

Further Education (FE) Colleges Energy Efficiency Loans Application Notes

1. The Salix Energy Efficiency Loans Scheme (the “Scheme”)

The Scheme allows FE Colleges to apply for an interest free loan to finance up to 100% of the costs of energy saving projects meeting the criteria set out in paragraph 4 below. The loan will be paid back to Salix by direct debit on a 6 monthly basis over a period of 5 years.

Applications are welcomed for the Salix College Energy Fund and projects will be assessed on submission and funding awarded as soon as projects are passed.

Typically we allow a 9 month completion timeframe from the commitment date. Where projects have to be tendered, after agreement to fund, allowance will be made for this.

The application and funding process will be in two stages:

- The application, project assessment and commitment to fund from Salix.
- The completion of the project with set up of the loan and repayment of the money (unless Salix agree to fund on an interim payment basis).

2. Background notes

- Applications will be assessed on quality of submission and availability of funding.
- For larger projects, interim/stage payments may be possible and this will be agreed on a case by case basis. All payments should provide reasonable evidence to support the need for any interim or final payment within 30 days of receiving remittance advice. If a project is not completed then all interim payments made must be returned immediately.
- Salix will be monitoring progress of the projects once loan funding is agreed in order to ensure that project completion is progressing as expected.
- Projects which increase in cost to the extent that they are no longer compliant with the Scheme’s criteria cannot be funded unless the FE College is prepared to cover the additional costs. Project assessments at the start therefore need to be thorough and project management during the installation needs to be well controlled.
- Projects not completed within the timescale agreed will also not be loan funded, unless valid reasons for a time extension are agreed to by Salix.
- In very rare circumstances, Salix reserves the right to amend any of the requirements in respect of deadlines and will confirm any change in writing to the specific applicant. This amendment will not be transferable.

3. Project Criteria

Projects must comply with the following criteria:

- The project must pay for itself from energy savings within a maximum 5 year period
- The cost of CO₂ must be less than £120 per tonne over the lifetime of the project

Projects are required to meet the criteria of “**additionality**”. There are a number of criteria that are used to assess whether a project is “**additional**”, including:

- Has it already started or has the full funding already been agreed from a different source? If so, it is “not additional”
- Is it required by Building Regulations or planning officers (e.g. requirement for a percentage of electricity demand in new buildings to be met by onsite renewables)? If so, it is “not additional”
- Is the project being implemented for commercial gain (other than the reduction of costs through increased energy efficiency)? If so, it is “not additional”

If the answer to all of the above questions is NO then the project can be funded under the Scheme. Salix looks to self-certification for additionally, although it will be confirmed if an audit is undertaken of the project.

4. Eligibility

Any FE College who receives the majority of their income directly from the public sector can apply. Only those projects where the resultant energy savings, over the lifetime of the project, go directly back to the public sector and the public sector gains a direct financial benefit are eligible.

An example of an ineligible project would be an outsourced estate management contract in which the outsource supplier paid the energy bills and benefitted from any savings achieved from the project. However, if the energy bill was a pass through under the contract and the public sector benefitted from the energy savings, then the project would be eligible.

5. Responsibilities and competence

Salix assumes that the applicant and/or the partner(s) they are working with are competent and fully responsible for the projects to be funded. This may include but is by no means limited to:

- project identification & development
- establishment of firm costs and calculated estimated savings
- reasonable project sequencing and due care to ensure no double counting of savings when considering multiple projects on the same site
- selection of suitable supplier(s)
- project delivery including project management
- post project completion activities including any verification of savings

You are responsible for ensuring that all contractors involved in the provision of services in relation to the proposed project(s) hold and maintain appropriate professional indemnity insurance cover to cover all the services to be carried out and that you obtain copies of the relevant certificates. You must also ensure that all professional consultants and/or contractors provide you with invoices, receipted invoices and completion certificates (where appropriate) in relation to the services carried out on the project(s), as you may be required for audit of the project(s).

6. The application process

Preparing your application

You can apply for loan funding for more than one project in a single application.

