



## Coronavirus Business Interruption Loan Scheme (CBILS) Checklist for Introducers

As an accredited CBILS delivery partner, SWIG Finance provides loans from £50,001 - £250,000 (£100,000 in Cornwall & the Isles of Scilly) to South West SMEs affected by COVID-19. We lend in Cornwall & the Isles of Scilly, Devon, Dorset, Wiltshire, Somerset, Bristol and Gloucestershire.

We aim to support otherwise viable business who are unable to secure their requirements through traditional sources such as the high street banks.

To help us process applications as efficiently as possible, please ensure that the application meets the eligibility criteria outlined below, and the all supporting documentation has been included.

### Part 1 - Eligibility

Is the applicant based in the South West?	
Is the application for £50,001 - £250,000 (£100,000 in Cornwall & the Isles of Scilly)?	
Has the business been trading over 2 years? (If you have answered 'No' to this question, a <a href="#">Start-Up Loan</a> could be appropriate)	
Does the business have <250 employees and an annual turnover of <£45 million?	
Did the business have a positive balance sheet at 31/12/2019?	
Has the business approached a bank for CBILS finance?	
Do the directors have a clean personal credit history?	
Are there no unpaid items relating to the business bank account prior to 31/12/2019?	
Were there no Time to Pay arrangements prior to February 2020?	

### Part 2 – Documentation

Completed online application form at <a href="https://swigfinance.askif.co.uk/borrower/eligibility">https://swigfinance.askif.co.uk/borrower/eligibility</a>	
Business liquidity plan ( <i>Business background; sector and products/services provided; management team experience. Impact on business – detail of lost business e.g. order book, cancellations etc. Measures taken and plans for the next 18 months. Identification of finance need.</i> )	
Last 6 months business banking statements	
Last 3 years' full annual accounts, including detailed P&L where relevant	
Latest management accounts and year to-date management information (including profit & loss and balance sheet)	
Detailed cashflow forecast – 12 months minimum	
Existing borrowing including amount, terms, lender and outstanding balance	
List of trade debtors and trade creditors	
Directors/Owners Assets & Liability statements	
Directors/Owners Experian or Equifax credit reports	

### Part 3 – Submission

Please send the above documents to your dedicated business manager. If you do not yet have an assigned business manager, send the documents to [info@swigfinance.co.uk](mailto:info@swigfinance.co.uk). If you would like to speak with a business manager, please call 01872 227930 or email [info@swigfinance.co.uk](mailto:info@swigfinance.co.uk).



The Coronavirus Business Interruption Loan Scheme (CBILS) is managed by the British Business Bank on behalf of, and with the financial backing of the Secretary of State for Business, Energy and Industrial Strategy (BEIS). Full details on CBILS and the list of participating CBILS lenders can be found on the British Business Bank website at: [www.british-business-bank.co.uk/CBILS](http://www.british-business-bank.co.uk/CBILS)