



Kent & Medway Business Fund (KMBF) and No Use Empty (NUE) working together

KMBF-NUE Loans Commercial New Build Projects Guidance for Prospective Applicants



**This guidance relates to applications
submitted from November 2025**



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1. ABOUT THE SCHEME

The Kent and Medway Business Loan Fund (KMBF) is a scheme funded by recycled loan repayments from the former Regional Growth Fund (RGF) schemes (Expansion East Kent, TIGER and Escalate).

On the 11 September 2025, the Growth, Economic Development & Communities Cabinet Committee (GEDCC) agreed that up to £6m from the KMBF scheme be made available for No Use Empty (NUE) to administer short term secured loans to support specific NUE Commercial projects which would provide wider economic and employment opportunities.

This guidance relates to applications submitted from November 2025.

About NUE

Kent County Council (KCC) launched the NUE initiative in 2005 in East Kent and since 2009 it has been delivered by KCC in partnership with all 12 district and borough councils. NUE have also provided services to Medway Council and Southend on Sea City Council.

The primary aim of the initiative is to improve the physical urban environment in Kent by bringing long-term empty properties back into use as quality housing accommodation through a range of interventions including short term secured loans.

NUE has evolved and continues to operate secured loan schemes to bring long term empty properties back into use as well as loans for new build. More recently NUE funded a pilot project known as The Tridax Business Park, Honeywood Parkway, Whitfield, Dover creating 24 Business Units which completed at the end of December 2023.

The KMBF-NUE scheme is essentially about creating new commercial units to:

- Support a variety of sectors
- Ensure adequate stock for business growth within the county
- Attract inward investment

Appendix A - The Tridax Business Park

About KMBF-NUE

KMBF-NUE loans administered by the Kent NUE team under this scheme will complement the main KMBF loans used to drive growth in businesses through capital investment and will operate in Kent and Medway.

NUE will use the allocation of up to £6m to provide short-term interest-bearing loans secured as a first charge for a maximum of 3 years to support specific KMBF-NUE Commercial projects to deliver more business units/workspace, like The Tridax

Business Park, which would provide wider economic and employment opportunities across Kent and Medway.

As the newly developed business units and workspaces reach a stage where they are ready for sale or lease, there will be an opportunity for businesses seeking to start up, expand, and create jobs to apply for loan funding through the main KMBF fund.

To support prospective bidders in generating interest in their completed units, the NUE Team will work in partnership with the KMBF Team to provide comprehensive marketing materials highlighting the Standard and SBB loan options, encouraging strong uptake.

2. KMBF-NUE ELIGIBLE AREA

Newley created Business Units/Workspace should be located with the local authority areas of Ashford, Canterbury, Dartford, Dover, Folkestone & Hythe, Gravesham, Maidstone, Medway (unitary authority), Sevenoaks, Swale, Thanet, Tonbridge & Malling and Tunbridge Wells (see Map below).



The Tridax Business Park, Honeywood Parkway, Whitfield, Dover (NUE Pilot Project)



Before - April 2022



After - December 2023

3. KMBF-NUE FUNDING AVAILABLE

Please contact the Kent KMBF-NUE Team regarding availability of funds and to discuss a potential project. It is a requirement that the Kent County Council must have first charge on the security provided associated with these loans.

Prior to any Loan application the borrower should be seeking advice from local district authority regarding planning consent as the funding available is time limited and awarded on a first come first served basis.

This scheme provides financial support of between:-

£100,000 and £2,000,000 to small and medium sized businesses (SMEs, defined as those with fewer than 250 employees) in the form of a repayable interest-bearing loan. The KMBF-NUE scheme will only offer support where the purpose of the loan is to deliver more business units/workspace.

