Take it away tender 2026

Stage 1 clarification questions

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Q: Does the requirement for systems to be in place to pre-qualify customer applications into different groups based on your public funding conditions still apply, as it did the last time an invitation to tender was published for this contract?

A: No. Our public funding conditions have changed since the last time we published a tender for this contract. There is no longer a requirement to pre-qualify customers into different eligibility groups as part of the loan application process.

Q. What reason(s) might there be for a reduction in the volume of sales on the Take it away scheme when compared to previous Invitations to Tender for the credit provider contract?

A. The volume of sales listed in the ITT document is reflective of a smaller estate of active member retailers (when compared with previous years) and other market conditions which have impacted demand for IFC within this part of the music industry.

Q: What assumptions have been made about the continuation of existing or potential future commercial terms for this tender opportunity?

A: The tender documentation has been written with no assumption about current or future commercial terms as this is the basis on which competitive bids will be assessed based on the published scoring methodology.

Q: Is the "non-volume based cash contribution of at least £25,000 (twenty five thousand pounds), in each year of the contract based on a minimum turnover of £1.5m per annum, plus a commission of 1.7% on every £1 (one pound) of sales volume achieved in excess of £1.5m in each 12 month period of the contract." as listed in section F of the ITT to be regarded as a minimum requirement?

A: No, this is only an indication of the kind of value that we are looking for from bidders. Bidders may propose any version of what may be described as a value added contribution to support the growth and development of the scheme.

Q: Is the £100 minimum loan a basic requirement or is the minimum loan value negotiable?

A: Yes, the £100 minimum loan is a basic requirement. This supports our social objectives by ensuring that goods that can be financed with a Take it away loan agreement include entry level musical instruments, which are often priced at around £100 - £150.

Q. How many loans and what £ value fall below £250?

A. For the three-month period 1 April – 30 June 2026 we supported a total of 346 sales (interest free and interest bearing) totalling £432,303
Of these, 24 were for loan amounts below £250, with a combined value of £4,447. (ATV = £185.29)

Q. Why does Northern Ireland have a different product offering?

A. This is because the Arts Council of Northern Ireland funding is provided on the condition that their loan subsidy contribution is only used to support customers that are resident in Northern Ireland.

Q. Of the current 79 outlets on the scheme, can you advise the number within these that have processed no applications in the last 6 months.

A. 38 did not process any loans between 1 Jan - 30 June 2026.

Q. How do you collect data if the purchase is intended for someone under or over 18?

A. This is a bespoke pre-qualification question asked by the retailer at the point of sale (or self-certified by the customer if applying online) which allows us to report on the number/proportion of customers using the scheme to buy an instrument for someone under the age of 18. We also collect this data directly from customers through our end of year survey.

This data does not form part of the credit application process itself (which is open to all UK customers aged 18 or over, subject to status) but is part of our evaluation framework against which we report back to our funding partners.