.)	(For Type D only) What is the current outstanding value of the existing Facility or Facilities intended to be refinanced?	Amount in £	The total value of existing facilities to be refinanced <i>e.g. if two terms loans of £100k are being refinanced, input £200k</i>
25a (cont.)	(For Type D only) On completion of the refinancing exercise what will be the total outstanding value, including any new funds provided, of the entire refinanced package?	Amount in £	The total value of existing facilities refinanced plus any new lending <i>e.g if £200k is refinanced and new funds of £50k are provided, input £250k</i>
25a (cont.)	(For Type E only) What is the current limit of the Applicant's overdraft Facility (prior to the addition of this top-up)?	Amount in £	Overdraft limit prior to EFG

<b>Question Number in 8.2.2</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
25a (cont.)	(For Type E only) Are you able to confirm that the Applicant's existing overdraft facility has not been cancelled or reduced in the preceding three months and, subject to normal account behaviour being maintained, will not be cancelled or reduced?	Yes or No	For Type E EFG, this should be "Yes"
25a (cont.)	(For Type F only) What is the current limit of the Applicant's invoice discounting facility?	Amount in £	The limit of the Invoice finance
25a (cont.)	(For Type F only) What is the Applicant's Current Approved Pre-Payment Percentage?	Proportion in %	The current Pre-Payment Percentage prior to EFG – need % sign.
25a (cont.)	(For Type F only) What Additional Guaranteed Pre-Payment Percentage is it intended to provide to the Applicant? (Not to exceed the lower of 30% or the difference between the Current Approved Percentage and 100%)	Proportion in %	Type F maximum is 30%. Total of current and EFG Pre-Payment Percentage should not exceed 100%. Need % sign.
26	Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Normal Commercial Lending Criteria?	None	Pre-filled from Eligibility Check
27	Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with a term loan or other debt facility?	None	Pre-filled from Eligibility Check
28	Do you confirm that, even after taking any available Collateral, the inadequacy of the Applicant's security would otherwise prevent a facility from being provided except with the backing of the Enterprise Finance Guarantee?	None	Pre-filled from Eligibility Check
29	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
<b>Question Number in 8.2.3</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
30	Where the postcode has failed validation please enter the town in which the Applicant's business is located	Location of the business	To be used where the postcode entered is not recognised
31	Where the postcode has failed validation, please enter the non-validated postcode in which the Applicant's business is located (when known)	Post Code originally submitted by the Applicant	To be used where the postcode entered is not recognised

## 8.3 State Aid

### WEB PORTAL SCREEN 8.3: CALCULATE AID SCREEN

The screenshot shows the 'State Aid Calculator' page. At the top, there's a navigation bar with links like 'Loan Portfolio', 'New Loan', 'Transfer a loan', etc. Below the navigation is a section titled 'State Aid Calculator' with a sub-instruction: 'From this page you can input the information to calculate the value of De Minimis State Aid and the Premium Payment Schedule applicable to this loan. Please note that the terms entered here must represent the final terms agreed with the Applicant.' There are several input fields: 'What is the expected year of the initial draw?' (with a 'yyyy' placeholder), 'What is the amount of the initial draw?' (£ 500000.00), 'What is the loan term? (Months)' (24). To the right of these are three callout boxes with red borders and arrows pointing to specific fields:

- A pink box labeled 'Input Year of draw down, amount of initial draw and term' points to the 'expected year' and 'initial draw amount' fields.
- A pink box labeled 'Input any capital holiday period' points to the 'loan term' field.
- A pink box labeled 'Enter tranche details' points to the 'additional draw' fields for second, third, and fourth tranches.

Below these are sections for 'Draw Information' with fields for additional draws and their corresponding months from the initial draw. At the bottom are 'Submit' and 'Cancel' buttons.

The 'State Aid Calculator' screen calculates the amount of *de minimis* State Aid appropriate to the EFG Facility. The Premium Schedule is also generated from the details input in this screen.

There are three compulsory fields in the 'Calculate Aid' screen. Both the 'Amount of Initial Draw' and 'Term of the Facility' are carried over from the Eligibility Check. If there are to be tranche draws, the 'Amount of Initial Draw' may need to be amended. The 'Expected Year of the Initial Draw' has to be entered for all EFG facilities.

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.

#### **FOR TYPE E – OVERDRAFT GUARANTEE FACILITY AND TYPE F – INVOICE FINANCE GUARANTEE:**

- The Web Portal was originally designed for term loans only, with the State Aid and Premium Schedule calculated against the reducing loan balance over the term of the loan. For overdrafts and invoice finance facilities, the State Aid and Premium Schedules are calculated against the facility limit rather than the outstanding balance. In order to achieve this, these types of facility are to be entered as “Interest Only – Single Repayment” with repayment assumed to be at expiry of the facility, even if some repayment prior to expiry has been agreed.
- Therefore the full term of the facility should be input in the “Length of the Initial Draw” field.

#### **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: LOAN HAS BEEN ENTERED**

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links: 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. A 'Lookup Loan' button is also present. Below the navigation bar, the title 'Loan Summary for CNFFWNQ+01' is displayed, along with an 'Export CSV' button. The main content area shows the following details:  
State: Completed  
Amount: £1,000,000.00  
Business name: test  
Last modified: 10/10/2012 13:16:05  
Modified by: Karl Fields  
Below these details are four red rectangular boxes labeled 'Form A', 'Form B', 'Form C', and 'Form D'. Each form has a corresponding button below it: 'Form A' has 'Offer Scheme Facility' and 'Cancel Loan'; 'Form B' has 'Generate Premium Schedule' and 'View Information Declaration'; 'Form C' has 'Generate State Aid Letter' and 'View Direct Debit Mandate'. Arrows point from the bottom buttons to the respective forms.

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:**

<b>Form</b>	<b>Action</b>	<b>Description</b>	<b>How to View and Print</b>
<b>Information Declaration (Form A)</b>	<b>To be signed and returned by the Applicant</b>	Contains all the information entered in the Web Portal	<p><b>Following “Loan Entry”:</b> Select the “View Information Declaration” as shown in screenshot 8.4. See <a href="#">6.5 Printing Documents</a>. Return to the Portal by using the back arrow in the top left hand corner of the screen.</p> <p><b>From “Loan Summary” Screen:</b> “View Information Declaration” will show as an action for all facilities in the “Complete” state</p>
<b>State Aid Letter (Form B)</b>	<b>To be given to the Applicant</b>	Details the level of State Aid attributable to the EFG Facility.	<p><b>Following “Loan Entry”:</b> Select “Generate State Aid Letter” as shown in screenshot 8.4. See <a href="#">6.5 Printing Documents</a>. Return to the Portal by using the back arrow in the top left hand corner of the screen.</p> <p><b>From “Loan Summary” Screen:</b> “Generate State Aid Letter” is available as an action for all facilities in states from “Complete” onwards</p>
<b>Premium Schedule (Form C)</b>	<b>To be given to the Applicant</b>	Details the amount of the Premium payable each quarter by the Applicant to BIS. This is paid by Direct Debit.	<p><b>Following “Loan Entry”:</b> Select “Generate Premium Schedule” as shown in screenshot 8.4 See <a href="#">6.5 Printing Documents</a>. Return to the Portal by using the back arrow in the top left hand corner of the screen.</p> <p><b>From “Loan Summary” Screen:</b> “Generate Premium Schedule” is available as an action for all facilities in states from “Complete” onwards</p>
<b>Direct Debit Mandate (Form D)</b>	<b>To be signed and returned by the Applicant</b>	Direct Debit Mandate to enable the Premium to be collected by the Premium Collection Agent (details to be uploaded by the Lender to the RSM Portal and mandate retained for their own records). <b>Hard copies of the mandate do NOT need to be sent to the PCA or Capital For Enterprise Ltd</b>	<p><b>Following Loan Entry:</b> Click on the wording “Direct Debit mandate” as shown in screenshot 8.4. See <a href="#">6.5 Printing Documents</a>. 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 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 screenshot 8.5.

### WEB PORTAL SCREEN 8.5: VIEW INFORMATION DECLARATION

Information Declaration			
Lender organisation:	Little Tinkers	Business name:	wefwefwef
SFLG reference number:	BSPFCP2+01	Loan amount:	£100,000.00
<b>Item</b>	<b>Value</b>		
System generated identification reference	BSPFCP2+01		
What is the legal name of the Applicant business?	wefwefwef		
What is the trading name of the Applicant if the Applicant trades under another business name?	wefwef		
What is the legal form of the Applicant?	Sole Trader		
What is the Applicant's Company Registration Number (if applicable)?	wefwe		
What is the current annual turnover of the Applicant business?	£1,250,000.00		
What is the Commencement of Trading Date of the Applicant business? (dd/mm/yyyy)	01-05-2005		
What is the postcode of the Applicant's main business address? (In instances where the Applicant's postcode cannot be validated please enter the lender's branch postcode and complete the two fields at the bottom of the page).	s8 0xn		
Where the postcode has failed validation, please enter the non-validated postcode in which the Applicant's business is located (when known).			
Where the postcode has failed validation, please enter the town in which the Applicant's business is located.			
What is the value of the facility being applied for?	£100,000.00		
Over what term does the Applicant intend to repay the guaranteed facility?	2 years		
At what frequency will the Applicant make repayments of the principal of the facility?	Monthly		
On what date is the facility expected to be fully repaid (maturity date)?	01-05-2025		
Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used?	G52.48/9.012		
SIC code activity description	to-do		
Which EFG Lending Type which most accurately describes the facility to be guaranteed?	Type A - New Term Loan with No Security		











Move to the bottom of the screen to expose the printing functionality or “CTRL and P” - to print – or use the tools ‘Cog’ within the web browser

Information Declaration			
Lender organisation:	Little Tinkers	Business name:	wefwefwef
SFLG reference number:	BSPFCP2+01	Loan amount:	£100,000.00
What is the principal purpose that this facility will be used for?	General working capital requirements		
Including this facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be no more than £1 million?	Yes		
Value of De Minimis State Aid applicable to this facility (in Euro)	€23,049.95		
Is the total value of the Applicant's De Minimis State Aid for the last three years (including that arising from this application) no more than 200,000 Euro, or the relevant lower threshold where advised for eligible agriculture, fisheries and transport businesses?	Yes		
<b>Information Declaration</b>			
I confirm to the Lender and Government that:			
<ul style="list-style-type: none"> <li>• all the answers I have given here are true and accurate</li> <li>• I have not left any information out</li> <li>• information in all other documents I may have given you is true and accurate</li> <li>• I understand that, even though the Government is providing a guarantee to the Lender in connection with this loan, I remain responsible to the Lender, for the loan and, in the event that I default on the terms of the loan (for example, by failing to make the specified repayments), the Lender is entitled to seek to recover the full amount outstanding from me</li> </ul>			
<small>IMPORTANT: The information contained in this document is the formal record upon which decisions have been made. If <u>any</u> of the information contained in this declaration is incorrect the loan <u>must</u> be cancelled and a new application submitted. This document <u>cannot</u> be altered.</small>			
Signed	<hr/>		
Print name	<hr/>		
Position	<hr/>		
Date	<hr/>		
Page: 2 of 3			

Information Declaration			
Lender organisation:	Little Tinkers	Business name:	wefwefwef
SFLG reference number:	BSPFCP2+01	Loan amount:	£100,000.00
Signed	<hr/>		
Print name	<hr/>		
Position	<hr/>		
Date	<hr/>		
Signed	<hr/>		
Print name	<hr/>		
Position	<hr/>		
Date	<hr/>		
<small>Signatories to be the same as those persons who are required to sign the lender's Scheme Facility Letter.</small>			
Page: 3 of 3			

After the Applicant signs to confirm that the details supplied are true and accurate, the form should be retained on the Applicant's file indefinitely for future audit purposes. The form cannot be altered at all. If any incorrect information is identified the facility must be cancelled and a new application commenced.

