



*Charity*  
**bank**  
a bank for good

**LOAN PROCESS  
GUIDE**

## Loan Process Guide

Thank you for your interest in a Charity Bank loan.

We understand that taking a loan out can feel quite daunting, particularly if it's the first time your organisation has borrowed money. Our aim is to make the process as straightforward as possible and this guide explains how the loan process works. We're also more than happy to answer any questions you may have.

You can be reassured that our dedicated team of relationship managers are on hand to support you at every stage of the application journey.

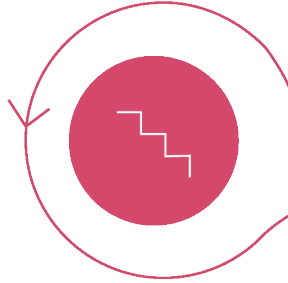
Best,

A handwritten signature in black ink, appearing to read 'Carolyn Sims'.

Carolyn Sims  
Director of Lending

## Your Journey as a Charity Bank Borrower

1. You make an initial enquiry and are allocated a Relationship Manager.



You see an opportunity for using loan finance to strengthen your organisation, reduce your costs or improve your services.

2. Your Relationship Manager guides you through the loan process.



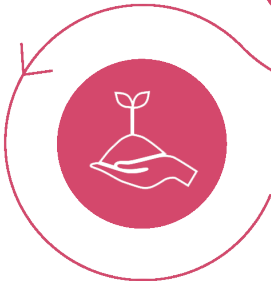
3. We let you know our decision and confirm the terms.



4. You work with us and our professional advisers to meet the loan conditions.



5. You request your funds and the money reaches your account in seven working days.



6. We welcome you into the Charity Bank community and look forward to hearing how your project is progressing.

## 1. You make an enquiry

The sooner you contact us, the sooner we can get things moving. If you're unsure whether a loan is right for your organisation, please do get in touch anyway, as we can talk you through your options.

### You...

- Call our loans team on 01732 441919, complete our online form or send an email to [enquiries@charitybank.org](mailto:enquiries@charitybank.org).

### We...

- Assign a member of our Lending Team to act as a Relationship Manager and support you through the whole of the loan process.

## 2. We guide you through the application process

### You...

- Provide the documentation we ask for.
- Approach a solicitor and, if required, a firm of valuers.

### We...

- Can provide a list of suitable solicitors and valuers.
- Talk you through the next steps and timescales.
- Will visit you on site.
- Carry out an initial due diligence review.
- Put your application forward to our credit committee for approval.

### 3. We let you know our decision

#### We...

- Let you know our decision as soon as possible.
- Confirm the terms of your loan.

#### You...

- Pay the Arrangement Fee (which covers our costs).
- Sign and return the Loan Agreement within 30 days of receipt.

## 4. Everyone works together to meet the loan conditions

### We...

- Sign and date the Loan Agreement and return a copy to you.
- Provide a list of the key documents we'll need.
- Carry out know your client and anti-money laundering checks. Most of these are done electronically.

### You...

- Instruct your solicitors (if you haven't already done so).
- Provide any documentation requested.
- Keep things on track by responding promptly to any queries.

## 5. You request your funds

### You...

- Request to draw down either the full amount or lump sums, depending on what has been previously agreed.

### We...

- Release your funds (usually within seven days).



## 6. You become part of the Charity Bank community

### You...

- Let us know of any major changes that might have an impact on your loan.
- Make your repayments, knowing they're being used to support others in the social sector.
- Become part of the Charity Bank community, made up of organisations and individuals keen to use money for good.

### We...

- Look forward to hearing how you're using your loan to make a positive difference to your community.

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On behalf of the thousands of people whose lives we're helping to improve, we'd like to say a big thank you to everyone who has made the choice to save ethically with Charity Bank. Your savings have made it possible for the Beacon of Light to have an even bigger impact on the North East than we had anticipated.

*Lesley Spuhler OBE, Chief Executive, Foundation of Light*

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Nothing within this document should be deemed to constitute advice or a recommendation. If you are in any doubt please seek professional advice before any course of action is taken.

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