Clients should be in a position to be project ready and have clear costs and savings identified with all internal approval needed in place to proceed. To complete your application, you will need to ensure the five simple steps are completed:

Five simple steps to apply:

1. Visit the Salix Website salixfinance.co.uk/loans/application
2. Simple on-line application process
 - Application in five easy steps
 - Download the project compliance tool
 - For projects valued over £100,000 complete a business case template
3. Public sector body or supporting body (consultant) submits the application
4. An automated email is generated and sent to the authorising official which they need to reply to confirming their approval
5. Application is assessed and a decision is typically made within two weeks

Salix may provide loan funding for projects where the applicant makes a contribution to the cost in order to make the project compliant. This information and level of contribution must be declared when making the application.

7. Compliance Tool

There is a minimum value for any single project of £500 and a total minimum application and loan value of £5,000. There is not a maximum loan value.

To help assess whether projects meet the payback and £120/tCO₂ criteria, Salix provides a Project Compliance Tool. The Project Compliance Tool can be found on our website. It is an easy-to-use *Excel* based tool which, once clients input basic information (project costs, estimated savings, technology type and building life expectancy) automatically calculates whether the project is compliant (**Note – this does not mean that the application will be approved or loan funding granted**). The Project Compliance Tool contains a list of all the technologies currently funded by Salix. The completed Project Compliance Tool should be submitted to feolleges@salixfinance.co.uk

- There are specific Project Compliance Tools to be used for technologies that result in a change of fuel or savings of multiple fuels – the ‘Multiple Fuel Tool’. This tool is available on the Salix website.
- Should you wish to undertake several projects within the same building, then we would confirm that a specific project compliance tool is available – the ‘Multiple Project Site’ compliance tool. The main aim of this tool is to help you achieve and record as accurately as possible the maximum savings within a building and other benefits include:
 - The development of projects in a holistic way,
 - Combining and sequencing of projects that complement each other (such as heating and insulation),
 - The possibility to include a project which on its own may be non-compliant.

Clients are however asked to combine sensible technologies.

If you wish to use this tool, please contact us with details of the measures you wish you apply for so the suitability of the project can be assessed.

8. Completing the Project Compliance Tool

In order to complete the Project Compliance Tool, you will need to know:

- the date of expected commencement and completion of the project(s);
- the expected life of the building in which the project is due to be implemented;
- Salix funding requested for each project including any appropriate sub-metering;
- Salix funding requested expressed as % contribution of the total project cost (where a client is not asking Salix for the full amount of the project);
- the average price expected to be paid for energy used in the project over the next 5 years;
- the load used by the existing equipment prior to the change and the load after installation of the new technology to give an annual kWh saving;
from the above, the % kWh you are projecting to save.

Once you have input this information the Project Compliance Tool tests that each project will pay for itself within 5 years, that the cost of CO₂ is less than £120 (per tonne) over the lifetime of the project and

that the project payback is shorter than the expected future life of the building. The final column indicates whether or not the project meets the compliance criteria.

With regards to energy price, please bear in mind that over the course of the next 5 years energy prices may change and the figure used should be one you believe your organisation will be paying, on average, during the period.

All requested data must be completed on the Project Compliance Tool or the application will not be successful.

Provided a project meets the Scheme's compliance criteria, project costs can include installation costs and the cost of project managing the installation if this is required, e.e. the cost of a consultant to manage the implementation and completion of a project.

In particular for larger projects, we also allow and would recommend that the cost of any appropriate sub metering be included as part of the total project cost. We would see this as very beneficial to support the future monitoring of actual consumption and associated savings be it for internal or external verification.

If your organisation cannot reclaim VAT, this should be included as part of both the project cost and fuel costs. If VAT can be reclaimed, it should be excluded from the costs.

9. Processing the application

Salix will assess your application, your business case and the projects submitted on the Project Compliance Tool to ensure they are realistic.

Salix will also carry out a technical check on the details provided which may lead to a request for further information **(1)**. It will not be possible to process the application until this information is provided and agreed by Salix.

Confirmation of the loan funding will be done in writing from Salix by way of a commitment letter outlining exactly what has been agreed. A copy of this letter must also be signed by the authorising officer and returned to Salix within 10 working days.

Salix may, in certain circumstances, agree to provide interim/stage loan funding for a particular project(s) during implementation and before completion, perhaps to tie in with the payment profile which you the applicant have agreed with your external suppliers. You must let Salix know if this is something you require and Salix will consider your application as such. If Salix does agree to provide such interim/stage loan funding and the application is successful, a loan agreement and direct debit mandate must be entered into by the FE College and Salix before the first interim payment can be released. Salix will require evidence of the need for interim/stage payments in the form of invoices or cost estimates up to a reasonable level of the amount required. This evidence should be provided to your Client Support Officer via email within 30 days of any interim/stage payments made.

