



CWRT- Referral Toolkit



A practical guide to CWRT's loan products, criteria and referral process, designed to help you confidently introduce the right funding solutions to your clients.



Table of contents

01 **Our Midlands Fund**

CEF- Community ENABLE Fund, is our fund that covers business and start ups across the whole midlands.

02 **Our Coventry & Warwickshire Fund**

Our Local Communities Enterprise Fund covers start ups and businesses across Warwickshire.

03 **Who don't we support**

An overview of the sectors, activities and circumstances that fall outside of CWRT's lending criteria and eligibility requirements.

04 **How to refer to us:**

A simple step by step guide for referral partners on how to introduce clients to CWRT and what to expect throughout the lending process.



Our Midlands Fund

CEF- Community ENABLE Fund

Who is it for?

The Community ENABLE Fund supports businesses across **the whole Midlands** that may struggle to access finance from mainstream lenders.

This includes start ups, growing businesses, social enterprises, female led businesses and ethnic minority led businesses.

Funding Available:

Businesses can apply for loans from **£25,001 up to £150,000** to support a wide range of business needs, including:

- Working capital and cashflow support
- Equipment or machinery purchases
- Business growth and expansion
- Recruitment and staffing costs
- Stock purchases and refurbishment projects

Why refer to CWRT?

CWRT takes a flexible and relationship-led approach to lending, considering businesses that may not meet traditional bank criteria but still demonstrate viability and growth potential. Lending decisions are made in house, with dedicated support provided throughout the application process.



Our Coventry & Warwickshire Funds



Duplex Investment Fund

Who is it for?

The Duplex Investment Fund supports established businesses in **Coventry and Warwickshire** that are looking to invest in growth and create jobs. Businesses must have a **minimum of two years' profitable trading history** and be able to demonstrate the need for funding.

Funding Available

The fund provides a combination of loan and grant funding to support business growth projects, including equipment, vehicles, refurbishments and other capital investment linked to expansion and job creation. Loans typically range from **£30,000–£150,000**, with grants covering **up to 40% of project costs**.

Why refer to CWRT?

The Duplex Investment Fund is unique in that it combines loan and grant funding. CWRT helps make projects more financially viable while providing a straightforward, relationship led approach to lending and in-house decision making.

Local Communities Enterprise Fund

Who is it for?

The Local Communities Enterprise Fund supports start ups, SMEs and social enterprises **based in or relocating to Warwickshire**. The fund is designed for businesses that may struggle to access finance through mainstream lenders but can demonstrate viability and growth potential.

Funding Available

Loans from £1,000*–£150,000 are available to support a range of business needs, including working capital, equipment purchases, refurbishment projects, marketing and business growth plans.

Why refer to CWRT?

CWRT provides a flexible, relationship led approach to lending, helping businesses access finance where traditional options may not be suitable. The fund is ideal for businesses looking to grow, create local impact strengthen communities across Warwickshire.

Who we DONT Support:



Ineligible Sectors

To ensure CWRT lending remains responsible and aligned with funder requirements, we are unable to support businesses operating in certain sectors or activities. These include:

- Agriculture and primary farming activities
- Adult services or sexually explicit content
- Gambling or betting related activities
- Illegal drugs or substances designed to mimic illegal drugs
- Weapons, firearms, explosives or dangerous materials
- Any unlawful or prohibited business activity



Other Reasons a Referral May Not Be Suitable

A business may also fall outside of CWRT's lending criteria where there are:

- Serious affordability or repayment concerns
- Insolvency or ongoing legal proceedings
- Suspected fraud or financial impropriety
- Insufficient financial information or trading evidence
- Significant reputational risks or activities outside fund eligibility criteria

If you are unsure whether a business may qualify, the CWRT team is happy to discuss potential referrals before an application is submitted.

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At CWRT, we back viable businesses that may be overlooked by mainstream lenders, helping create jobs, growth and stronger local communities

-Sheridan Sulskis, CEO

How to refer to us:

Initial Call

Once the enquiry is received, a member of the CWRT team will contact the client to discuss the business, funding requirement, trading background and overall eligibility.

This helps us understand the client's needs and whether CWRT funding may be suitable.

Full Assessment

The Loans Officer will complete a detailed review of the application, assessing affordability, viability, repayment capacity and the overall strength of the proposal in line with CWRT lending criteria.

Scan Here

To talk
to us



01

Referral Partner Introduction

Referral partners can contact CWRT directly to discuss a potential case by:

- Emailing **enquiries@cwrt.uk.com**
- Calling **024 7655 1777**

02

If you would prefer to refer the client directly to us, please ask them to complete their own enquiry through the CWRT portal for GDPR and data protection purposes: **portal.cwrt.uk.com/enquiry**

03

Application Support

If appropriate, the enquiry will be passed to a Loans Officer who will guide the client through the next stage of the process.

04

The client will normally be asked to provide documents such as a business plan, cashflow forecast, accounts and supporting financial information.

05

Human Lending Decisions

Once fully assessed, the application is presented to CWRT's Lending Panel for review. All decisions are made through a human led process, not automated algorithms, allowing each case to be considered on its individual merits and wider potential impact.



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**To talk
to us**



CWRT — Not Your Ordinary Lender