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 'Loan Summary' screen. This will display the State Aid Letter screen as shown in screenshot 8.6.

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 is unable to print this letter with all the necessary details. Therefore, 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 'Loan Summary' screen for facilities in the following states:

- Eligible (access at this stage may soon be removed)
- Incomplete
- Complete
- Offered
- Guaranteed
- Lender Demand
- Repaid
- Not Demanded
- Demanded
- Removed
- Auto Removed
- Settled
- Recovered
- Realised

## WEB PORTAL SCREEN 8.6: STATE AID LETTER

EFG STATE AID LETTER TO BE SENT TO EACH BORROWER ON LENDER'S LETTERHEAD AS PART OF LOAN DOCUMENTATION

Name  
Address

Date

ENTERPRISE FINANCE GUARANTEE - NOTIFICATION OF STATE AID

Borrower: wefwefwef  
Lender: Little Tinkers  
Loan Reference Number: BSPFCP2+01  
Loan Amount (£): £100,000.00  
Loan Term (Months): 24  
Anticipated drawdown date: tbc

Dear

I am writing to provide you with the value of the State Aid applicable to the loan you have been offered through the Enterprise Finance Guarantee (EFG) should you accept it.

The assistance provided through EFG, like many Government-backed business support schemes, is regarded as a State Aid and is governed according to the European Commission's "De Minimis" State Aid rules. Under these rules the maximum State Aid any business or individual may receive over any rolling three-year period is currently 200,000 Euro. This letter is sent in accordance with European Commission Notice on State Aid in the form of Guarantees, OJ C155 of 20 June 2008.

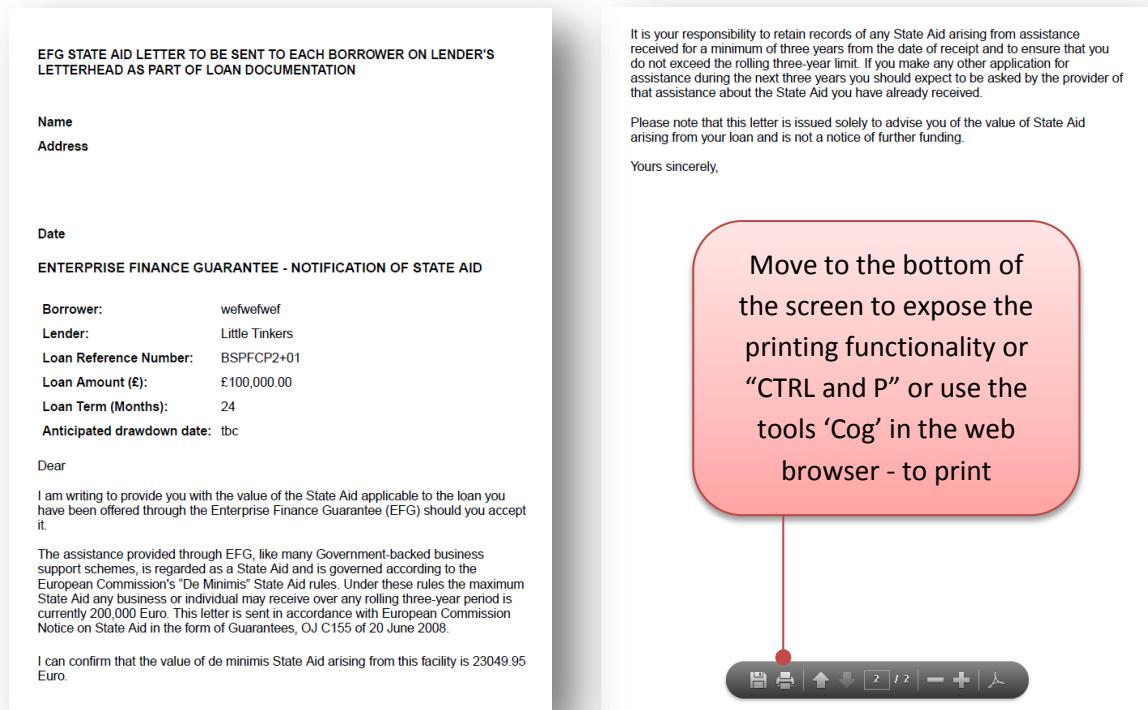
I can confirm that the value of de minimis State Aid arising from this facility is 23049.95 Euro.

It is your responsibility to retain records of any State Aid arising from assistance received for a minimum of three years from the date of receipt and to ensure that you do not exceed the rolling three-year limit. If you make any other application for assistance during the next three years you should expect to be asked by the provider of that assistance about the State Aid you have already received.

Please note that this letter is issued solely to advise you of the value of State Aid arising from your loan and is not a notice of further funding.

Yours sincerely,

Move to the bottom of the screen to expose the printing functionality or "CTRL and P" or use the tools 'Cog' in the web browser - to print



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



## 8.7 Premium Schedule

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

Select 'Generate Premium Schedule' from the 'Loan Summary' screen and this will expose the 'Premium Schedule' screen as shown in screenshot 8.7.

It is important that the Lender checks that the Premium 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 'Loan Entry' screen. This is particularly important for loans with a Capital Repayment Holiday and Tranche draws as well as Type E – Overdraft Guarantee Facility and Type F – Invoice Finance Guarantee Facility. The 'Calculate Aid' screen should be reviewed carefully for these types of facilities. (See [8.3 State Aid](#)).

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 Premium Collection Agent's Web Portal by the Lender to ensure that the first and subsequent premiums are collected.

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

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

## WEB PORTAL SCREEN 8.7: GENERATE THE PREMIUM SCHEDULE

**Premium Schedule for CNFFWNQ+01**

**Lender: Little Tinkers**  
This Schedule itemises the cost of the Premiums that you (the Borrower) will be paying to the Government each quarter for the duration of this loan. The first Direct Debit payment is due shortly after the loan is drawn down. Future payments are collected quarterly, with collection being made on or around the 14th of the month.  
You must include a completed Direct Debit Mandate when you accept the loan you have been offered.

Premium No.	Premium Amount	Premium No.	Premium Amount
2	£4,375.00	22	£0.00
3	£3,750.00	23	£0.00
4	£3,125.00	24	£0.00
5	£2,500.00	25	£0.00
6	£1,875.00	26	£0.00
7	£1,250.00	27	£0.00
8	£625.00	28	£0.00
9	£0.00	29	£0.00
10	£0.00	30	£0.00
11	£0.00	31	£0.00
12	£0.00	32	£0.00
13	£0.00	33	£0.00
14	£0.00	34	£0.00
15	£0.00	35	£0.00
16	£0.00	36	£0.00
17	£0.00	37	£0.00
18	£0.00	38	£0.00
19	£0.00	39	£0.00
20	£0.00	40	£0.00
21	£0.00		

**Schedule Based on the Following Information**

What is the expected year of the initial draw?	2012
What is the date of the Premium Collection point from which this schedule applies?	
What is the amount of the initial draw?	£1,000,001.00
What is the loan term in months remaining at this Premium Collection point?	24
What is the length of the initial capital repayment holiday? (Months) (Note that if the facility is being provided on interest-only terms then the value entered here should be equal to the full term of the facility)	
What is the amount of the additional draw? (Second tranche)	
What is the number of months (from this Premium Collection point) to second tranche drawdown?	
What is the amount of the additional draw? (Third tranche)	
What is the number of months (from this Premium Collection point) to third tranche drawdown?	
What is the amount of the additional draw? (Fourth tranche)	
What is the number of months (from this Premium Collection point) to fourth tranche drawdown?	

## 8.8 Direct Debit Mandate

### WEB PORTAL SCREEN 8.8: DIRECT DEBIT MANDATE



Please fill in the whole form including official use box using a ball point pen:

Please return the form to your SFLG or EFG Lender.

Please DO NOT send it to BIS or CfEL

Department for Business, Innovation & Skills (BIS) ED Loan Guarantee

Capital for Enterprise Limited (CfEL)  
1 Broadfield Close  
Broadfield Business Park  
SHEFFIELD  
S8 0XN

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society

To: The Manager Bank/building society

Address

Postcode

Reference

Instruction to your bank or building society to pay by Direct Debit

Service user number

9 9 8 4 9 4

FOR DEPARTMENT FOR BUSINESS, INNOVATION & SKILLS (BIS) ED LOAN GUARANTEE OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society. The Small Firms Loan Guarantee (SFLG) and Enterprise Finance Guarantee (EFG) are managed on behalf of the Department for Business, Innovation & Skills (BIS) by Capital for Enterprise Limited (CfEL). This form must only be used to give instruction for the payment of an SFLG or EFG guarantee scheme premium. This form should be completed by the Payer and returned to their SFLG or EFG Lender. It should not be sent to BIS or CfEL. The Lender is responsible for providing the Payer with a schedule detailing the amounts and timing of the premiums to be collected over the lifetime of the guaranteed facility. The quarterly premium is separate from and in addition to capital and interest payments and any fees due to the Lender. Premium payments collected under this instruction will be identified on the Payer's bank statement with the narrative "BIS LOAN GUARANTEE" followed by the Reference shown below.

Payer – Please insert your e-mail address below so that you can be contacted to be advised of the collection date of your first premium.

Lender – Please upload relevant details to the Premium Collection Agency system

Instruction to your bank or building society

Please pay the Department for Business, Innovation & Skills (BIS) ED Loan Guarantee Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with the Department for Business, Innovation & Skills (BIS) ED Loan Guarantee and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

DDI1

This guarantee should be detached and retained by the payer.



### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit the Department for Business, Innovation & Skills (BIS) ED Loan Guarantee will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request the Department for Business, Innovation & Skills (BIS) ED Loan Guarantee to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by the Department for Business, Innovation & Skills (BIS) ED Loan Guarantee or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when the Department for Business, Innovation & Skills (BIS) ED Loan Guarantee asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## 9.0 ACTIONS AFTER COMPLETE

### 9.1 Actions Available

If the Facility is in the ‘Completed’ state then the ‘Loan Summary’ will show the following options:

Action	Details	
Loan Details	To view details of the Facility	
Loan 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	<a href="#">9.2 Offer Scheme Facility</a>
Cancel Loan	To cancel the Facility. Entries not amended for 6 months will be automatically removed.	<a href="#">9.3 Cancel a Loan</a>
Generate Premium Schedule	Generates the Premium Schedule for printing	<a href="#">8.7 Premium Schedule</a>
View Information Declaration	To view the Information Declaration. This is required to be signed by the Borrower before drawdown.	<a href="#">8.5 Information Declaration</a>
Generate State Aid Letter	Generates the State Aid Letter for printing	<a href="#">8.3 State Aid</a>
View Direct Debit Mandate	To print off a Direct Debit Mandate	<a href="#">8.8 Direct Debit Mandate</a>

### 9.2 Offer Scheme Facility

Select ‘Offer Scheme Facility’ from the ‘Loan Summary’ screen as shown in screenshot 9.2.

#### WEB PORTAL SCREEN 9.2: LOAN SUMMARY FOR COMPLETE FACILITY

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 ▾

### Loan Summary for CNFFWNQ+01 Export CSV

State: Completed  
Amount: £1,000,000.00  
Business name: test  
Last modified: 10/10/2012 13:16:05  
Modified by: Karl Fields

[Loan Details](#) [Loan Changes](#) [View Audit Log](#) [Select Offer Scheme Facility](#) [Offer Scheme Facility](#) [Cancel Loan](#) [Generate Premium Schedule](#) [View Information Declaration](#) [Generate State Aid Letter](#) [View Direct Debit Mandate](#)

The 'Offer Scheme Facility' screen will be shown as in screenshot 9.2.1.

#### WEB PORTAL SCREEN 9.2.1: OFFER SCHEME FACILITY

Enterprise Finance Guarantee

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

Lookup Loan

### Loan 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 Loan lending limit details: Test 2011/12 Annual (01/04/2011 - 31/03/2012)

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 Loan Entry before entering the Scheme Facility date here. dd/mm/yyyy

Submit

The following must be completed:

Question Number in 9.2.1	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	Loan lending limit details:	None	Prefilled from Loan 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 Loan 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 9.2.2.

#### WEB PORTAL SCREEN 9.2.2: FACILITY OFFERED

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links: 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. On the right side of the header is a 'Lookup Loan' button. Below the header, the page title is 'Loan Summary for 4XYZ5ZS+01'. On the right, there is a 'Export CSV' button. The main content area displays loan details: State: Offered (highlighted with a red callout box), Amount: £5,000.00, Business name: test, Last modified: 20/10/2012 11:35:12, Modified by: Karl Fields. Below these details are several buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Guarantee & Initial Draw' (blue), 'Cancel Loan' (red), 'Generate Premium Schedule' (blue), and 'Generate State Aid Letter' (blue). The background of this section is yellow.

#### 9.3 Cancel a Loan

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

- Eligible
- Incomplete
- Complete
- Offered

#### WEB PORTAL SCREEN 9.3: CANCEL A LOAN

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links: 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. On the right side of the header is a 'Lookup Loan' button. Below the header, the page title is 'Cancel Loan'. The main content area contains three numbered steps:

- 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?

At the bottom of the form is a 'Submit' button.

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 – <b>comments are mandatory</b>
3	What date was the application cancelled?	Date in the format dd/mm/yyyy	

The Web Portal will then confirm that the loan is cancelled and the state will be updated to ‘Cancelled’ on the ‘Loan Summary’ screen.

## 10.0 ACTIONS AFTER OFFERED

### 10.1 Actions Available

If the facility is in the ‘Offered’ state then the ‘Loan Summary’ will show seven possible options:

Action	Details	
Loan Details	To view details of the Facility	
Loan Changes	To view any changes that have been made to the Facility	
View Audit Log	To view audit details specific to the Facility	
Guarantee and Initial Draw	Advise of drawdown of the Facility within 10 business days of actual drawdown	<a href="#">10.2 Guarantee and Initial Draw</a>
Cancel Loan	To cancel the loans. The Web Portal will automatically delete any entry which has not been progressed within 6 months	<a href="#">9.3 Cancel a Loan</a>
Generate Premium Schedule	Generates the Premium Schedule for printing	<a href="#">8.7 Premium Schedule</a>
Generate State Aid Letter	Generates the State Aid Letter for printing	<a href="#">8.3 State Aid</a>

## 10.2 Guarantee and Initial Draw

From the ‘Loan 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 shows the 'Enterprise Finance Guarantee' web portal. At the top, there's a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. On the right side of the header is a 'Lookup Loan' button. Below the header, the page title is 'Loan Summary for 4XYZ5ZS+01'. To the right of the title is an 'Export CSV' button. The main content area displays loan details: State: Offered, Amount: £5,000.00, Business name: test, Last modified: 20/10/2012 11:35:12, Modified by: Karl Fields. Below these details are several buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Guarantee & Initial Draw' (which is highlighted with a red dot), 'Cancel Loan', 'Generate Premium Schedule' (which has a red border), and 'Generate State Aid Letter'. A red callout box with a rounded bottom-right corner points to the 'Select Guarantee and Initial Draw' button.

WEB PORTAL SCREEN 10.2.1: GUARANTEE AND INITIAL DRAW

The screenshot shows the 'Enterprise Finance Guarantee' web portal. The page title is 'Guarantee and Initial Loan Draw'. The URL in the address bar is 'Home / Loan Portfolio / Loan BM4YTG5+01 /'. The page content includes a note: 'From this page you can record the details of the initial draw of loan funds.' It also contains two important notices: 'IMPORTANT' (If any changes have been made from what was originally set out in the Scheme Facility Offer documents then the loan will have to be cancelled and re-entered.) and 'REMINDER' (The Direct Debit details should now be uploaded to the Premium Collection Agent portal. Please retain the signed Direct Debit mandate for your own records.). A note at the bottom states: 'Please note that on completion of Guarantee and Initial Draw, the Premium Payment Schedule will be delivered to the Premium Collection Agent automatically through the Web Portal.' The form consists of six numbered questions: 1. Has a signed Information Declaration (without any amendments) been received from the Applicant? (radio buttons for Yes and No, with No selected). 2. Has the Applicant the means to settle the first Scheme Guarantee Premium from the date of Guarantee and Initial Draw? Please note that the first and all subsequent Quarterly Premiums will be collected by the Premium Collection Agent by Direct Debit. (radio buttons for Yes and No, with No selected). 3. Has a completed Direct Debit Mandate signed by the Applicant been received? (radio buttons for Yes and No, with No selected). 4. On what date was the initial draw of funds made? (text input field with placeholder 'dd/mm/yyyy'). 5. What was the value of the initial draw? (text input field with placeholder '£'). 6. On what date is the loan to be repaid (maturity date)? (text input field with placeholder '01/05/2015'). At the bottom right is a 'Submit' button.

Question Number in 10.2.1	Question	Required Input	Comments
1	Has a signed Information Declaration ( <u>without ANY amendments</u> ) been received from the Applicant?	Radio Button Yes/No	To progress, the answer must be "Yes". If there have been amendments, the Facility must be started again.
2	Has the Applicant the means to settle the first Scheme Guarantee Premium from the date of Guarantee and Initial Draw? Please note that the first and all subsequent Quarterly Premiums will be collected by the Premium Collection Agent by Direct Debit.	Radio Button Yes/No	The first premium will be collected by the Premium Collection Agent by Direct Debit within 1 month
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 <b>uploaded</b> to the PCA's portal. Hardcopies are <b>NOT</b> to be sent to CFEL or the PCA.
4	On what date was the Initial Draw of funds made?	Date in the format dd/mm/yyyy	Date of Initial Draw – <b>MUST NOT BE IN THE FUTURE. Details entered after the event of drawdown.</b>
5	What was the value of the Initial Draw?	Value in £	Amount of Initial Draw
6	On what date is the loan to be Repaid (maturity date)? (dd/mm/yyyy)	None	<b>The maturity date should be the drawn date plus loan term.</b>

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 'Loan Summary' screen.

#### WEB PORTAL SCREEN 10.2.2: FACILITY GUARANTEED

Enterprise Finance Guarantee

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

Lookup Loan

Loan Summary for G5EH8MT+01

Export CSV

State: Guaranteed	Amount: £50,000.00
Business name: test	Last modified: 14/06/2012 01:00:00
Modified by: Karl Fields	

State: “Guaranteed”

Loan Details Loan Changes View Audit Log

Change Amount or Terms Demand to Borrower Repay Loan Data Correction

Generate Premium Schedule Generate State Aid Letter

## 11.0 ACTIONS AFTER GUARANTEED

### 11.1 Actions Available

If the facility is ‘Guaranteed’, then the ‘Loan Summary’ will show nine possible options:

Action	Details	
Loan Details	To view details of the Facility	
Loan Changes	To view any changes that have been made to the Facility	
View Audit Log	To view audit details specific to the Facility	
Change Amount or Terms	Reschedule the loan, record a Tranche Draw or Amend the business name	<a href="#">11.2 Change Amount or Terms</a>
Demand to Borrower	To be selected when Demand is made on the Borrower	<a href="#">11.3 Demand to Borrower</a>
Repay Loan	To be selected when the Facility has been Repaid in full	<a href="#">11.5 Repay Loan</a>
Data Correction	Allows the correction of the amount, dates of Facility Letter / Guarantee and Lending Limit	<a href="#">11.4 Data Correction</a>
Generate Premium Schedule	Generates the Premium Schedule for printing	<a href="#">8.7 Premium Schedule</a>
Generate State Aid Letter	Generates the State Aid Letter for printing	<a href="#">8.6 State Aid Letter</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 ‘Loan Summary’ screen will allow a Lender to:

- Change the business name (where the legal entity remains the same)
- Provide a capital repayment holiday
- Record a scheduled tranche draw
- Change the drawdown or repayment profile of a loan (term change, lump sum repayment, tranche draw changes)
- Restore the Facility to ‘Guaranteed’ following a ‘Demand on the Lender’ (Lender Demand)

Select ‘Change Amount or Terms’ from the ‘Loan Summary’ screen. This will display the ‘Change Loan’ screen as shown in screenshot 11.2.

## WEB PORTAL SCREEN 11.2: CHANGE FACILITY

**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 ▾

Home / Loan Portfolio / Loan XRS58V3+01 /

### Change Facility

From this page you can change the amount or terms of a facility (excluding the amount of the original facility or extending the term beyond ten years), return a facility from 'Demand to Borrower' to 'Guaranteed' and record a change of business name.

Please note that, for loans agreed up until the end of 2005 under the former Small Loans Arrangement for which the full premium was paid in advance, the premium calculation is still required. However the schedule produced should not be given to the Borrower and is not forwarded to the Premium Collection Agent.

Parameters to which changes may be recorded include the repayment date and the drawdown and repayment profiles.

When such changes are made a new Premium Payment Schedule must be generated to reflect the new repayment profile of the loan. This will be delivered automatically to the Premium Collection Agent via the Web Portal.

**IMPORTANT:** If the change involves defining a new Maturity Date it is important that this is recorded in the 'New Maturity Date' field.