Note 1 - Information such as saving calculations, internal business case paper work and evidence of cost basis submitted with your application will help to speed up the technical check process.

10. Processing the loan agreement

Once projects reach completion, applicants will be asked to submit to Salix a signed and authorised completion certificate for the final costs of the works. This should be supported with documentation evidencing costs to a reasonable level of the full amount. If these documents are not available at this time, they should be provided within 30 days of receiving your final payment. This certificate can be found on the Salix website. Subject to the final costs remaining within project compliance criteria, a loan agreement will then be issued by Salix and sent for signature and return, (unless a loan agreement has been issued and entered into prior to this, in the case of agreed interim/stage payments), together with a direct debit mandate.

Where there are changes in the final costs and/or savings to be achieved then it will be necessary to submit a revised project compliance tool for reassessment before final payment is made.

The loan agreement will identify the value of the loan, the criteria under which it is being made and the dates on which the loan has to be repaid. Once the signed loan agreement and direct debit mandate are returned to Salix with the FE College's bank account details, the funds will be paid into this account and the loan set up.

The loans must be paid back to Salix by direct debit every April and October (or February and August) over 5 years in 10 equal instalments.

Experience to date has shown that the majority of projects funded by Salix are actually expected to recoup their cost in energy savings in comfortably less than 4 years.

11. Support and Advice

Salix has set up a support team to assist FE Colleges with their applications. This team will be able to provide advice on how to complete the forms and how to work out the input figures needed for the Project Compliance Tool. Please email enquiries to fecolleges@salixfinance.co.uk and the support team will respond either by email or telephone. Please remember to include your personal contact details on the email.

In addition to the support provided by Salix for completing your application, additional support may be available from consultancy and advice companies or technology suppliers. If this support is in connection with implementing the project, any costs associated with obtaining it can be added to the project cost as long as the project remains compliant.

12. Audit

Salix is required to carry out an audit process for a selection of applications and this will take place once a project has been agreed and committed. This audit will either be through an onsite visit to check on project progress or by requesting certain papers which support the work in progress. Salix will need to check the supporting documentation for the project and the calculations which have been made to estimate the energy savings that each project is forecast to achieve. We expect this type of documentation to form part of the project file, which will be kept and maintained by you throughout the project implementation process and for

the term of the loan, which will also include procurement details and appropriate external invoices. For a selection of applicants Salix will request post project data to understand the level of actual savings achieved against those forecasts and to confirm project implementation.

13. Frequently Asked Questions

Q: How do I calculate current energy use if a building is not metered?

A: Apportion the total bill on a square meter basis

A: Refer to [Carbon Trust guidance on benchmarking](#) which provides useful details to assist.

Q: How do I calculate energy savings?

A: Different technologies save different amounts of energy. As set out in section 6, the applicant and/or the partner(s) involved should be competent and fully responsible for the projects to be funded including the establishment of calculated savings.

A: Carbon Trust has a [number of publications](#) covering technologies funded by Salix which may be useful in helping you estimate savings.

Q: Where a project is currently underway, can we still apply for a loan?

Q: We have recently completed a project; can we still apply for the loan?

A: This loans scheme is designed for new projects only and unfortunately those projects already started or completed are not eligible.

Q: Should VAT be included within the calculation?

A: If you cannot reclaim VAT the disallowable element should be included as part of the project cost to be shown on the Project Compliance Tool. If VAT can be reclaimed, it should be excluded from the calculations, as the VAT paid to your suppliers can be reclaimed from HMRC.

Q: Will there be any extension to the 9 month completion deadline?

A: All projects must be completed within 9 months of the date of the commitment letter from Salix, unless a valid reason for an extension is agreed by Salix.

Q: What is the maximum amount an FE College can apply for?

A: There is no maximum application limit, although Salix may need to review very large applications to ensure a fair spread of loan funding across the FE College sector. The total value of funding is also limited for this scheme which will determine the amount available.

Q: The FE College is using a consultant for identifying projects and assisting with the application, how are their costs included within the Project Compliance Tool?

A: Consultant costs for assisting with the application and Project Compliance Tool can be included.