Summary Criteria

- The proposed development site must be unencumbered to allow KCC to secure a first charge on title(s).
- An administration charge currently 1% + VAT of the loan capital borrowed will be required to be paid following approval of the loan to cover the Council's administration costs.
- Applicants must provide (at their cost) a Royal Institute of Chartered Surveyors (RICS) report to determine current value, future value, potential rental income, and an opinion as to cost of works. The report must reference the Kent County Council.
- At least two detailed quotes for the work must be provided. If the RICS report does include an opinion as to cost of works, then one quote may be accepted.
- All Loans are interest bearing typically between 8-10% per annum and will be subject to conditions - with interest collected at the end agreed repayment date of the loan.
- All loans will be subject to a maximum period of 3 years from the date a secured first charge in favour of KCC has been registered.
- All loan repayments will commence following the sale, lease or disposal of any part if prior to the maximum repayment period unless otherwise agreed by the Kent NUE team.
- Projects must be completed within the agreed project timescales and made available to rent within 12 weeks after the project has been completed (or marketed for sale).

- The loan once approved will be made available in staged payments with an agreed initial sum paid on securing a first charge. The admin fee will be deducted from the first payment of the loan.

The Kent NUE team will process all loan applications and provide regular updates to the KMBF Investment Advisory Board on project submissions and their progress (see Section 8).

Delegations for final loan approvals:

Loans below £500,000 - the Head of Economy.

Loans over £500,001 and below £1,000,000 - Director for Growth & Communities.

Loans over £1,000,000 - Corporate Director for Growth & Communities and Cabinet Member approval.

These are in line with current KCC governance procedures for the KMBF-NUE scheme.

4. WHO CAN APPLY?

Businesses (not individuals) may apply for investment support under the KMBF-NUE scheme if they are based in Kent or Medway, can demonstrate local spending and activity, and meet the following criteria:

- **Viability** – Businesses must be viable and not in difficulty. Applicants must show that at the time of submitting their application their business is neither subject to collections nor collective insolvency proceedings, debt restructuring, liquidation or similar. A review of the financial viability of the company applying will be undertaken by the Finance Department and applicants will need to submit at least two years of financial accounts including a profit and loss or income and expenditure account and a balance sheet.
- **Private sector match funding** – Whilst your investment proposal does not require match funding (you do not necessarily need funding from other sources), we do have an expectation that you already own the land to be developed and that it is unencumbered (free of any charges). We will ask you about this when discussing your project and this must be evidenced with a copy of an official copy of the land registry title at the point of making your full application.
- **Type and size of business** – KMBF-NUE will only fund Small and Medium Sized Enterprises (SMEs) as defined by The Companies (Accounts and Reports) (Amendment and Transitional Provision) Regulations 2024 to be a SME if they fall within certain size limits set for a financial year, if two out of the three of the below limits are met (aggregating the relevant figures for each member of the group):-

1. Turnover not more than £54 million net (or £64m gross)

2. Balance Sheet total not more than £27 million net (or £32m gross)

3. Monthly average of employees not more than 250

You must be a limited company to apply and the business must be able to show a good track record of success in delivering projects in the construction sector, substantiated by accounts.

- **Size of loan** – Your application for a loan must be for at least £100,000 and no more than £2,000,000.

5. WHAT WILL KMBF-NUE PAY FOR?

The minimum loan is £100,000. The maximum loan is up to £2,000,000.

The allocation of £6m is to provide short-term interest-bearing loans secured as a first charge for a maximum of 3 years to support specific KMBF-NUE Commercial projects to deliver more business units/workspace.

Eligible Works

To be eligible works, the works must: -

- On completion, result in the creation of business units/workspace being suitable for immediate occupation via sales, leasing or renting.
- Comply with all relevant Building Regulations.

A schedule of works will be agreed with the applicant prior to the offer of any loan and will form part of the loan conditions.

Any costs, which would be eligible for assistance under an insurance claim or third-party claim, will not attract loan assistance. In exceptional cases a loan may be given on condition it is repaid out of the proceeds of any future claim.

Works outside the curtilage of the land to be developed are not eligible for assistance unless they relate to the provision of essential services such as water, gas, or electricity.

Unforeseen Works

If Kent County Council determines that costs have risen due to unforeseen circumstances beyond the applicant's control, the loan may be increased under exceptional conditions, provided it remains within the maximum limit and is supported by detailed estimates. The KMBF-NUE team will provide details of the process that is required to be followed should this occur.

Any additional costs incurred by Kent County Council's Legal Services provider for amendments to the Loan Facility Agreement or Legal Charge documents must be covered by the applicant and paid to KCC before any further funding is released, if approved.