1 2 3 4 5 6 7 8 9 10	What is the date when the change to be recorded occurred? <input type="text" value="dd/mm/yyyy"/> What is the change you wish to make? <input type="text" value="Please select"/> Cumulative amount drawn against this facility prior to this change <input type="text" value="£80,000.00"/> What is the amount now being drawn that is to be recorded? (This should include any further draws it is known will take place before the next Premium Payment is due) <input type="text" value="£"/> What is the amount of the lump sum repayment? <input type="text"/> Current business name <input type="text" value="abc"/> What is the new business name? <input type="text"/> Date of initial draw of funds <input type="text" value="21/07/2009"/> Current maturity date <input type="text" value="20/07/2014"/> What is the new maturity date? <input type="text"/>
---	--

**Submit**   **Reschedule**

Question Number in 11.2	Question	Required Input	Comments
1	What is the date when the change to be recorded occurred?	Date in the format dd/mm/yyyy	Record the date of change
2	What is the change you wish to make?  <u>DROP DOWN MENU</u> Business name Capital repayment holiday Change repayments Extend term Lender demand satisfied Lump sum repayment Record agreed draw Reprofile draws Decrease term	Select appropriate change	Record the type of change and complete the appropriate fields below  "Lender Demand Satisfied" will change the Facility state from 'Lender Demand' to 'Guaranteed'

<b>Question Number in 11.2</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
3	Cumulative amount drawn against this Facility prior to this change	None	Pre-filled with amount drawn to date
4	What is the amount now being drawn that is to be recorded? (This should include any further draws it is known will take place before the next Premium Payment is due)	Amount in £	Used for notifying tranche drawdowns
5	What is the amount of the lump sum repayment?	Amount in £	Used for notifying Lump Sum Repayments
6	Current business name?	None	Pre-filled with details from Loan Entry
7	What is the new business name?	New name	Only applies if it remains the same legal entity
8	Date of initial draw of funds	None	Pre-filled
9	Current maturity date	None	Pre-filled
10	What is the new maturity date?	Date in format dd/mm/yyyy	

Select ‘Reschedule’ to proceed with changes. This will display the ‘Premium Re-schedule’ screen which as it suggests, is utilised to amend the Premium Schedule as in screenshot 11.2.1.

## WEB PORTAL SCREEN 11.2.1: CALCULATE PREMIUM SCHEDULE

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 ▾](#)

### Premium Reschedule for G5EH8MT+01

From this page you can enter the information to enable the calculation of the Premium Payment Schedule.

Once produced the schedule will be forwarded automatically to the Premium Collection Agent (except in cases where loans were agreed under the legacy 'Small Firms Loan Arrangement' as all premium payments were paid at the outset).

**IMPORTANT** All these questions must be answered from the perspective of the intended remaining term of the facility, looking forward from the date of the next quarterly Premium collection. If the next quarterly Premium falls due within one month the position should be stated looking forward from the following quarterly Premium collection.

<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">1</span>	When is the next quarterly Premium due?	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">2</span>	What is the outstanding balance at the next (or subsequent) quarterly Premium collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date?	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">3</span>	What will the outstanding loan term be at the next (or subsequent) quarterly Premium collection point? (Months - must be a multiple of 3, i.e. rounded up to the next whole quarter)	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>

**Draw Information**

<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">4</span>	What is the length of the initial capital repayment holiday? (Months) (Note that if the facility is being provided on interest-only terms then the value entered here should be equal to the full term of the facility)	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">5</span>	What is the amount of the additional draw? (Second tranche)	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">6</span>	What is the number of months (from next (or subsequent) quarterly Premium collection point) to second tranche drawdown?	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">7</span>	What is the amount of the additional draw? (Third tranche)	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">8</span>	What is the number of months (from next (or subsequent) quarterly Premium collection point) to third tranche drawdown?	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">9</span>	What is the amount of the additional draw? (Fourth tranche)	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>
<span style="background-color: #ff9999; border-radius: 10px; padding: 2px 5px; border: 1px solid #ff9999;">10</span>	What is the number of months (from next (or subsequent) quarterly Premium collection point) to fourth tranche drawdown?	<input style="width: 100%; height: 25px; border: 1px solid #ccc; border-radius: 5px; padding: 5px;" type="text"/>

Submit
  
Cancel

<b>Question Number in 11.2.1</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
1	When is the next quarterly Premium due? (mm/yyyy)	Date in the format mm/yyyy	Premiums are collected on a quarterly basis – refer to PCA system to determine collection cycle
2	What is the outstanding balance at the next (or subsequent) quarterly Premium collection point, taking account of any draws or repayments which may be made between now and the relevant quarter date?	Amount in £	Balance of the EFG facility at the date of the next repayment
3	What will the outstanding loan term be at the next (or subsequent) quarterly Premium collection point? (Months - must be a multiple of 3, i.e. rounded up to the next whole quarter)	Term in months	This must be a multiple of 3, i.e. rounded up to the next whole quarter
4	What is the length of the initial capital repayment holiday? (Months) (note that if the facility is being provided on interest-only terms then the value entered here should be equal to the full term of the facility)	Term in months	If interest-only then the value entered should be equal to the full term of the facility
5	What is the amount of the additional draw? (Second tranche)	Amount in £	To be completed if there are additional tranche draws
6	What is the number of months (from next or subsequent quarterly Premium collection point) to second tranche drawdown?	Number of months	To be completed if there are additional tranche draws
7	What is the amount of the additional draw? (Third tranche)	Amount in £	To be completed if there are additional tranche draws
8	What is the number of months (from next or subsequent quarterly Premium collection point) to third tranche drawdown?	Number of months	To be completed if there are additional tranche draws
9	What is the amount of the additional draw? (Fourth tranche)	Amount in £	To be completed if there are additional tranche draws
10	What is the number of months (from next or subsequent quarterly Premium collection point) to fourth tranche drawdown?	Number of months	To be completed if there are additional tranche draws

Once submitted, the ‘Loan Summary’ screen will be displayed once again. The User may wish to check that the change has occurred i.e. the Portal will no longer expose a ‘Loan has been changed’ screen. If a new Direct Debit mandate is required, this can be printed from any loan that is at a ‘Complete’ state. If details have changed, these will need to be uploaded to the Premium Collection Agent’s Web Portal.

Where the Facility term, amount or draw profile has been amended, a new Premium Schedule must be printed from the ‘Loan Summary’ Screen (See [8.7 Premium Schedule](#)) and given to the Borrower from the ‘Loan Summary’ screen. **A copy must be retained by the Lender.**

**Copies of the Schedule should NOT be sent to the Premium Collection Agent or Capital For Enterprise Ltd.**

The changes made to a facility can be seen by viewing the “Loan Changes” from the “Loan Summary” screen (See [6.4 Loan Summary Screen](#)).

### 11.3 Demand to Borrower

This option is available for facilities in the ‘Guaranteed’ state. The ‘Demand to Borrower’ option from the ‘Loan 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 ‘Loan Summary’ screen. This will display the ‘Loan Demand’ Screen as shown in screenshot 11.3.

#### WEB PORTAL SCREEN 11.3: DEMAND TO BORROWER

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 ▾

### Loan 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 loan to a state of Guaranteed.

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

**Submit**

Question Number in 11.3	Question	Required Input	Comments
1	What was the amount for which Demand was made on the Borrower (as recorded on the Demand Letter)?	Amount in £	Input the amount of the EFG Facility as recorded on the Demand Letter
2	What was the date that Demand was made on the Borrower	Date in the format dd/mm/yyyy	Record the date of the Demand letter

Select ‘Submit’ to proceed. Within the ‘Loan Summary’ screen (Screen 11.3.1) the End User will notice that the Facility state will have changed to ‘Lender Demand’.

#### WEB PORTAL SCREEN 11.3.1: FACILITY IN LENDER DEMAND

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. Below the navigation bar, the title 'Loan Summary for G5EH8MT+01' is displayed, along with a 'Lookup Loan' button and an 'Export CSV' button. The main content area shows a summary of the loan details: State: Lender demand, Amount: £50,000.00, Business name: test, Last modified: 21/10/2012 09:06:04, Modified by: Karl Fields. Below the summary, there are several buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Change Amount or Terms', 'No Claim', 'Demand Against Guarantee', 'Repay Loan', 'Data Correction', 'Generate Premium Schedule', and 'Generate State Aid Letter'. A red callout box with the text 'Facility state has been updated' is positioned over the loan details summary.

#### 11.4 Data Correction

Data correction enables loans 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 ‘Loan Summary’ screen will allow a Lender to:

- Correct Loan Amount
- Correct Lending Limit
- Correct Facility Letter Date
- Correct Date of Guarantee and Initial Draw of Funds
- Correct Value of Initial Draw
- Correct Branch Sort Code
- Correct Demand Amount (Original Outstanding Scheme Facility Principal)

## WEB PORTAL SCREEN 11.4: DATA CORRECTION

**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 +

Home / Loan Portfolio / Loan XRS58V3+01 /

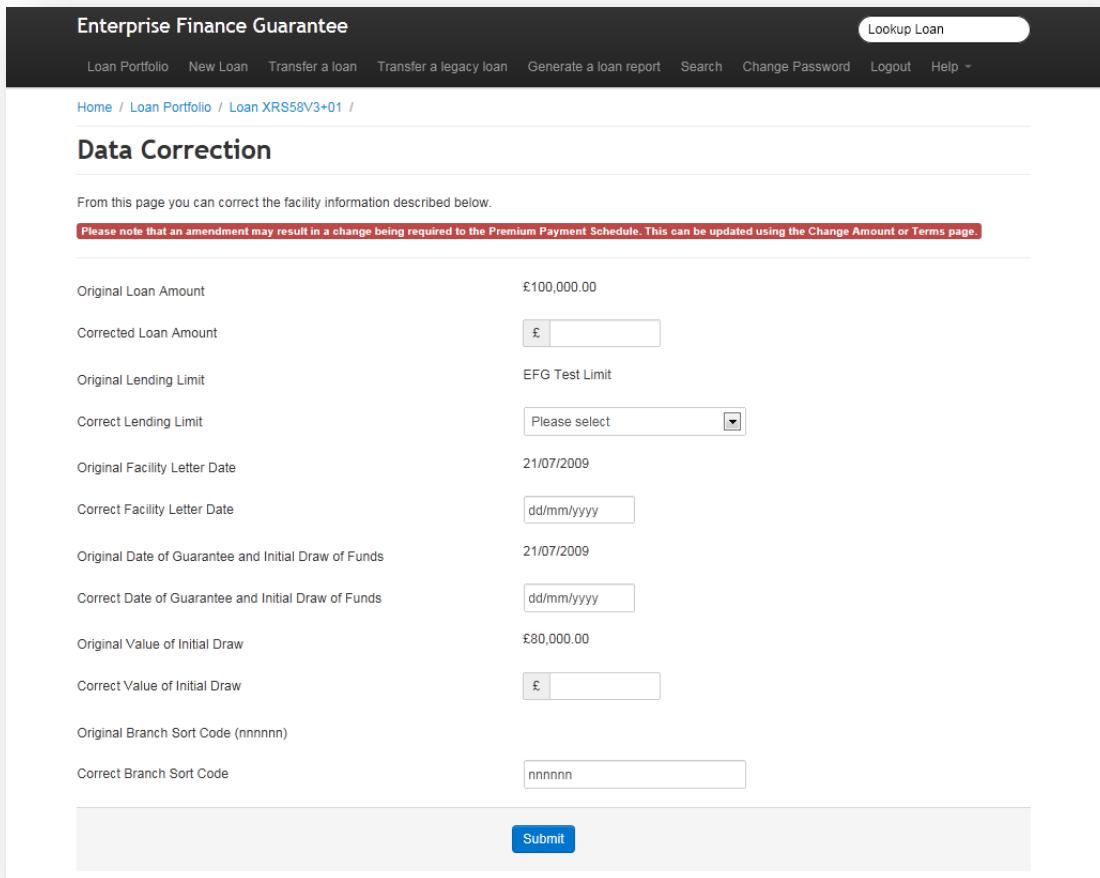
### Data Correction

From this page you can correct the facility information described below.