Q: The FE College is using a consultant to project manage the implementation of the project through to completion can this cost be included?

A: The cost of a consultant to manage the successful completion and commissioning of a project can be loan funded. As long as the project remains compliant all of these costs can be included in the calculations.

Q: Please can you advise if an Automated Monitoring and Targeting System falls within the parameters of the funding available? If so, which “technology type” should be applied?

A: Unfortunately, automatic Metering M&T Systems (AMS) cannot be loan funded as a separate project ('Technology Type') on the Project Compliance Tool. Of themselves AMS do not save energy, they lead to the identification of projects which do. However, because of this they may be loan funded as part of another energy saving project (by adding it to the capital cost of the existing project), providing that, overall, the project remains compliant.

Q: We are considering the installation of voltage management equipment on our site. Do you have any guidance on estimating the savings we will achieve using this technology?

A: Carbon Trust guide [CTG045](#) covers voltage management and has information on where savings can be achieved using this technology and how to calculate them. A Salix info slide is provided on the website which sets out the maximum savings we can accept from various loads. In addition, there is a Salix voltage management calculation tool which clients are required to complete and submit with applications for voltage management projects

Q: We are wishing to replace oil fired boilers with gas ones. We have a rebuild programme which will commence soon. Any new boilers would be used to heat the current building and then used for any new build as it comes on stream. Under this programme is this allowable?

Q: If the new build is not ready in time, can measures such as 'Office equipment improvements' or perhaps 'Voltage management equipment' be applied to an existing building and then transferred to the new building when ready, assuming it is compliant?

A: Yes, if the equipment is suitable to be moved, then the lifetime of the building can be taken as the lifetime of the new building the equipment is moved to. In signing the application form however, the applicant will be self-certifying the reuse of the equipment and hence the extended lifetime.

Q: We provide accommodation for our students can we carry out energy efficiency projects in these areas.

A: This will depend on who benefits from the energy saving projects. If the students gain from lower rents or energy charges then these projects are not eligible. If the organisation benefits and it is not passed to the students then the projects are eligible.

A: However if you are a Specialist Further Education College where the accommodation is seen as part of the learning process, this would be eligible.

Q: We are a consultancy firm who are working with an FE College on energy efficiency are we able to submit an application on their behalf?

A: The application and the Project Compliance Tool must be signed and submitted by the FE College. It will not be considered acceptable if it comes from any other source. However the consultancy can prepare the application and submit it to the FE College for signing and submission.

Q: Do we have to go through a tender process with suppliers before submitting our application?

A: If you have the time to carry out this process then it would be useful but it is not essential for the application stage.

Q: I am only authorised to go out to tender once I know that funding has been approved which could lead to the completion date being beyond 9 months from commitment.

A: In such circumstances Salix will issue a revised commitment letter allowing the 9 months project completion time, providing this does not go beyond the final scheme payment closure date

Q: Do we have to be totally accurate concerning our project costs on the application?

A: It is hoped that if you obtain an estimate that this will be fairly accurate. However payment will only be made against the final completion certificate submitted at the end of the project.

Q: Why is the money only being paid out at the end of the project?

A: Experience has suggested that there have been issues arising with project changes and changes in costs during implementation and it was therefore considered to be better from a control aspect to make payment against a completion certificate at the time of project completion.

Q: I want to apply for a large value project which can be completed within the 9 month deadline but my supplier is demanding interim payments. Are these available?

Q: The supplier requires some payment in advance how should this be met?

A: In certain circumstances Salix may agree to interim/stage payments in order to assist. The documentation required in these instances will be different from that shown on the website and included as part of these application notes. Contact the Salix helpline for further details fecolleges@salixfinance.co.uk.

Q: I would like to do a project that will receive feed in tariff. Can I use that to repay the loan?

A: No. Feed in tariff or Renewable Heat Incentive payment cannot be used for Salix loan repayments. Only the savings achieved from lower energy bills can be used to repay the loans. Projects that attract either FITs or RHI payments are not eligible for Salix funding.

Q: What if I apply to carry out a project but do not complete it within the timescale?

A: If it is not completed within 9 months of the date of the commitment letter from Salix, then funding will not be paid, unless an extension is agreed by Salix.

Q: What if the funding allocated to this scheme is oversubscribed?