6. KMBF-NUE APPLICATION PROCESS

The KMBF-NUE scheme provides loans to businesses—not individuals—seeking to redevelop derelict land or demolish existing dilapidated buildings with planning permission to create new business units or workspace.

A loan offer is not guaranteed until formal approval has been issued by Kent County Council. Any works undertaken before this approval will be at the applicant's own risk.

The full KMBF-NUE application form will be provided once the investment proposal is confirmed as eligible to proceed to the application stage.

Appendix B – KMBF-NUE Process for applications

Administration Fee

An administration fee of 1% plus VAT, calculated on the loan amount, will be charged to cover application processing and legal costs, including registering a first charge on the land at the Land Registry and Companies House.

An invoice will be issued for the applicable fee. This must be paid before the Kent NUE team begins processing your application. In exceptional cases, we may agree to collect 50% of the fee at the time of application and the remaining 50% upon confirmation and acceptance of a loan offer. Payment instructions will be included on the invoice.

Example of fees:

Loan Value	1% Fee	VAT (20%)	Total Amount Due
£100,000	£1,000	£200	£1,200
£250,000	£2,500	£500	£3,000
£500,000	£5,000	£1,000	£6,000
£1,000,000	£10,000	£2,000	£12,000
£2,000,000	£20,000	£4,000	£24,000

Exit Fee

A fee of £350 per title will be charged at the end of the loan agreement, in addition to the capital and interest, to cover the cost of removing the security once the loan and interest have been fully repaid.

Supporting Documents

All documents can be submitted electronically in a zipped folder to houseempty@kent.gov.uk and should include the following:

- **A completed application form - signed**
- **Valuation Report**

All applications must include a valuation report prepared by a qualified member of the Royal Institute of Chartered Surveyors (RICS) for the land offered as loan security. The report should confirm the current market value, projected value upon completion, potential rental income (even if the property is intended for sale), and, where possible, provide an opinion on estimated construction costs.

Kent County Council must be named as an interested party, and the valuation report must state that KCC is relying on it for the purposes of your loan application. Applicants are advised to appoint their own approved surveyor to complete the valuation. Estate agent valuations will not be accepted. The cost of the valuation is the applicant's responsibility, and no loan application will be processed without this document.

- **Contractor Insurance**

KCC Legal Services provider will confirm the level of coverage required and for Kent County Council to be named as a first loss payee on the policy.

- **Indemnity Cover (such as restrictive covenants)**

In certain circumstances your Land Registry title may contain restrictive covenants.

Restrictive covenants are legally binding conditions included in a property or land's deeds or contract by the seller, specifying what an owner can or cannot do under certain circumstances. These covenants may cover a wide range of restrictions, with common examples including:

1. preventing owners from making alterations to a property (such as building an extension or converting a house into flats, for example)
2. preventing buildings or other substantial structures from being erected on a section of land or 3. preventing trades or businesses from operating on the land.

It is important to remember that restrictive covenants 'run with the land,' meaning they apply to all future owners, not just the original purchaser. If you are considering buying a property, you must instruct your conveyancing solicitor to review the deeds thoroughly and identify any covenants before completion. Once the title deeds are signed, you will be responsible for any breaches.

During the conveyancing process, your solicitor will verify that the relevant covenants are recorded on the land charges register and review their wording to ensure they are correctly drafted and enforceable.

Once enforceability has been assessed, a conveyancer will typically explore options for indemnity insurance to cover potential liability for any future breach of covenant.

If indemnity insurance is required, Kent County Council's Legal Services team can provide guidance after reviewing your Land Registry title for the development site.

- **Confirmation of ownership of the land.** This should normally be an “office copy” and Title Plan provided by the Local Land Registry Office, www.landregistry.gov.uk
- **A copy of the relevant planning approval.**
- **Two itemised estimates for the works to be undertaken on company letterhead.**
- **Supporting documentation for ID purposes.**
- **Bank Statement which must be in the name of the loan applicant.**
- **2 years statutory audited, unaudited or draft accounts, where available** to include a profit and loss or income and expenditure statement and a balance sheet
- **Specialist reports where required relating to the land to be developed.**
- **Contractors' insurance policy with Kent County Council named as a first loss payee.**
- **Any other details notified to the applicant before a decision is made as to whether to make the applicant a loan offer.**

Kent County Council reserves the right to carry out credit checks on any individual, including but not limited to company directors, applying for a loan.