Please note that an amendment may result in a change being required to the Premium Payment Schedule. This can be updated using the Change Amount or Terms page.

Original Loan Amount	£100,000.00
Corrected Loan Amount	<input type="text"/>
Original Lending Limit	EFG Test Limit
Correct Lending Limit	<input type="text"/> Please select
Original Facility Letter Date	21/07/2009
Correct Facility Letter Date	<input type="text"/> dd/mm/yyyy
Original Date of Guarantee and Initial Draw of Funds	21/07/2009
Correct Date of Guarantee and Initial Draw of Funds	<input type="text"/> dd/mm/yyyy
Original Value of Initial Draw	£80,000.00
Correct Value of Initial Draw	<input type="text"/>
Original Branch Sort Code (nnnnn)	
Correct Branch Sort Code	<input type="text"/> nnnnn

**Submit**



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

Select 'Data Correction' from the 'Loan 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 will no longer confirm what changes have been made.**

## 11.5 Repay Loan

In cases where the Borrower has fully repaid the Facility, it is best practice to update the Web Portal. From the ‘Loan Summary’ screen when a loan is in either the ‘Guarantee’ or ‘Lender Demand’ state, select ‘Repay Loan’. The ‘Repay Loan’ screen will be displayed as shown in screenshot 11.5.

WEB PORTAL SCREEN 11.5: REPAY LOAN

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 ▾

### Repay Loan

From this page you can record the date on which a facility was repaid.

**REMINDER** Please note that you no longer need to advise the Premium Collection Agent that the loan has been repaid. Updating this system is sufficient.

1 What was the date the facility was repaid by the borrower? dd/mm/yyyy

Submit

The date that the Facility was repaid should be entered and the End User should then ‘click’ Submit. Whilst loans will be removed from the system six months after the maturity date (SFLG Loans) and 3 months after the maturity date of EFG loans – **it is good practice to update the system to ‘Repaid’ as soon as the information is to hand**. Such action will prevent the collection of further premiums (if the Portal is updated in time i.e. before the agent has batched the collections within their system) and will also prevent the submission of indemnity claims / need for further investigation – once the loan has been repaid.

Question Number on 11.5	Question	Required Input	Comments
1	What was the date the Facility was repaid by the Borrower?	Date in the format dd/mm/yyyy	If Repaid early, please ensure that the Portal is updated in an expeditious fashion to stop the collection of Premiums. Failure to do so may result in the submission of indemnity claims and the need for further re-work by the Lender to determine if the claim is a valid one or not

The state will change to ‘Repaid’ as shown in screenshot 11.5.1.

#### WEB PORTAL SCREEN 11.5.1 FACILITY REPAYED

The screenshot shows a web browser interface for the Enterprise Finance Guarantee (EFG) Web Portal. The title bar reads "Enterprise Finance Guarantee". The navigation menu includes "Lookup Loan", "Loan Portfolio", "New Loan", "Transfer a loan", "Transfer a legacy loan", "Generate a loan report", "Search", "Change Password", "Logout", and "Help". The main content area is titled "Loan Summary for G5EH8MT+01". It displays the following details:

- State: Repaid
- Amount: £50,000.00
- Business name: test
- Last modified: 21/10/2012 09:36:00
- Modified by: Karl Fields

Below these details are three buttons: "Loan Details", "Loan Changes", and "View Audit Log". A prominent red callout box with white text states "Facility state has been updated to 'Repaid'". At the bottom of the screen, there is a blue button labeled "Generate State Aid Letter".

## 12.0 SWITCHING OF EFG FACILITIES BETWEEN LENDERS

### 12.1 Overview

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

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 Direct Debit Mandate. Updating of the Web Portal will ensure that the Premium 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 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 is able to 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
- Loan Entry
- Offer Scheme Facility

**Lenders should arrange EFG replacement loans so that the borrower is not disadvantaged with additional premium collections.**

### Variations to Standard Procedures for Switching a Facility between Lenders

#### **Home Page**

Loan Admin Menu	Select “Check Eligibility” to begin, <u>not</u> “Transfer a loan”
-----------------	---

#### **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, <u>NOT</u> “replacing existing finance”.
Less than £1m 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 Premium Schedule, and in any case it is not possible to proceed beyond Loan 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"><li>• The word “Transfer”</li><li>• The EFG loan reference (seven character alphanumeric) of the Facility previously provided by Lender A</li><li>• The name of Lender A</li></ul>

#### **Offer Scheme Facility**

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

## 13.0 ACTIONS AFTER LENDER DEMAND

### 13.1 Actions Available

If the Facility is in the ‘Lender Demand’ state, then the ‘Loan Summary’ will show a number of options:

Action	Details	
Loan Details	To view details of the Facility	
Loan Changes	To view any changes that have been made to the Facility	
View Audit Log	To view audit details specific to the Facility	
Change Amount or Terms	Reschedule the loan, record a tranche draw or amend the business name	
No Claim	To be used when ‘No Claim’ is ever to be made on BIS under the EFG Guarantee. For situations where the reasons for Demand have been satisfied and the facility is to be restored to “Guaranteed”, follow the instructions in <a href="#">13.2 Restore to Guaranteed</a> .	<a href="#">13.3 No Claim</a>
Demand against Government Guarantee	To be used when making a claim on BIS under the EFG Guarantee. This should continue to be used even when the claim limit has been exhausted.	<a href="#">13.4 Demand against Government Guarantee</a>
Repay Loan	To be used when the Facility has been repaid in full	<a href="#">11.5 Repay Loan</a>
Data Correction	Allows the correction of the amount, dates of Facility Letter / Guarantee and Lending Limit	<a href="#">11.4 Data Correction</a>
Generate Premium Schedule	Generates the Premium Schedule	<a href="#">8.7 Premium Schedule</a>
Generate State Aid letter	Generates the State Aid Letter	<a href="#">8.6 State Aid Letter</a>

### 13.2 Restore to Guaranteed

When a Facility is in the ‘Lender Demand’ state and the Demand has been satisfied (e.g. repayments and premiums have been brought up to date following the Demand), the Facility should be returned to a state of ‘Guaranteed’.

From the ‘Loan 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 loan summary screen).

The Lender should ensure that the Premiums are up to date. Any missed Premiums should be paid to the Premium Collection Agent (via the submission of cheques made payable to 'BIS'). If a revised repayment profile has been arranged the lender may need to re-schedule.

### 13.3 No Claim

This option is available for Facilities in the 'Lender Demand' state. The 'No Claim' option from the Loan Summary will allow a Lender to advise the Web Portal that 'No Claim' will ever be made under the EFG Guarantee. 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 'Loan Summary' screen. This will display the 'No Claim' Screen as shown in screenshot 13.3.

#### WEB PORTAL SCREEN 13.3: NO CLAIM

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there's a navigation bar with links like 'Loan Portfolio', 'New Loan', 'Transfer a loan', etc., and a 'Lookup Loan' button. Below the navigation, the title 'No Claim Against Loan' is displayed. A red box highlights the number '1' next to a question: 'On what date was a decision made not to make Demand against the Guarantee?'. To the right of the question is a date input field with the placeholder 'dd/mm/yyyy'. At the bottom of the form is a blue 'Submit' button.

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/yyyy	Record the date of the decision

Select 'Submit' to proceed. The Web Portal will update the loan state (see screenshot 13.3.1) to 'Not Demanded'.

#### WEB PORTAL SCREEN 13.3.1: NO CLAIM ON GUARANTEE / ‘Not Demanded’ State)

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. On the right side of the header is a 'Lookup Loan' button. Below the header, the page title is 'Loan Summary for A3V7BS4+01'. In the center, there is a yellow box containing loan details: State: Not demanded, Amount: £35,000.00, Business name: WV Spring Ltd, Last modified: 21/10/2012 10:04:47, Modified by: Karl Fields. Below these details are several buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Generate State Aid Letter' (which is highlighted with a blue background), and 'Export CSV'. A red callout box with a black border and rounded corners contains the text 'Facility state has been updated'.

#### 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 ‘Loan 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 ‘Loan Summary’ screen (screenshot 13.4). This will display the ‘Demand against Government Guarantee’ screen (screenshot 13.4.1).

#### WEB PORTAL SCREEN 13.4: SELECT DEMAND AGAINST GUARANTEE

The screenshot shows the 'Enterprise Finance Guarantee' web portal. The layout is similar to the previous screenshot, with a navigation bar at the top and a 'Loan Summary for MQN9QTG+01' page below. The loan details in the yellow box are: State: Lender demand, Amount: £100,000.00, Business name: XYZ Ltd, Last modified: 15/10/2012 16:03:15, Modified by: Linda Oldfield. Below the details are buttons for 'Loan Details', 'Loan Changes', 'View Audit Log', 'Change Amount or Terms', 'No Claim', 'Demand Against Guarantee' (which is highlighted with a blue background), 'Repay Loan', 'Data Correction', 'Generate Premium Schedule', and 'Generate State Aid Letter'. A red callout box with a black border and rounded corners contains the text 'Select “Demand Against Guarantee”'.

## **Security Held**

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

If there is a delay with realising security, a claim can be made through Capital for Enterprise Ltd 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 Lender Manual.**

### WEB PORTAL SCREEN 13.4.1: DEMAND AGAINST GOVERNMENT GUARANTEE

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 ▾

### Demand Against Government Guarantee

From this page you can record the date on which a facility was repaid.

1 What is the date the Demand is being made against the Scheme Guarantee? (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?

3 Please select the primary cause of business failure

4 Please provide any further information you consider appropriate to the reason for Demand against the Government Guarantee

Question Number in 13.4.1	Question	Required Input	Comments
1	What is the date the Demand is being made against the Scheme Guarantee?	None - Prefilled	This should be 'todays' 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'	
4	Please provide any further information you consider appropriate to the reason for Demand against the Government Guarantee	Free format <b>(Not mandatory)</b>	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 Web Portal will change the facility state to ‘Demande’ (Screenshot 13.4.2) and show the calculated claim amount.