A: Unfortunately if there is an oversubscription then projects will not be accepted and funding will not be confirmed. However Salix will build up a list of applicants for their next round of funding release

Q: I am considering a project but I am not certain what I should include for this on the Project Compliance Tool.

A: Please contact the helpline by emailing fecolleges@salixfinance.co.uk.

Q: If I have further questions, who should I ask?

A: Please make full use of the helpline by emailing fecolleges@salixfinance.co.uk. Salix are there to support you and to help you complete your application, as well as providing technical support.

Q: Is there any other documentation I can read?

A: We would also refer you to the Carbon Trust website, ECA website, Buying solutions website and the ESTA website.

Q: What paperwork do I need to keep for audit purposes?

A: You will need to keep all relevant documentation related to your procurement procedures and, for each project, the relevant supporting business case.

Q: What if we complete earlier than the date we specified on the Project Compliance Tool

A: You can submit your completion certificate at this earlier date and will receive payment.

Q: What if we find we cannot complete all of the projects submitted within the timescale

A: You must advise Salix immediately of those projects that will not be completed within the timescale. You should continue with those that you are able to complete on time. You will be sent a new letter of commitment.

Q: Having made an application, we find that we will not be able to complete any of the projects.

A: You must advise Salix immediately, who will discuss the process of withdrawal with you.

Q: Can I use the savings I make (before repayments start) to invest in new projects?

A: It is up to you to manage the funds locally and make the repayments on time – but recycling internally on further energy efficiency projects is encouraged whenever possible.

15. Salix Technology List and Persistence Factors used (Revised August 2015)

Project Type	Work Type	Current PF (Basic maintenance)
Boilers	Boilers - control systems	6.84
	Boilers - replacement condensing	14.44
	Boilers - replacement combination	7.22
	Boilers - replacement modular	10.83
	Boilers - burner management	6.84
	Boilers - burner replacement	13.50
	Boilers - retrofit economiser	10.83
Building management systems	BEMS - bureau remotely managed	9.00
	BEMS - not remotely managed	6.84
	BEMS - remotely managed	8.42
Combined heat & power	Gas, Diesel, gasoil engine CHP	15.20
	Biomass CHP	7.60
	Gas Turbine	11.40
Compressor	Compressed Air: air compressor upgrade	14.44
Computers & IT solutions	Network PC power management	4.00
	CRT to flat screen LCD	7.20
	Virtualisation	9.00
	Thin client	9.00
	Uninterruptible Power Supplies	18.00
	Free Cooling for ICT	13.68
	Evaporative cooling for ICT	13.68
	Energy Efficient File Storage Replacement	9.00
	LED monitors instead of LCD (cost difference)	7.20
	CRT to LED monitors	7.20
Cooling	Hot aisle/cold aisle containment	10.83
	Multi-Functional Devices	4.50
	Energy Efficient Server Replacement	9.00
	Cooling - plant replacement/upgrade	8.21
	Cooling - control system	6.84
	Free cooling	13.68
	Replacement of air conditioning with evaporative cooling	13.68

Project Type	Work Type	Current PF (Basic maintenance)
Heating	Connect to existing district heating via plate HE	28.50
	Electric to Gas - heating using CHP	15.20
	Electric to Gas - heating using condensing boilers	14.44
	Electric to Gas - tumble driers	11.88
	Heat recovery	10.83
	Heating - direct fired system	9.50
	Heating - discrete controls	6.84
	Heating – distribution pipework improvements	15.20
	Oil to Gas - boiler fuel switching	18.00
	Replace steam calorifier with plate heat exchanger	28.50
	Thermal Stores	18.00
	Heating - TRVs	6.84
	Heating - zone control valves	11.88
	Steam trap replacements	15.20
Hot water	Hot Water - distribution improvements	18.00
	Hot Water - point of use heaters	9.50
	Hot Water - chlorine dioxide dosing and biocide treatment	9.50
Industrial kitchen equipment	Steriliser to dishwasher replacement	10.80
Insulation - building fabric	Cavity wall insulation	30.00
	Dry wall lining	30.00
	Loft insulation	27.00
	Retrofit single glazing units	24.30
	Roof insulation	30.00
	Secondary glazing	9.00
Insulation - draught proofing	Insulation - draught proofing	29.25
Insulation - pipework	Heating pipework insulation (internal)	22.50
	Heating pipework insulation (external)	9.00
Insulation - other	Radiator reflective foil (external walls)	8.00
	Automatic/revolving doors	8.45
	Automatic speed doors	8.45
	Draught Lobby (internal)	29.25
	Draught Lobby (external)	29.25
	Air Curtains - heated	10.83
	Air Curtains - ambient	11.40