Loan Security

All loan applicants must agree to a first legal charge being placed on the land registry title for the property securing the loan. A corresponding charge will also be registered at Companies House.

7. EXAMPLE OF A PROJECT SUPPORTED WITH A KMBF-NUE LOAN

Project

Planning Permission agreed for eight new business units.

Land owned outright with no other lender allowing KCC to obtain 1st legal charge

Loan Approved: £900,000

Current Land Value: £300,000

Build Costs: £900,000

Value End of Project: £1,600,000

Loan Approved

An interest-bearing loan, typically between 8-10% per annum is awarded to cover 100% of the build costs.

Staged Payments

The loan-to-value ratio must remain below 80% throughout the project delivery stage to reduce risk. 6 x £150,000 staged payments agreed following loan approval.

Therefore:

Stage 1 payment = £150,000 / £300,000 Current Land Value = 50%

The land's value will increase during the construction phase as works progress, with additional funds released following routine monitoring visits by the Kent NUE team.

When the project completes the loan to value ratio = 56.25% (Loan of £900,000/£1,600,000 Value at end of project).

Project Completed

At the end of the project the new builds are placed on the market for sale, or the new builds may be retained for rental purposes. The KCC loan and interest at the agreed rate must be repaid on or before the agreed terms of the contract.

If the project is not completed and there is a requirement to enforce the sale of the property, the Council would be at greater risk of not being able to recover their funds.

8. KMBF-NUE RISK ASSESSMENT

All applications for an interest-bearing loan from the KMBF-NUE scheme will be subject to a risk assessment that will form part of any decision to approve a loan.

It is a requirement that the KMBF-NUE scheme notifies the KMBF Investment Advisory Board of potential projects and project applications received for support by way of regular updates. This will include but not limited to projects approved, project spend, project updates, project completions and loan repayments.

The process for undertaking an appraisal of an investment proposal is proportionate to the level of loan funding requested.

The risk assessment will be carried out by a minimum of 3 KCC Officers (the Kent NUE team) and a KCC Finance Officer such as the Finance Business Partner and any other appropriate KCC officer as required.

The risk assessment process may need to raise questions with applicants to clarify issues or request additional information.

Following the appraisal process, the Strategic Programme Manager will update the KMBF Investment Advisory Board who will recommend whether to support the application. The Strategic Programme Manager will then seek the appropriate loan

approval under delegated authority and instruct KCC Legal Services to prepare the Loan Facility Agreement and Legal Charge documents.

9. NOTIFICATION OF LOAN APPROVAL

The applicant will be notified in writing whether the application for assistance is approved or refused. The notification will be provided as soon as reasonably practicable from receipt of a completed application including all relevant supporting documentation and in any case within ten weeks.

The approval will specify the amount of loan and the repayment period. The offer of a loan will remain open for 8 weeks from the date of the notification letter.

The amount of loan awarded will be based on the application request and the amount of funds available under the KMBF-NUE scheme. However, in any instance where the estimates are found to be excessive by Kent County Council, the loan amount will be determined by Kent County Council based on what it considers to be the reasonable costs for the schedule of works.

On confirmation that the loan offer has been accepted, an instruction will go to the KCC Legal Services provider to draw up the Loan Facility Agreement and Legal Charge documents. The Strategic Programme Manager at Kent County Council will issue these to the applicant. All documents issued must be completed and returned to the Strategic Programme Manager if the applicant wishes to proceed with the loan within 8 weeks from the date of the original notification letter.

On receipt of the completed Loan Facility Agreement and Legal Charge documents the KCC Legal Services provider will apply to the Land Registry Office and Companies House to register the legal charge.

On confirmation that the Legal Charge has been registered, the Strategic Programme Manager at Kent County Council will instruct KCC Finance to forward the loan monies in accordance with any conditions which the loan approval panel have stipulated and recorded in the Loan Facility Agreement document. One set of the Loan Facility Agreement and Legal Charge PDF documents will be returned to the applicant.