The 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 premiums are up to date.

#### WEB PORTAL SCREEN 13.4.2: FACILITY DEMANDED

The screenshot shows the 'Enterprise Finance Guarantee' web portal interface. At the top, there is a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. A 'Lookup Loan' button is located in the top right corner. Below the navigation bar, a green banner displays the message: 'Demand has been made against the Government Guarantee. The value of the demand is: £15,000.00'. The main content area is titled 'Loan Summary for MQN9QTG+0'. It shows the following details:

- State: Demanded
- Amount: £100,000.00
- Business name: XYZ Ltd
- Last modified: 21/10/2012 10:25:18
- Modified by: Karl Fields

Below this information are several buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Data Correction', and 'Generate State Aid Letter'. Two red callout boxes highlight specific information:

- A red box labeled 'Calculated claim amount' points to the green banner at the top.
- A red box labeled 'State updated to 'Demande'' points to the 'State' field in the loan summary table.

On the far right of the main content area, there is a 'Export CSV' button.

## 14.0 ACTIONS AFTER DEMANDED

### 14.1 Actions Available

If the facility is in the ‘Demanded’ state, then the ‘Loan Summary’ will show five possible actions:

Action	Details	
Loan Details	To view details of the Facility	
Loan Changes	To view any changes that have been made to the Facility	
View Audit Log	To view audit details specific to the Facility	
Data Correction	Allows the correction of amounts, dates of Facility Letter / Guarantee and Lending Limit	<a href="#">11.4 Data Correction</a>
Generate State Aid Letter	Generates the State Aid Letter for printing	<a href="#">8.6 State Aid Letter</a>

## 15.0 CLAIMING SETTLEMENT FROM BIS

Once Demand has been made to BIS on the Web Portal the information is recorded on the system. The Lender is then required to submit a claim to Capital for Enterprise Limited.

Funds are claimed quarterly by the Lender via a ‘Demand Invoice’ which may be submitted to CfEL for payment on quarters ending 31<sup>st</sup> March, 30<sup>th</sup> June, 30<sup>th</sup> September and 31<sup>st</sup> December.

The Demand Invoice is the document through which the Lender formally seeks payment from CfEL for all the Guarantee Demands to BIS which have been recorded on the Web Portal during the preceding quarter.

Each Demand Invoice should be presented on the Lender’s letterhead or other official stationery and should contain the following information:

- The date on which it is being submitted
- A unique reference number assigned by the Lender
- The period / quarter to which it refers
- A name and contact details (email address) for queries
- Bank account details: sort code and account number and bank name address for first time claims and subsequently if there are any changes to existing details
- For each Facility against which Demand is being made – Capital for Enterprise Limited require:
  - The loan reference number
  - The business name
  - The amount being claimed
  - The amount to be settled – e.g. if the Lender is aware that the capacity has been reached - this will be zero
  - The total number and total value of the Demands listed on the Invoice

The amount claimed should be consistent with the amount entered on the Web Portal. If there is a discrepancy, payment will not be made.

Generally speaking, only one Demand Invoice should be submitted for each quarter and should be submitted as soon as possible after the end of the quarter to which it refers. Any EFG Facilities omitted from a Demand Invoice in error should be included on the following quarter's Invoice. Exceptions may be when Enhanced Audit claims have been reviewed and agreement has been reached between CfEL and the Lender to settle the claims – then another Invoice may be submitted.

The maximum amount claimable in respect of those EFG Facilities offered in any one scheme period is the Annual Claim Limit for the Lender in respect of that period. See the Lender Manual.

CfEL 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 'Demand' 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 please enclose the Recoveries Statement with a covering letter confirming the net amount requested for payment. See [16.0 RECOVERIES](#) for further details of Recoveries.

As with all EFG activity, Demands on BIS are subject to audit. Please refer to the EFG Legal Agreement and the 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 BIS to be reimbursed accordingly.

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

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

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

## WEB PORTAL SCREEN 16.1: FACILITY RECOVERED

**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 ▾

Home / Loan Portfolio / Loan 4QSKVX5+01 /

### Loan 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.

<b>1</b> On what date was the recovery made? <input type="text" value="dd/mm/yyyy"/>	<b>2</b> The Secretary of State previously paid the Lender this amount by way of Settlement of the Lender's Demand against the Government Guarantee <input type="text" value="£3,750.00"/>
<b>3</b> The Guarantee Rate applicable to this facility is <input type="text" value="75.0%"/>	<b>4</b> 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 <input type="text" value="£5,000.00"/>
<b>5</b> Enter the value of any non-EFG Debt <input type="text" value="£"/>	<b>6</b> Enter the value of the proceeds of any post-Settlement Security Realisations, excluding any Linked Security <input type="text" value="£"/>
<b>7</b> Enter the value of the proceeds of any Linked Security <input type="text" value="£"/>	<b>8</b> Value of Realisations attributable to EFG facility <input type="text" value="£0.00"/>
<b>9</b> Cumulative total of previous recorded Recoveries <input type="text" value="£0.00"/>	<b>10</b> Value of payment due to the Secretary of State <input type="text" value="£"/>

**Calculate**

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'

<b>Question Number in 16.1</b>	<b>Question</b>	<b>Required Input</b>	<b>Comments</b>
5	Enter the value of any outstanding non-EFG Debt:	Amount in £	Value of any other Borrower debt to the Lender excluding EFG
6	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
7	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
8	Value of Realisations attributable to EFG facility:	None	Calculated by the Web Portal
9	Cumulative total of previous recorded Recoveries:	None	Prefilled from any previous Recoveries
10	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 CfEL as a result of the Recovery.

#### **SFLG Recoveries.**

The SFLG recovery screen will expose a number of 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

**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 -

Home / Loan Portfolio / Loan T1DYZYW-01 /

### Loan 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"/>
The Secretary of State previously paid the Lender this amount by way of a Settlement of the Lender's Demand against the Government Guarantee	£46,500.00
The Guarantee Rate applicable to this facility is	75.0%
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	£82,000.00
Cumulative total of previous recorded Recoveries	£0.00
Enter the aggregate amount owed to the Lender other than in connection with the Scheme Facility or with any obligations being repaid from proceeds which are not Eligible Proceeds. (Variable B).	<input type="text"/>
Enter the aggregate amount of the Eligible Proceeds less the aggregate amount of deductions in respect of interest accrued after the date Demand was made to the Secretary of State. (Variable C).	<input type="text"/>
Recovery Due to the Secretary of State	<input type="text"/>
If applicable, enter any additional amount payable to the Secretary of State in respect of interest accrued under a Scheme Facility after the Demand Date (as described in Schedule 2).	<input type="text"/>
If applicable, enter any additional amount payable to the Secretary of State in respect of Break Costs under a Scheme Facility (as described in Schedule 2).	<input type="text"/>
Total Recovered amount	£0.00
Cumulative total of previous recorded Recoveries	£0.00
Value of payment due to the Secretary of State	<input type="text"/>
<b>Calculate</b>	

Different location  
/ content to an  
EFG Loan  
Recovery Screen

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 ‘Loan 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

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 ▾

Loan Summary for VUKGRJT+01

State: Recovered  
Amount: £50,000.00  
Business name: dfgdfgdfgdf  
Last modified: 24/10/2012 11:02:56  
Modified by: Karl Fields

Loan Details Loan Changes View Audit Log

Recovery Made

Generate State Aid Letter

Export CSV

## 16.2 Returning Funds to BIS

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 BIS from any recoveries arising from previously settled Demands and accompanies payment of those recoveries to BIS.

Each Recoveries Statement should be presented on the Lender’s letterhead or other official stationery and should contain the following information:

- The date on which it is being submitted
- A unique reference number or other identifier assigned by the Lender
- The quarter to which it refers
- A name and contact details for queries
- For each EFG facility against which a recovery has been made and payment is due to BIS:
  - The loan reference number
  - The business name
  - The amount recovered

The information on the Recoveries Statement should be consistent with the information already entered on the EFG Web Portal in connection with the Facilities affected. The total number and value of the Recoveries should be listed on the Recoveries Statement.

Only one Recoveries Statement may be submitted for each quarter and should be submitted as soon as possible after the end of the quarter to which it refers. Any EFG Facilities omitted from a Recoveries Statement in error should be included on the following quarter’s Recoveries Statement.

Please note that more than one recovery can be made per EFG Facility.

Demands and Recoveries are ‘netted off’ each quarter by the Lender and BIS will make a payment within 30 days to the Lender for the net amount. In the event that Recoveries are higher than claims in any one quarter, the Lender should send a cheque for the difference, payable to “BIS”. Please refer to the EFG Legal Agreement and the Lender Manual for further details.

## 17.0 FACILITY ADMINISTRATION

### 17.1 Loan Summary Details

In all Facility states, the ‘Loan Summary’ screen will show three available ‘Details’ options:

Action	Details
View Audit Log	Details of the User who has input / amended the Facility
View Loan Details	Details of the Facility that have been input
View Loan 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 ‘Loan 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 EFG Web Portal interface. At the top, there is a navigation bar with links for 'Enterprise Finance Guarantee', 'Lookup Loan' (button), 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. Below the navigation bar, the main content area is titled 'Loan audit for NQ9UB9N+01'. A yellow box contains the following information: State: Guaranteed; Amount: £75,000.00; Business name: Type F Testing KF; Last modified: 08/02/2011 00:00:00; Modified by: Karl Fields. Below this box is a 'Loan Summary' button. The main content area also includes a note: 'This page provides the loan audit record'. A table below lists the audit log entries:

Function	From state	To state	Modified on	By
Check Eligibility	Created	Eligible	08/02/2011 00:00	Karl Fields
Loan entry	Eligible	Completed	08/02/2011 00:00	Karl Fields
Offer scheme facility	Completed	Offered	08/02/2011 00:00	Karl Fields
Guarantee and initial draw	Offered	Guaranteed	08/02/2011 00:00	Karl Fields
Change amount or terms	Guaranteed	Guaranteed	08/02/2011 00:00	Karl Fields
Change amount or terms	Guaranteed	Guaranteed	08/02/2011 00:00	Karl Fields

## 17.1.2 View Loan Details

This screen summarises all the recorded details for a Facility. The ‘Loan 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 ‘Loan Summary’ screen, select ‘View Loan Details’ and the ‘Loan Details’ screen will be displayed as shown in screenshot 17.1.2. The ‘Loan Details’ can be exported as a csv file or printed.

