

## FINANCING CENTER · SUBMISSION PACK CHECKLIST

# Working Capital Facility Pack

Revolving credit, overdraft, invoice discounting and inventory finance.

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

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

## Project & Technical

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

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☐ Level-3 project schedule

Baseline schedule with critical path, key milestones and float.

## Financial Model & Economics

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☐ Lender-ready financial model (Excel)

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

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☐ Sources & uses of funds

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

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☐ DSCR schedule across tenor

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

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☐ Revenue evidence

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

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☐ Working capital plan

Peak cash requirement and financing plan for the operating cycle.

## Working Capital Specifics

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☐ Cash conversion cycle analysis

DIO, DSO, DPO trend and peak-to-trough working capital swing.

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☐ Receivables and payables ageing

Aged listings by counter-party and days past due.

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☐ Inventory register

By SKU, location, valuation method, obsolescence provisioning.

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☐ 13-week rolling cash flow

Weekly cash forecast with sensitivity and utilisation projection.

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☐ Concentration analysis

Top 10 customer and supplier concentration in receivables and payables.

## ESG, Permits & Legal

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☐ 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.

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☐ Permit register

All required permits with regulator, status, expected date, expiry.

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☐ Community consultation record

Stakeholder engagement plan, meeting minutes, grievance mechanism.

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☐ 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.

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☐ Insurance schedule

CAR/EAR, ALOP, marine cargo, operational property, business interruption, third-party, D&O.;

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☐ Performance security scheme

Advance payment guarantee, performance bond (~10%), warranty bond.

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☐ Procurement policy & governance

Written policy, evaluation matrix, Q&A; log, integrity declarations.

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