This is expected to be no more than 14 days after the registration of the Legal Charge.

A loan offer will expire 8 weeks after the loan approval notification letter has been issued. If after this time Kent County Council has not received the relevant documentation, the loan offer will be cancelled, and the applicant informed in writing.

In the case where an applicant ceases to be the owner of the property which is the subject of the loan application or it appears to Kent County Council that the applicant

was not at the time of the application being approved entitled to the loan, no payment shall be made, and the loan will be cancelled.

Loans are not transferable either between applicants or land/properties.

Loan Applications will be processed by the Kent NUE team who will inform the KMBF Investment Advisory Board of project applications and progress of such. Final loan sign-off will be in line with current KCC governance procedures:

Delegations

Loans below £500,000 - Head of Economy

Loans over £500,001 and below £1,000,000 - Director for Growth & Communities

Loans over £1,000,001 - Corporate Director for Growth & Communities

10. SUPERVISION OF WORKS

The building contract will be between the applicant and the chosen contractor and will not include Kent County Council. An officer from Kent County Council or an agent acting on its behalf will check the works to ensure they are carried out in accordance with the specification of work. However, Kent County Council or its officers or its agents acting on its behalf are not liable for any poor workmanship, nor do they provide any guarantee.

Where appropriate, it is recommended applicants employ their own surveyor whose fees are eligible for loan assistance, subject to the loan maximum. Responsibility for supervision of the works rests with the applicant. Any works that have not been completed to an acceptable standard will be the responsibility of the applicant.

On completion of the works the applicant is to provide notification to Kent County Council/or its agent that: -

- The works have been completed to a satisfactory standard and in accordance with the loan offer and estimates, current Building Regulations and in accordance with the specification of works issued;
- Copies of certified guarantees and test certificates requested as part of the agreed schedule of works are made available for inspection.

11. APPEALS AGAINST LOAN REFUSAL

Where an application for a loan is refused the applicant will be notified of the reasons for refusal in writing and informed of the procedure for an appeal against the decision.

If an applicant disagrees with the reasons for refusal, an appeal may be made in writing to the Strategic Programme Manager stating the reasons why the applicant disagrees. This appeal should be made within 14 days of receipt of the refusal letter.

The applicant will be notified, in writing and within 14 days of the decision. If the Head of Economy does not allow the appeal, an applicant can make a further appeal within 14 days to a Loans Appeal Panel. The Loans Appeal Panel will sit within 28 days of this second appeal being lodged. An applicant may attend the Loans Appeal Panel to present their case.

The Loans Appeal Panel will inform the applicant in writing within seven days of their decision.

There is no further appeal.

12. REPAYMENT OF THE LOAN AND INTEREST

All loans provided under the KMBF-NUE scheme are repayable. The maximum loan term is up to 3 Years.

The loan must be repaid on the third anniversary of the date specified in the Loan Facility Agreement and Legal Charge documents, unless refinancing occurs or the land and all developed units are sold earlier.

For example:

Loans secured on:	Loans to be repaid by:
30 November 2025	1 October 2028
31 May 2026	30 May 2029
30 November 2026	1 October 2029

Where the land is to be developed into multiple units and there is a disposal of one or more units (prior to the fixed dates set out in the terms of the Loan Facility Agreement), then on each such disposal of a unit, the applicant must repay the lesser amount of the gross sale proceeds and the amount of the loan outstanding unless there is agreement in place to retain a proportion of the sales with KCC to do so and keep to the fixed dates set out in the terms of the Loan Facility Agreement.

If, after all such disposals, monies are still outstanding under the loan, then the applicant must repay such monies on whichever occurs the earlier of the disposal of the final unit or the relevant date as set out in the loan agreement.

13. LOAN INTEREST

All loans offered are interest bearing. The interest rates are reviewed quarterly, but a successful application will receive a fixed rate for the duration of the loan period. Interest will be collected at the end of the loan period. The table below shows the interest charged on an annual basis for the duration of the loan period.