### WEB PORTAL SCREEN 17.1.2: LOAN DETAILS

**Enterprise Finance Guarantee**

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

**Loan Details for NQ9UB9N+01**

**Export details to .csv file**

**Eligibility and Loan Entry**

**State:** Guaranteed  
**Amount:** £75,000.00  
**Business name:** Type F Testing KF  
**Last modified:** 08/02/2011 00:00:00  
**Modified by:** Karl Fields

**Export CSV**

**Loan Summary**

**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 postcode of the Applicant's main business address? (In instances where the Applicant's postcode cannot be validated please enter the lender's branch postcode and complete the two fields at the bottom of the page).** S8 0XN

**(For banks only) What is the Sort Code of the bank branch or business centre which originated this application? (nnnnn)**

**What is the value of the facility being applied for?** £75,000.00

**Over what term does the Applicant intend to repay the guaranteed facility?** 1 year, 6 months

**At what frequency will the Applicant make repayments of the principal of the facility?** Six Monthly

**On what date is the facility expected to be fully repaid (maturity date)?** 01/09/2012

**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)** 2010/11 Testing

**Guarantee Rate** 75.0%  
**Premium Rate** 2.0%

**Which Standard Industrial Classification (SIC) code best describes the business sector in which the guaranteed facility will be used?** K71.34.020

**SIC code/activity description** Plant and equipment for industrial use hire

**Which EFG Lending Type which most accurately describes the facility to be guaranteed?** Type F - Invoice Finance Guarantee Facility

**What is the principal purpose that this facility will be used for?** General working capital requirements

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

**Please enter the interest rate margin applicable to this facility:** 2.0

**Please enter the total value of any arrangement, insurance or other fees (but excluding interest and the guarantee premium) the Applicant will be charged in connection with this facility being provided:** £2,500.00

**Including this facility, will the total outstanding balances and / or available limits of the Applicant's current EFG facilities be more than £1 million?** Yes

**Other than in respect of the availability of security, are the Applicant's plans viable and serviceable, as assessed according to your Normal Commercial Lending Criteria?** Yes

**Following Due Enquiry are you prepared, subject to the backing of the Enterprise Finance Guarantee, to provide the Applicant with a term loan or other debt facility?** Yes

**Do you confirm that, even after taking any available Collateral, 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

**Is the intensity of Notified Aid calculated for this project less than 40% for non-Objective 1 loans or less than 60% for Objective 1 loans?** Not applicable

**Value of De Minimis State Aid applicable to this facility (in Euro)** €16,194.03

## WEB PORTAL SCREEN 17.1.2: LOAN DETAILS (Cont.)

Is the total value of the Applicant's De Minimis State Aid for the last three years (including that arising from this application) no more than 200,000 Euro, or the relevant lower threshold where advised for eligible agriculture, fisheries and transport businesses?	Yes
Generic Lender Field 1	
Generic Lender Field 2	
Generic Lender Field 3	
Generic Lender Field 4	
Generic Lender Field 5	
Where the postcode has failed validation, please enter the town in which the Applicant's business is located.	
Where the postcode has failed validation, please enter the non-validated postcode in which the Applicant's business is located (when known).	Not Set
Will the granting of this facility be made conditional upon a new charge being taken over a Principal Private Residence?	No
Will the granting of this facility be made conditional upon the provision of one or more personal guarantees, whether supported or unsupported, by the owners, directors, shareholders or others associated with the borrowing business?	Yes
What is the current limit of the Applicant's Invoice Finance facility?	£250,000.00
What is the Applicant's Current Approved Pre-Payment Percentage?	50.0
What Guaranteed Pre-Payment Percentage will be provided to the Applicant? (Not to exceed the lower of 30% or the difference between the Current Approved Pre-Payment Percentage and 100%)	30.0
What is the current limit of the Applicant's Invoice Finance facility?	£250,000.00
What is the Applicant's Current Approved Pre-Payment Percentage?	50.0
What Guaranteed Pre-Payment Percentage will be provided to the Applicant? (Not to exceed the lower of 30% or the difference between the Current Approved Pre-Payment Percentage and 100%)	30.0
Created By	Karl Fields
Date and Time Created	08/02/2011 00:00:00
Last Modified By	Karl Fields
Last Modified On	08/02/2011 00:00:00

### Offer Scheme Facility

Have the Scheme Facility Offer Documents been sent to the Applicant?	Yes
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 Loan Entry before entering the Scheme Facility date here.	08/02/2011

### Guarantee and Initial Draw

Has a signed Information Declaration (without any amendments) been received from the Applicant?	Yes
Has the Applicant the means to settle the first Scheme Guarantee Premium from the date of Guarantee and Initial Draw? Please note that the first and all subsequent Quarterly Premiums will be collected by the Premium Collection Agent by Direct Debit.	Yes
Has a completed Direct Debit Mandate signed by the Applicant been received?	Yes
On what date was the initial draw of funds made?	08/02/2011
What was the value of the initial draw?	£75,000.00
Cumulative amount drawn to date	£75,000.00
Cumulative amount of lump sum(s) repaid to date	£0.00

## Printing Loan Details:

The screenshot shows a web browser window for the Enterprise Finance Guarantee portal. The URL is <https://efg.preview.alphagov.co.uk/loans/73572/details>. The main content area displays 'Loan Details for Type F Testing KF'. Below this, there's a 'Loan Summary' section with details like State: Guaranteed, Amount: £75,000.00, Business name: Type F Testing KF, Last modified: 08/02/2011 00:00:00, and Modified by: Karl Fields.

A red callout box points to the 'Tools' menu in the top right corner of the browser window. The 'Tools' menu is open, showing options such as Print..., Print preview..., Page setup..., Print, File, Zoom (125%), Safety, View downloads, Manage add-ons, F12 developer tools, Go to pinned sites, Internet options, and About Internet Explorer. A second red callout box highlights the 'Print...' option in the menu.

Text annotations in the screenshot include:

- "Print Facility details – via Web browser 'Tools' option (cog)"
- "Ctrl and P" – will also provide print options

### 17.1.3 View Loan Changes

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

From the 'Loan Summary' select 'View Loan Changes' and the 'Loan 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: LOAN CHANGES

The screenshot shows the 'Loan Changes' page. At the top, there is a summary box with the following details:

- State:** Guaranteed
- Amount:** £90,000.00
- Business name:** State Aid test
- Last modified:** 18/09/2012 08:51:04
- Modified by:** Karl Fields

Below this is a 'Loan Summary' button. To the right, a red box highlights the 'Select the 'Summary Type'' dropdown menu, which is currently set to 'Initial draw and guarantee'. A red arrow points from the text 'Select the 'Summary Type'' to the dropdown menu.

At the bottom of the page, there is a note: 'From this page you can view a summary of Facility History Changes.' Below this, there are two columns: 'Date of Change' (20/09/2012) and 'Summary Type' (Initial draw and guarantee).

To view the changes made, click on the 'Summary Type'. This will display the 'Loan Change' screen which will show the change(s) made and the User who made the change (Screenshot 17.1.4). The Loan Change details can be printed (See earlier)

### WEB PORTAL SCREEN 17.1.4: LOAN CHANGES

The screenshot shows the 'Loan Change' page. At the top, there is a summary box with the following details:

- State:** Guaranteed
- Amount:** £90,000.00
- Business name:** State Aid test
- Last modified:** 18/09/2012 08:51:04
- Modified by:** Karl Fields

Below this is a 'Loan Summary' button. At the bottom, there is a note: 'From this page you can view the detail of a Loan History Change.' Below this, there are four rows of information:

Change date	20/09/2012	Change type	Initial draw and guarantee
Amount drawn	£50,000.00		
Modified on	18/09/2012	Modified by	Karl Fields

## 17.2 REPORT AND AUDIT FUNCTIONS

### 17.2.1 Generate Loan 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 Loan Report' from the Home Page. This will display the 'Loan 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
- Loan State – Select Loan state (several states can be selected – CTRL and 'click')
- User (who created the data) – Select User
- Loan Type – Note for EFG this should be 'New Scheme'
- Loan Scheme – Select SFLG or EFG Only from the Drop Down menu

#### WEB PORTAL SCREEN 17.2.1: LOAN REPORT

The screenshot shows the 'Enterprise Finance Guarantee' web portal interface. At the top, there is a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. A 'Lookup Loan' button is also present. Below the navigation bar, the page title is 'Loan Report'. A sub-header indicates that the page allows generating a loan report based on chosen criteria. It notes that the functionality reports on loans where actions have been completed on the Web Portal. The form contains several input fields and dropdown menus for specifying search parameters:

- 'What is the Scheme Facility Letter start date for your report?' (dd/mm/yyyy)
- 'What is the Scheme Facility Letter end date for your report?' (dd/mm/yyyy)
- 'What is the 'created' start date for your report?' (dd/mm/yyyy)
- 'What is the 'created' end date for your report?' (dd/mm/yyyy)
- 'What is the 'last modified' start date for your report?' (dd/mm/yyyy)
- 'What is the 'last modified' end date for your report?' (dd/mm/yyyy)
- 'Select loan state' (dropdown menu showing: All states, Auto cancelled, Auto removed, Cancelled)
- 'To refine your data extraction select the user who created the data' (dropdown menu showing: All)
- 'What is the Loan Type?' (checkboxes for New Scheme and Legacy Scheme, both unchecked)
- 'Loan scheme' (dropdown menu showing: All)

At the bottom of the form is a large grey button labeled 'Submit'.

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: LOAN 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 ▾

### Loan 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

**Number of Facilities**

**Search Parameters**

**Download Report**

**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 ‘Loan 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 Loan Report’.

## 17.3 EXTRACT AUDIT INFORMATION

**The Extract audit information is yet to be developed.**

In the short term, it is hoped that the ‘**Loan Audit**’ functionality will be in put in place.

The following options will be available from the Loan Audit function:

Function	Details	Search Criteria
Loan Audit	Provides an extract of facilities within the Portfolio by specified criteria	<ul style="list-style-type: none"><li>• Scheme Facility Letter date</li><li>• Created date</li><li>• Last modified date</li><li>• Audit Function</li><li>• Audit records start date</li><li>• Facility State</li><li>• Created User</li><li>• Last modified User</li></ul>

Select ‘Generate Loan Audit Report’ from the ‘Home’ page to expose the details in screenshot 17.3.1. The User can select the appropriate variables and ‘click’ Submit. The 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: LOAN REPORT SUMMARY

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there is a navigation bar with links: 'Loan Portfolio', 'Invoice Received', 'Recoveries statement received', 'Generate a loan report', 'Generate loan audit report', 'Search', and 'Change Password'. There is also a 'Logout' link and a 'Help' dropdown. A 'Lookup Loan' button is located in the top right corner. Below the navigation bar, the page title is 'Home / Loan Audit Report'. A sub-instruction says 'From this page you can perform loan audit data extracts using selected criteria.' The form contains several input fields for date ranges and dropdown menus for selecting audit functions and facility states. At the bottom, there is a large 'Submit' button.

Enterprise Finance Guarantee

Loan Portfolio   Invoice Received   Recoveries statement received   Generate a loan report   Generate loan audit report   Search   Change Password

Logout   Help

Home /

**Loan Audit Report**

From this page you can perform loan audit data extracts using selected criteria.

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

What is the date of 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 the audit function to refine your data extraction

What is the audit records start date for your report?

What is the audit records end date for your report?

