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Planning

Loan Administration Procurement

Royal Borough of Windsor & Maidenhead

UK2: Preliminary market engagement notice - Procurement Act 2023 - [view information about notice types](#)

Notice identifier: 2026/S 000-000131

Procurement identifier (OCID): ocds-h6vhtk-05fef6

Published 5 January 2026, 9:32am

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Scope

Description

Twelve local authorities across Berkshire, Buckinghamshire, Oxfordshire, Surrey, and Northamptonshire currently deliver a home improvement loan scheme through a limited company. The scheme was established in 2008 with grant funding from central government and no further capital has been introduced since then.

The loans are low-cost, flexible loans for homeowners, predominantly over the age of 60, who would otherwise be unable to maintain their homes. The combined loan book and available lending pot is approximately £9.9 million.

As an alternative delivery model, and subject to approval, the authorities intend to form an unincorporated association and appoint a loan administrator to manage all aspects of the loan fund. This includes the full range of loan administration services, from arranging loans to ongoing administration. We anticipate the contract length being 7-10 years, with a gross value of ~£120,000 per annum.

The appointed loan administrator must:

- Be registered with the Financial Conduct Authority (FCA).
- Hold the necessary permissions to undertake regulated activities relating to mortgages, consumer credit, and holding and controlling client money.

The purpose of this notice is to gauge market interest from suitably qualified suppliers in providing these loan administration services. If you believe you are able to deliver these services, please send an e-mail to joey.stanford@rbwm.gov.uk no later than 4pm on 20/01/2026.

Total value (estimated)

- £1,200,000 excluding VAT
- £1,440,000 including VAT

Above the relevant threshold

Contract dates (estimated)

- 1 June 2026 to 31 May 2031
- Possible extension to 31 May 2036
- 10 years

Main procurement category

Services

CPV classifications

- 66000000 - Financial and insurance services

Contract locations

- UKC - North East (England)
- UKD - North West (England)
- UKE - Yorkshire and the Humber
- UKF - East Midlands (England)
- UKG - West Midlands (England)
- UKH - East of England
- UKI - London
- UKJ - South East (England)
- UKK - South West (England)

Engagement

Engagement deadline

20 January 2026

Engagement process description

Please e-mail joey.stanford@rbwm.gov.uk by 20/01/2026 (4pm) if you believe you could deliver these services (or, indeed, if you have any questions). The Authority may be interested in setting up some 1-2-1s.

Participation

Particular suitability

- Small and medium-sized enterprises (SME)
- Voluntary, community and social enterprises (VCSE)

Contracting authority

Royal Borough of Windsor & Maidenhead

- Public Procurement Organisation Number: PJQM-1124-QDHW

St Ives Road

Maidenhead

SL6 1RF

United Kingdom

Email: joey.stanford@rbwm.gov.uk

Region: UKJ11 - Berkshire

Organisation type: Public authority - sub-central government