Interest rates

Loan Amount	£100,000	£250,000	£500,000	£750,000	£1,000,000
Rates	Interest Due Per Annum				
8%	£8,000	£20,000	£40,000	£60,000	£80,000
8.5%	£8,500	£21,250	£42,500	£63,750	£85,000
9%	£9,000	£22,500	£45,000	£67,500	£90,000
10%	£10,000	£25,000	£50,000	£75,000	£100,000

Example

A loan of £750,000 over three years at an annual interest rate of 8.5% would accrue total interest of £191,250 (£63,750 per year).

If the loan is not repaid on or before the agreed contractual date, a default interest rate of an additional 2% per annum above the agreed rate will apply.

If any required payment is not made in accordance with the loan conditions, this will constitute a breach, and Kent County Council may demand immediate repayment of the loan and any accrued interest.

REPAYMENT UPON BREACH OF CONDITIONS

In the case of a breach of loan conditions any outstanding loan becomes repayable to Kent County Council.

If the property or units are not made available for sale, rent or lease or rent within 12 weeks of the agreed completion date (or an earlier date specified by the Kent scheme), this will be considered a breach of loan conditions.

14. CONTACT FOR FURTHER INFORMATION

Enquiries for a KMBF-NUE loan can be made either by telephone, e-mail, or a site visit can be arranged with the Kent NUE Team.

All loan enquiries will be acknowledged by email or letter and processed in line with the service standards of the NUE Kent Empty Property Initiative.

Appendix C – KMBF-NUE Service Standards

Contact

Strategic Programme Manager
Kent County Council
2nd Floor Invicta House
Maidstone
Kent
ME14 1XX

Tel : 0300 417084
Mobile : 07795 343 484
Email : nouseempty@kent.gov.uk

Web: www.no-use-empty.org.uk

APPENDIX A

The Tridax Business Park

NUE piloted a project using Treasury Investment funds to facilitate the construction of 24 business units at Honeywood Parkway, Whitfield, Dover which began in April 2022. NUE worked with Tridax Ltd to support the construction, having previously collaborated with the company on residential projects.

This is now a flagship project making a positive contribution to the economy of Dover.

The site was acquired for £900,000 plus VAT in July 2021.

Planning was approved by Dover District Council on 29 September 2021. This replaced the original planning approved which was for a gym and a drive thru coffee shop.

All the units are of the same dimensions, although some have been constructed as 'multiple unit bespoke' finished. Typical floor area if each unit is 11.2m by 7.75m, Floor to ceiling at ground level is 3m and at first floor level 2.7m.

Each block of seven units has an overall external length of 56.58m and external depth of 12m. All units are:

- serviced by an electrical supply and ducted for fibre optics up to the boundary of each unit. be constructed to 'shell' arrangement which will be a watertight/sealed unit.
- insulated – with panels to walls and ceilings.
- a ready to use building with lockable windows/doors.
- single power supplied or three phase.
- fully installed with a first floor (not mezzanine) with unenclosed staircase.
- have a toilet/kitchenette facility at ground floor level.

Demand for the units was phenomenal, with interested buyers outnumbering the available units 3 to 1. All units were sold except the three remaining units, which are retained by the developer for rental income.

