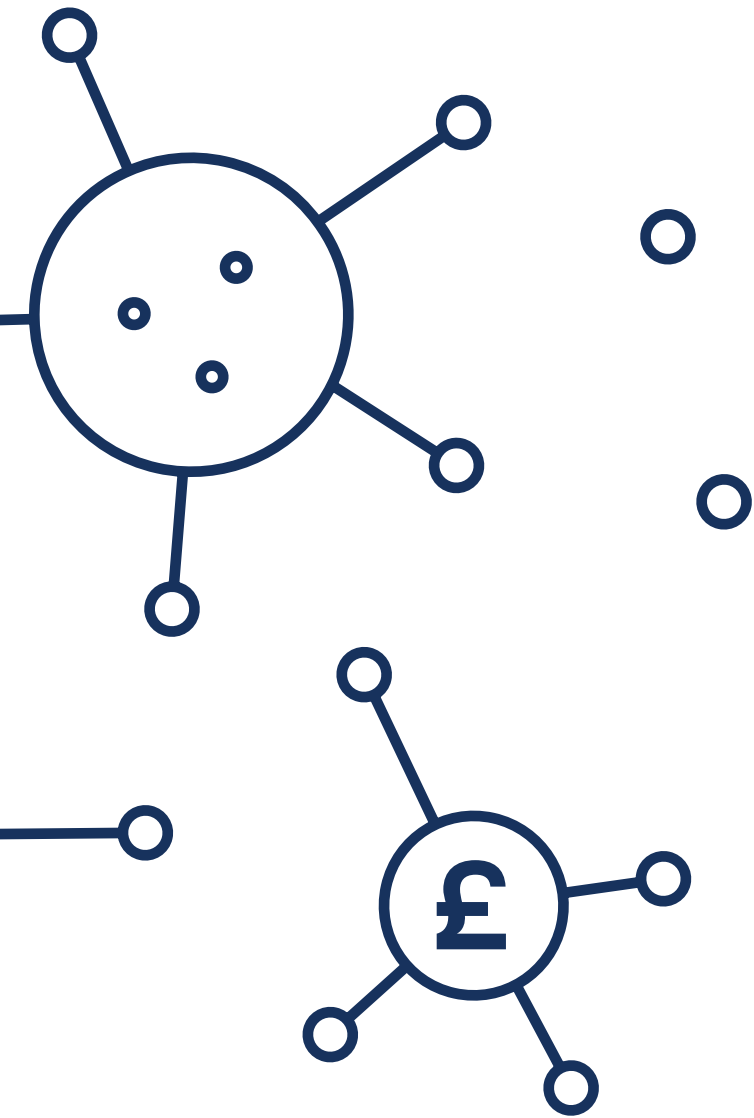




How do I apply  
for the coronavirus

# Business Interruption Loan Scheme



**Lesser & Co.**  
CHARTERED ACCOUNTANTS  
AND BUSINESS ADVISORS

Capitalise (A lending platform for accountants to help clients get loans) are now working with all banks for CBIL applications.

Business Interruption Loans are **NOT interest free**. The absolute best rate we have seen approved is **1.5%**.

Regardless the loans are not easy to get and the application process involves a lot of work. As well as a small potential commission we may receive, we will need to agree accountancy fees for the extra work required to help you complete these applications.

First port of call is the business's current bank and the information Capitalise are currently requesting to support all applications, irrespective of which bank, is the same so if will want to apply for a CBIL - get this information put together with us now, regardless of whether you use Capitalise or not.

HSBC not currently on Capitalise.

**You may need additional information, but this is likely to be the minimum required.**



- ▶ Last 3 years full accounts with detailed P&L
- ▶ Last 6 months business bank statements in .pdf format
- ▶ Last 6 months personal bank statements
- ▶ Up to date management or draft accounts
- ▶ Aged debtor and creditor lists
- ▶ Complete debt structure chart [on this link](#)
- ▶ Statement of personal assets, liabilities, income and expenditure from all Directors [on this link](#)
- ▶ Paragraph on how Covid-19 has affected your business and what the funds will specifically be used for. [on this link](#)