Project Type	Work Type	Current PF (Basic maintenance)
Lab Upgrades	Energy Efficient Freezers (-25°C)	9.60
	Energy Efficient Freezers (-86°C)	5.80
	Energy efficient growth cabinets	10.80
	Diode pumped solid state lasers	6.80
	Fume Cupboards - VAV Controls + Inverter Drives	10.26
	Fume Cupboards - Auto Sash Closing + PIR	6.84
	Energy Efficient Fume Cupboards	16.25
	Heat Recovery on Extract System	10.83
	Lighting controls	Lighting - discrete controls
Lighting control system centralised		10.26
Lighting upgrades	Electronic ballast with dimming control	11.40
	Replace halogen with HID metal halide	20.00
	HP Sodium including new fitting	20.00
	Compact Fluorescent including changing the fitting	20.00
	Compact Fluorescent using same fitting	10.00
	Induction Fluorescent including changing the fitting	20.00
	T5 lighting including changing the fitting	20.00
	T5 lighting retrofit using adaptors	10.00
	T8 lighting including changing the fitting	20.00
	T8 lighting retrofit using adaptors	10.00
	T12/T8 to CCFL including new fitting	20.00
	T12/T8 to CCFL using same fitting	10.00
	LED lighting	Halogen to LED including changing the fitting
Halogen to LED using same fitting		13.00
Flood lighting to LED including changing the fitting		20.00
Compact Fluorescent to LED including new fitting		25.00
Compact Fluorescent to LED using same fitting		13.00
Incandescent to LED including new fitting		25.00
Incandescent to LED using same fitting		13.00
T12/T8 to LED including new fitting		25.00
T12/T8 to LED using same fitting		13.00

Project Type	Work Type	Current PF (Basic maintenance)
Street lighting	Replace fitting, controls with electronic ballasts	15.00
	Replace fitting with LED	20.00
	Replace controls including electronic ballasts	12.72
	Replace controls but not ballasts	8.89
	Fit centralised controls with electronic ballasts	12.72
	Fit centralised controls but not ballasts	12.72
	Solar powered bollards	10.00
	Non-illuminated bollards	30.00
Traffic lights	Replace with LED including new fitting	20.00
	Replace with LED using same fitting	10.00
Motor controls	Fixed speed motor controls	11.40
	Variable speed drives	10.26
	Motors - flat belt drives	11.40
Motor replacement	Motors - high efficiency	15.00
Office equipment	Office equipment improvements for non-ICT	3.00
Renewable energy	Biomass boilers	15.12
	Heat Pump (Air Source)	10.83
Swimming	Swimming pool covers - liquid	8.80
	Swimming pool covers - manual	7.92
	Swimming pool covers - motorised	8.45
Time switches	Time switches	6.84
Transformers	Low loss (cost difference)	30.00
	Low loss	30.00
	Low loss+voltage management(cost difference)	30.00
	Low loss+voltage management	30.00
	Transformer tapping change	30.00
Ventilation	Ventilation - distribution	30.00
	Fans - air handling unit	23.75
	Fans - high efficiency	14.25
	Ventilation - presence controls	6.84
Voltage management	Voltage management - fixed ratio	19.00
	Voltage management - variable ratio	19.00

Persistence factor methodology:

Persistence factors are the anticipated lifetime of an energy efficiency technology used to calculate lifetime savings. The persistence factor is used in the calculation of cost to save a tonne of CO₂ over the lifetime of an application (£/tCO₂Lt).

The Persistence Factors for individual technologies employed by Salix are based on and are consistent with those derived by the Carbon Trust. In early 2009/10 the Carbon Trust undertook a review of the existing Persistence Factor Methodology. Following a consultation in early 2010, a revised model has now been adopted.

If you work for a public sector organisation and are looking for funding for an energy efficiency which is not listed above but you feel fits the Salix criteria for funding, we may be able to add this to our supported technology list. Guidance on our standard process for this can be found on the Salix website at <http://salixfinance.co.uk/knowledge-share/technologies>