

FINANCING CENTER · SUBMISSION PACK CHECKLIST

Cold Chain Finance Pack

Financing for cold storage, reefer logistics and temperature-controlled distribution.

Use this checklist to assemble the documentation typically required for this financing channel. Global B2B Group is supplier-neutral and lender-neutral; individual lenders and jurisdictions may add, waive, or reword items. Track completion in the leftmost column.

Sponsor & Corporate

- ☐ Certificate of incorporation and articles
Latest certified copy of the sponsor and any project company (SPV).
- ☐ Corporate structure chart with UBO
Ultimate beneficial ownership to natural persons above 10–25% threshold.
- ☐ Board resolution authorising the project
Resolution approving the transaction and equity commitment.
- ☐ KYC & sanctions screening pack
Directors, shareholders, key management: passport, address proof, PEP and sanctions screening.
- ☐ Audited financial statements (3 years)
Signed statements, auditor's report, management letters.
- ☐ Management CVs
Project director, engineering lead, commercial and finance leads.

Project & Technical

- ☐ Feasibility study / basic engineering
FEL-2 minimum for <\$20M CAPEX, FEL-3 preferred for larger projects.
- ☐ Site control evidence
Title deed, long lease, or option with clear tenure through construction and operations.
- ☐ Utilities availability letters
Power, water, gas, telecoms — capacity, connection date, tariff.
- ☐ Executed EPC or supply contract
Or the current RFQ package if procurement is in flight.

☐ Level-3 project schedule

Baseline schedule with critical path, key milestones and float.

Financial Model & Economics

☐ Lender-ready financial model (Excel)

Separated inputs, calculations, outputs; no hard-coded numbers inside formulas.

☐ Sources & uses of funds

Reconciliation of equity, senior debt, ECA cover, grants, mezzanine.

☐ DSCR schedule across tenor

Minimum and average DSCR; sensitivity at -10% revenue, +10% CAPEX, +200bps rate.

☐ Revenue evidence

Off-take agreements, PPA, tolling contract, or defensible market study.

☐ Working capital plan

Peak cash requirement and financing plan for the operating cycle.

Cold Chain Specifics

☐ Temperature-zone specification

Frozen, chilled, ambient zones with capacity per zone.

☐ Refrigeration technology and refrigerant

F-gas or natural refrigerant choice, energy consumption per m³.

☐ Energy and back-up power plan

Grid tariff, PV/hybrid options, UPS/genset back-up sizing.

☐ HACCP and traceability system

Batch tracking, temperature logging, corrective action protocol.

☐ Anchor tenant / off-take letters

Long-term storage contracts or 3PL service agreements.

☐ Insurance for perishable inventory

Stock throughput and business interruption cover including power failure.

ESG, Permits & Legal

☐ Environmental & Social Impact Assessment (ESIA)

Aligned to IFC Performance Standards, Equator Principles, or the lender's own framework.

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- ☐ **Environmental & Social Action Plan (ESAP)**
Dated corrective actions and monitoring indicators.
 - ☐ **Permit register**
All required permits with regulator, status, expected date, expiry.
 - ☐ **Community consultation record**
Stakeholder engagement plan, meeting minutes, grievance mechanism.
 - ☐ **Legal opinion on enforceability**
Governing law, dispute resolution seat, cross-border enforceability.
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Risk, Insurance & Governance

- ☐ **Risk register (top 25)**
Likelihood, impact, owner and mitigation for each material risk.
 - ☐ **Insurance schedule**
CAR/EAR, ALOP, marine cargo, operational property, business interruption, third-party, D&O.;
 - ☐ **Performance security scheme**
Advance payment guarantee, performance bond (~10%), warranty bond.
 - ☐ **Procurement policy & governance**
Written policy, evaluation matrix, Q&A; log, integrity declarations.
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