FINANCING CENTER · SUBMISSION PACK CHECKLIST

Commercial Bank Term Loan Pack

Corporate or asset-backed senior debt from a commercial lender.

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.

Commercial Bank Specifics

- ☐ Group financial statements
  Consolidated statements plus subsidiary breakdown for the borrower group.
- ☐ Debt schedule
  Existing facilities: lender, tenor, rate, security, covenants, headroom.
- ☐ Covenant compliance history
  Last 8 quarters of key covenant calculations.
- ☐ Collateral valuations
  Independent valuation of real estate, plant, or receivables offered as security.
- ☐ Cash flow forecast (36 months)
  Monthly cash flow with debt service coverage and headroom.

ESG, Permits & Legal

- ☐ Environmental & Social Impact Assessment (ESIA)
  Aligned to IFC Performance Standards, Equator Principles, or the lender's own framework.
- ☐ 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.

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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