To refine your data extraction select the 'loan state' for your report

What is the name of the lender organisation?

**Submit**

## 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 premiums have been paid. If premiums 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 of the Web Portal to repaid will also ensure that premiums 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 premiums and repayments.

A new mandate can be acquired at the following points:-

- Once a loan has been progressed to a state of 'Complete'.

The screenshot shows the EFG Web Portal interface. At the top, there is a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. The main content area displays a message: 'Loan 6B7AEYJ+01 has been entered'. Below this message, there is a note: 'Entry of information about the facility has now been completed and it meets the necessary criteria to obtain the guarantee.' There is also a note: 'In order to progress the facility, a Scheme Facility Letter should be sent to the Applicant. This Scheme Facility Letter should follow the format adopted by your organisation for this type of facility. In addition, the following information should be provided to the Applicant:'. A bulleted list follows: 'The Applicant's Premium Payment Schedule for the facility. This can be generated from the Summary page.', 'A letter confirming the level of De Minimis State Aid attributable to the facility. (See 'Generate State Aid Letter' below).', 'The Information Declaration that contains all the information used to determine eligibility. (See 'View Information Declaration' below).', and 'The Direct Debit mandate which should be printed.' At the bottom of the content area, there is a horizontal bar with four buttons: 'View Loan Summary', 'View Information Declaration', 'Generate State Aid Letter', and 'View Direct Debit Mandate'. A red callout box with the text 'Acquire mandate' is positioned over the 'View Direct Debit Mandate' button.

- From the Loan Summary screen – of any ‘Completed’ loan

The screenshot shows the 'Enterprise Finance Guarantee' web portal. At the top, there's a navigation bar with links for 'Loan Portfolio', 'New Loan', 'Transfer a loan', 'Transfer a legacy loan', 'Generate a loan report', 'Search', 'Change Password', 'Logout', and 'Help'. Below the navigation is a title 'Loan Summary for 6B7AEYJ+01'. On the left, there's a summary box containing details: State: Completed, Amount: £50,000.00, Business name: test, Last modified: 24/10/2012 13:06:23, Modified by: Karl Fields. Below this are several buttons: 'Loan Details', 'Loan Changes', 'View Audit Log', 'Offer Scheme Facility' (highlighted in blue), 'Cancel Loan' (highlighted in red), 'Generate Premium Schedule', 'View Information Declaration', 'Generate State Aid Letter', and 'View Direct Debit Mandate'. A red callout box with a black border and rounded corners is positioned over the 'Completed' state and the 'Acquire Mandate' button. The callout contains the text: 'Completed' State - Acquire Mandate'.

It is hoped that at some point in the future – that a mandate will also be 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 also 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 CfEL with the details of the person(s) nominated to be set up as an Administrator. This information should include the individuals 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.

CfEL will set up the Administrator on the Web Portal.

It may be that at some point in the future, the system is developed to allow Lender’s Administrative Users to set up other Administrative Users. If developed, there will be no need for Lenders to contact CfEL to create such accounts.

The Lender's proposed Administrator will receive an automated email with the necessary details to log on to the system

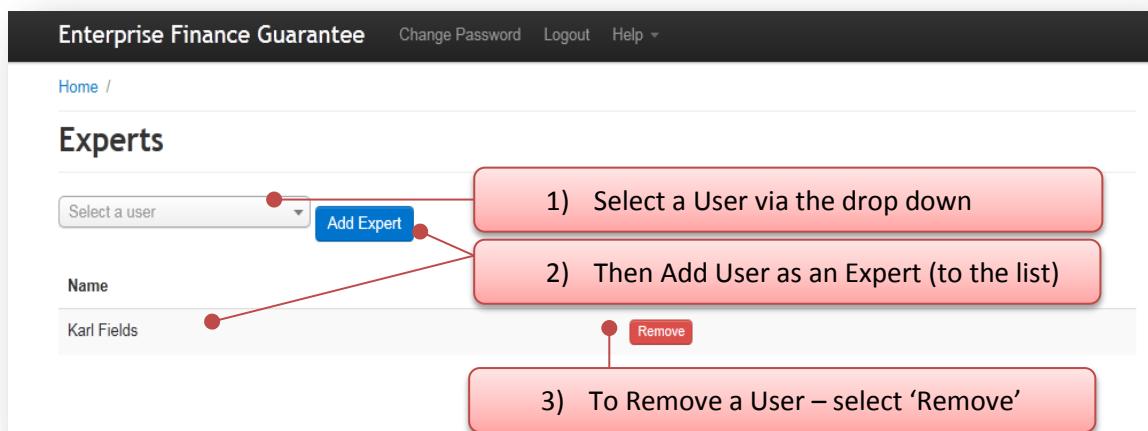
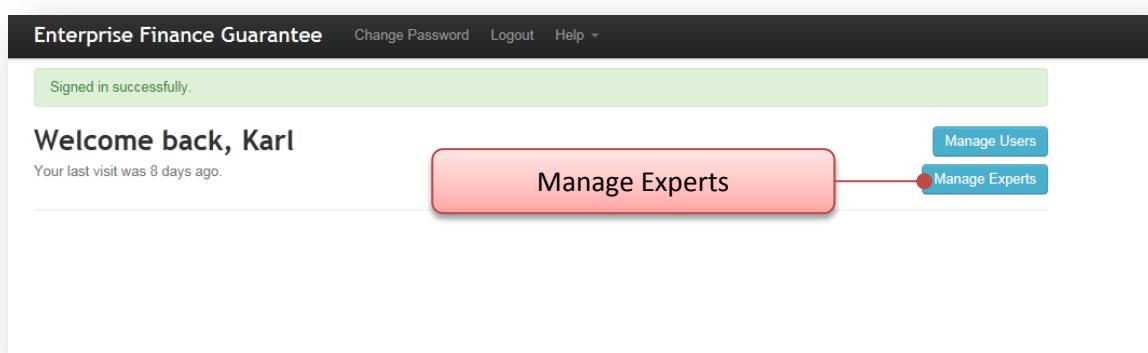
The automated email will contain:-

- 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 CfEL via the 'Ask CFE' option (an option that is only available to an 'Expert').

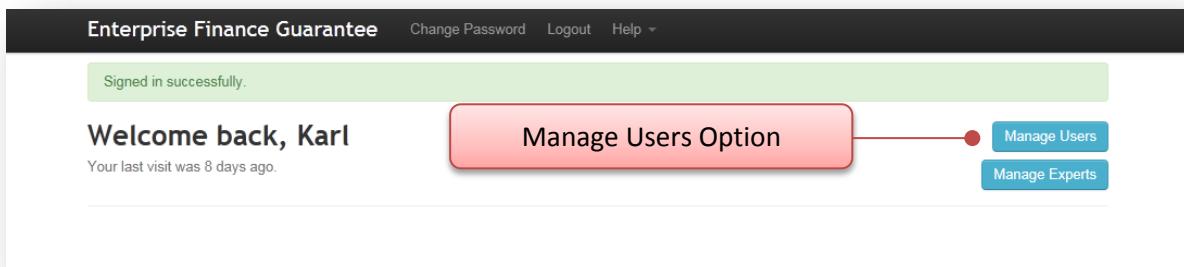
#### WEB PORTAL SCREENS 19.3: ADMINISTRATOR HOME PAGE / Experts



## 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 screenshot shows the 'User Management' page. At the top, there is a 'Home' link and a 'User Management' title. Below is a table with columns: Name, Username, Email, Disabled, and Locked. The table lists four users: Stuart, Liz, Paul, and Robert. Each user row has a 'Set User Email' button. A red error message 'User has no email so cannot login!' is displayed next to each 'Set User Email' button, indicating that the users' emails are required for login.

Name	Username	Email	Disabled	Locked
Stuart			Yes	No
Liz			Yes	No
Paul			Yes	No
Robert			Yes	No

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

Action	Details	
+ New User	Set up a new User on the system	<a href="#">19.5 ‘+ New User’ / (Create a New Lender User)</a>
Select existing User by moving the cursor over the Username until the cursor changes to a  and ‘click’	Amend the User’s details (see screenshot 19.4.2)	

#### WEB PORTAL SCREEN 19.4.2: MANAGE USERS DETAILS

Enterprise Finance Guarantee    Change Password    Logout    Help ▾

Home / User Management /

## Edit User

First name  
Karl

Last name  
Fields

Email  
xxxxx@xxx.xx

Change details if necessary and then click  
‘Update User’

To disable a User’s account – select ‘Disable User’

Update User

Disable User

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

The ‘Forgot Password’ / password re-set function is now 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 page titled 'Enterprise Finance Guarantee'. At the top right are links for 'Change Password', 'Logout', and 'Help'. Below the title, a breadcrumb navigation shows 'Home / User Management /'. The main section is titled 'New User'. It contains three input fields: 'First name' (empty), 'Last name' (empty), and 'Email' (empty). At the bottom 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 or a generic 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 'Bank 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

The screenshot shows a user profile for 'User: Karl Fields'. The profile includes the following details:

- Username:** fiel3106k
- Email:** karl.fields@capitalforenterprise.gov.uk
- Locked:** No

A green banner at the top states: "An email has been sent to karl.fields@capitalforenterprise.gov.uk with instructions for activating their account." Navigation links include "Home / User Management /" and a "Back to Lender Users" button.

## 20.0 HELP AND SUPPORT

Behind the 'Help' option – there is the functionality to 'Ask an Expert' or 'Ask CFE' – see earlier.

There is currently, within the drop down, an option to review the 'EFG Scheme Manual'.

This contains the EFG scheme manual but also has a 2007 SIC code document that can assist Lenders. (Development has to be undertaken for this to be 'headed up' correctly). See 20.1 for how best to navigate the PDF SIC document / search for codes.

This area will hopefully be developed as time progresses. Users should review on regular basis to check for updates.

Queries to Capital For Enterprise Ltd should be via the 'Lenders Experts' via the 'Ask an Expert' / 'Ask CFE' process.

### 20.1 SIC 2007 Document

Currently, behind the 'Help' option, wrongly within the Scheme Manual section – is the 2007 SIC document.

The screenshot shows the 'Scheme Manual' section of the web portal. It includes two download links:

- [Download Scheme Manual  
\(1.1MB Microsoft Word document\)](#)
- [Download 2007 SIC Indices  
\(1.8MB PDF\)](#)

A red callout box with the text "Select: Help > Scheme Manual > Select Download" points to the 'Scheme Manual' link in the navigation bar.



Exposes – Search column

- Select binoculars
- Enter code or text
- Click ‘Search’
- Results will be exposed relative to the criteria entered (see below)

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

10890	15899	Apple pomace and pectin (manufacture)	91020	92521	Art museums	
11030	15949	Apple wine making	13923	17403	Art needlework (manufacture)	
27900	31300	Appliance cords with insulated wire and connectors	23410	26210	Art pottery (manufacture)	



Capital for Enterprise Limited - 1 Broadfield Close, Broadfield Business Park, Sheffield S8 0XN

Telephone 0114 206 2150

**The current Premium Collection Agent is:**



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



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