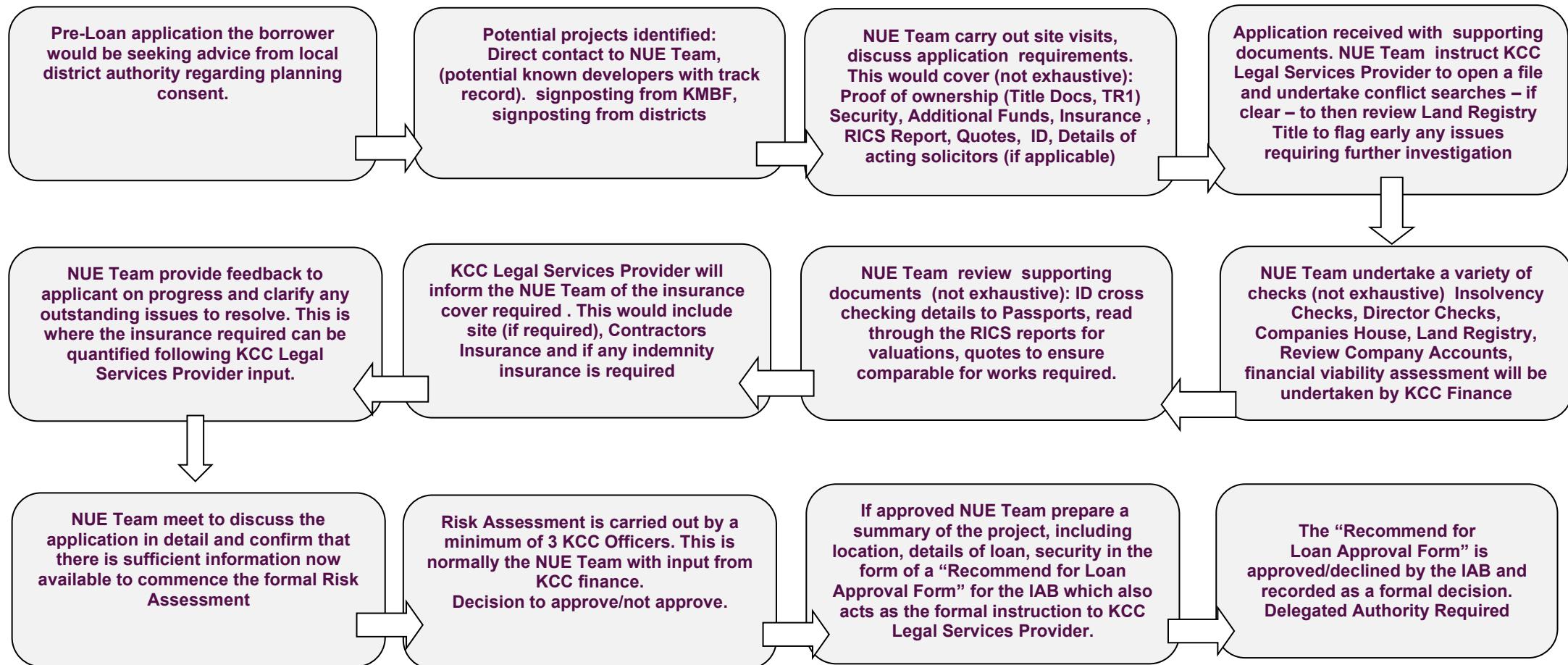
The Business Park has become its own community thanks to the variety of businesses now located here which include Little Miracles (Hairdressers), Catus Graphics, Eythorne Builders, PJC Electrical, Cinque Port Construction, D Relf Dance Studio, R&R Group - Builders, Glasshouse Design & Glazing, Rebus Planning and Tridax Ltd - Civil & Architectural Consultants to name but a few.

Widem Logistics, a Belgian owned freight forwarding, and logistics company chose the site for its location and proximity to Dover Docks and motorway connections.

