

## Step 01

### KEY DETAILS

Name of Applicant:

Purpose of Loan:

Intended draw down date:

Amount Required: \$

## Step 02

### APPLICANT INFORMATION

Legal Name of Charity:

Charity Number:

Incorporation Number :

Names of any subsidiaries or closely related entities:

Location:

We have attached a letter outlining (required):

A brief description of our history, future plans and current charitable activities.

Details of the project, acquisition or reason for requiring the funds.

Our governance structure and a list of our trustees/elders/officers and their expertise.

Numbers of our congregation and/or attendance over the last three years (if applicable).

Are you GST registered?      YES      NO

(If Yes, please attach copies of the last three GST returns)

## Step 03

### SERVICING

We have attached the following:

The last three years of audited financial accounts.

(If the accounts for the latest financial period have not yet been audited, then please send the accounts through in draft).

A copy of our budget for the next financial period.

Copies of agreements and/or deeds of lease (required if lease income is 10% or more of total income).

A copy of our business plan (if applicable) and/or documentation showing any relevant financial information that supports our financial ability to repay the loan (for example, feasibility study and financial model if commencing a day care centre etc.).

# Step 04

## SECURITY

Please list the address of all property owned by your entity:

1 \_\_\_\_\_

2 \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

Attached is the following documentation showing the value of our property:

Rates invoices which show the government valuation; OR

Independent Registered Valuation showing the current value of the property  
\*(required for all loans above \$1 million); OR

Independent Registered Valuation showing the current value of the property and the value  
of the property once the building project is complete \*(required for all property development loans).

**NOTE 1:** We require that you seek our confirmation of the valuer prior to obtaining  
the valuation. This is to ensure a reputable and independent valuer is used

**NOTE 2:** All valuations must be addressed or readdressed (if already obtained)  
to "Christian Savings Limited"

**NOTE 3:** A "Property Development Loan" is a loan where Building Consent is required  
and/or the development will increase the value of the secured property by 20% or more

If the proposed loan to value ratio is expected to be 20% or more, we will require  
a Land Information Memorandum.

Attached is a LIM report for each property.

A LIM report has been ordered and is on its way.

We will order a LIM report once our loan has been conditionally approved.  
Note: any loan approval will be subject to our approval of the LIM report.

If the proposed loan is a Property Development Loan, we have attached:

Names of our PQS, project manager, quantity surveyor and head contractor(s).

Copies of architect plans, construction contract, resource and building consent (if applicable),  
construction programme and all other construction documentation.

A schedule of when payments will be due.

## PROPOSED LOAN STRUCTURE

If our loan is approved, we would like our loan to be split across the following facility terms:

\$ \_\_\_\_\_ Floating.

\$ \_\_\_\_\_ Fixed for one year.

\$ \_\_\_\_\_ Fixed for two years.

Note that our indicative rates are listed on our website ([www.christiansavings.co.nz](http://www.christiansavings.co.nz))

# Step 05