

Bristol Local Access Programme

Sub £50,000 Loan Project

Thank you so much for your interest in the programme and this project. Following our initial conversations, we are now at a stage to invite potential partners to submit their bids to deliver this project. If you would like to be considered to deliver this project, please can you confirm your interest and provide the following information in your tender response, which should be submitted to Kate Hygate, Bristol Local Access Partnership Programme Manager, at kate@voscur.org, by noon on 20 August 2021.

Pre-Qualification Questions

1. Please confirm that your organisation comes within Access and Big Society Capitals 's Third Sector Organisation definition. Please supply:
 - a. Your organisation's objects
 - b. Your organisation's trading status and company/charity number(s) (or other regulatory number as appropriate)
 - c. Your policy in relation to distribution of profits after tax
 - d. Details of your asset lock provisions
2. Your accounts for the past 3 years
3. Relevant insurance certificates: employers liability, public liability and professional indemnity
4. Relevant organisational policies: Equality, Diversity and Inclusion, Remuneration for officers and staff, Conflict of Interests and Data Protection.
5. Please confirm that your organisation complies with relevant legislative frameworks. Please share advice you have received that your processes are compliant and supporting documentation to demonstrate technical and professional capability including evidence of accreditations and professional qualifications.
6. Please confirm that you are able to provide capital match funding and the amount to be provided.
7. Please confirm that you are able to lend within the Local Access Partnership eligibility criteria
8. Please confirm that you are able to allocate the grant by 2026.

Tender Questions

Inclusion

1. Please outline the experience and skills within your team which demonstrate your commitment to and expertise in applying the project's eligibility criteria in this sector.
 - a. Please give details of the organisation's track record of making loans to individuals and business who come from communities experiencing inequality.

Use of Grant

2. Please give details of how you intend to use the grant to enable loans to be made, traditionally viewed as too high a risk to be affordable.
3. Please describe your process for assessing the risk profile of a proposition.
4. Please outline your decision-making process for the use and deployment of the grant.
5. Please give details of any constraints on the use of the grant, including time constraints for deployment.

Loan terms and products

6. Please confirm that overall loan value available.
7. Please outline your decision-making process for the approval of loans.
8. Please outline how you intend to structure loan terms to make the offer competitive and accessible.
9. Please give details of loan terms and security requirements.
10. Please indicate how many loans you project to make annually.

Delivery costs and project resources

11. Please give details about your model for covering management costs and the level of management fee (if any) taken out of the grant.
12. Please give details about how you intend to resource and deliver this work, including how the customer journey will be managed.
13. Please outline the technical capability and experience of the team to enable successful delivery of this project.