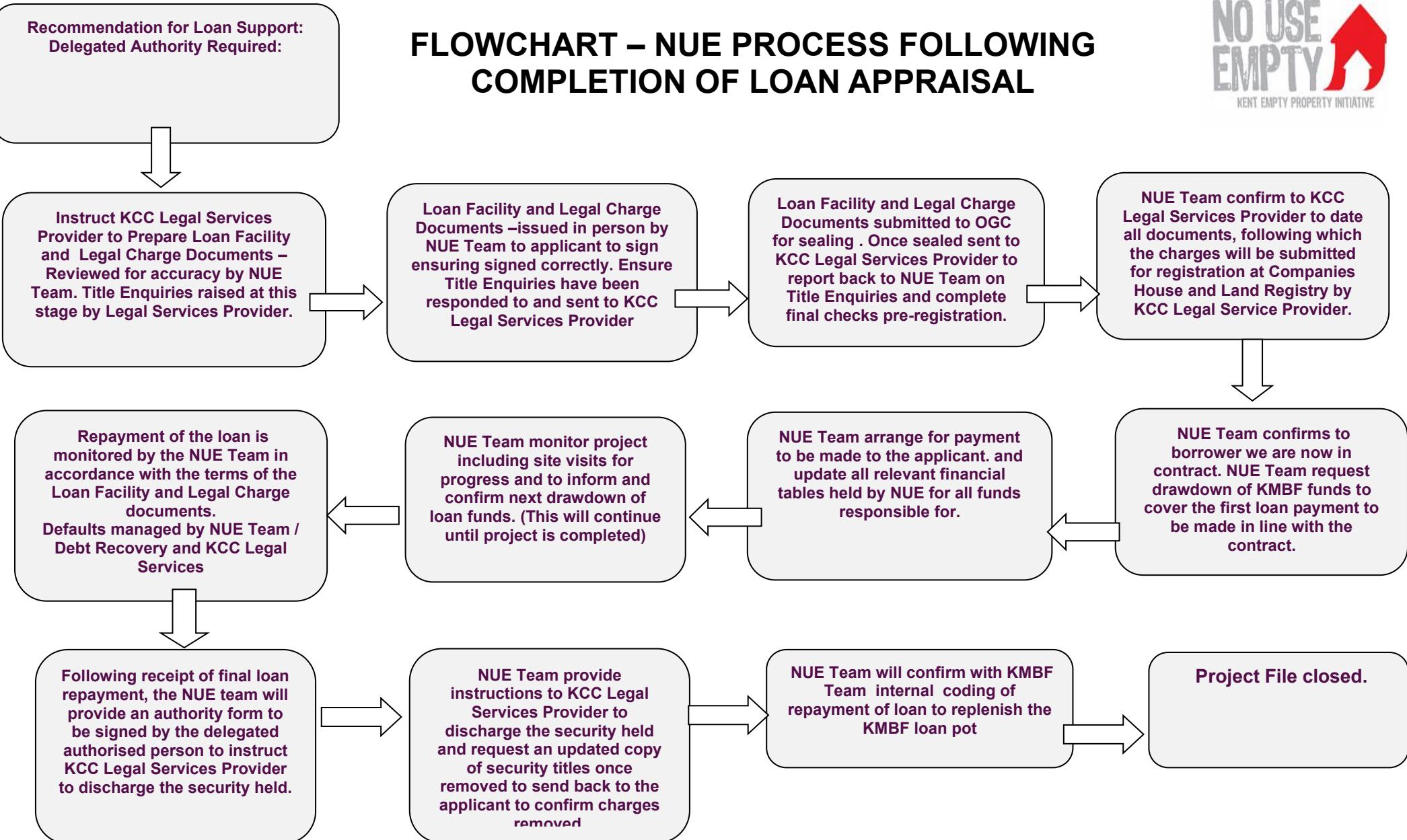
There are a total of 111 employees working across all the businesses located here of which approximately 10% are a direct result of the business relocating or expanding.

The total project costs were: £2.8m

FLOWCHART – NUE PROCESS ON PRE-RECEIPT AND ON RECEIPT OF LOAN APPLICATION



FLOWCHART – NUE PROCESS FOLLOWING COMPLETION OF LOAN APPRAISAL



APPENDIX C

KMBF-NUE Service Standards

These standards have been produced to:

Inform our customers of the standards and level of service they can expect from us.

Ensure all enquiries/applications are dealt with on an equal basis.

Service Standards and Procedure

On receipt of an enquiry within 2 weeks, a loan enquiry acknowledgement letter will be sent to the prospective loan applicant including a loan application pack which will include information on the Initiative, an application form, and most recent Newsletter.

An inspection of the property will be undertaken within six weeks.

On receipt of a completed loan application i.e., application form and all further documentation listed in Section 4 above, subject to these being satisfactory and receipt of the valuation fee, the applicant will receive within 10 weeks a loan offer.

If a loan offer is accepted, payment of the loan monies will be sent out within fourteen working days of KCC Legal Services provider confirming that the Legal Charge(s) have been registered.

Unforeseen works – where unforeseen works arise during the loan aided works, a decision (which may include a site visit) as to whether the works are to be included, will be made within five working days, following receipt of estimates.

KCC Strategic Programme Manager will write to you 12 weeks before a loan is due to be repaid to ensure that you have made the necessary arrangements to repay KCC the loan in full.

KMBF NUE Guidance

Winter 2025

