

# The SPECTRUM 4.0: *Loans in Procedure*

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## Contents

1. What is the SPECTRUM *Loans in Procedure*?
2. The *Loans in Procedure* and Accreditation
3. Why is the *Loans in Procedure* important?
4. When is the *Loans in Procedure* carried out?
5. What form should *Loans in* records take?
6. What happens during the *Loans in Procedure*?
7. Glossary

## 1. What is the SPECTRUM *Loans in Procedure*?

[SPECTRUM 4.0](#) defines 21 Procedures, each describing how objects are managed in museums. The SPECTRUM *Loans in* procedure is one of those procedures, and is used to manage and document objects when they are borrowed by a museum for a specific time and purpose. The term *Loans in* is a SPECTRUM Primary Procedure, which means that it is an essential component of a workable and efficient museum Documentation System. The SPECTRUM Primary Procedures are:

- Object entry
- Loans in
- Acquisition
- Location and movement control
- Cataloguing
- Object exit
- Loans out
- Retrospective documentation

Museums use the SPECTRUM Standard to benchmark the effectiveness and efficiency of the collections management procedures.

This fact sheet explores how the *Loans in* procedure might work in your museum, and is aligned to the requirements of the [Accreditation Scheme for Museums and Galleries in the UK](#).

You can also download the [SPECTRUM \*Loans in Procedure\*](#), which includes a step by step workflow diagram taking you through the procedure, and describing what you might need to do at each step, and the information you might collect.

*Documentation: a Practical Guide* contains more information about the application of all of the SPECTRUM Primary Procedures and can be bought from the [Collections Trust Shop](#).

## 2. The *Loans in* Procedure and Accreditation



The [Accreditation Scheme for Museums and Galleries in the UK](#) requires that specific **procedures, policies and plans** are in place in your museum.

At a procedural level, it is a requirement of the Museum Accreditation Scheme that the **SPECTRUM Primary Procedures**, including the *Loans in* procedure, are in place in your museum, and that you describe how the procedures work in your museum in a **Procedural Manual** - see [Accreditation Standard 2.7](#). For the structure and content of a Procedural Manual - see [Developing a Procedural Manual](#)

The Accreditation Scheme also requires that your museum has written **policies, or policy statements**, in place, which state your museum's policy regarding the management of the documentation of your collection. The policy required by Accreditation, which will impact on your *Loans in* procedure is:

- Your **Documentation Policy** – see [Accreditation Standard 2.3](#). This policy will contain key statements about the way your museum manages the documentation of its collection, and with reference to *Loans in* should include:
  - A clear statement as to whether your museum borrows objects (this might be contained in a separate Loans Policy), and who is able to authorise loans.
  - If your museum does borrow objects the circumstances under which objects might be borrowed. (this might be contained in a separate Loans Policy).
  - A statement that objects will only be borrowed for specific reasons and fixed time periods.
  - Reference to the museum's Procedural Manual for details of the museum's *Loans in* procedure.

The Accreditation Scheme also requires that, if you have documentation backlogs, your museum has a **Documentation Plan** to improve its collections documentation and documentation systems – see [Accreditation Standard 2.5](#). This plan will state how you are going to remedy shortfalls in the quality of your Documentation System, such as:

- Objects in your museums which have been loaned to you, but for which you do not have adequate records of the details of the loan.
- A *Loans in* procedure which falls short of the SPECTRUM standard.

Lastly, Accreditation requires that you have an '**appropriate workforce** for the museums responsibilities and plans' – see [Accreditation Standard 1.7](#). With reference to the *Loans in* procedure and all of your collections management procedures, this requires that:

- There is a clear understanding about roles and responsibilities in your museum – for *Loans in* this implies that roles and responsibilities are understood, and adhered to, throughout the museum, and are stated in policies and job descriptions.
- There is a commitment to sustaining the skills required to support the *Loans in* procedure in training and induction.

Find out more about the *Loans in* procedure and Accreditation:

- For policy requirements - see [Accreditation Guidance Sheet 2: Collections Management Policies](#)
- For procedures and plans - see [Accreditation Guidance Sheet 3: Procedures and Plans](#).

### 3. Why is the *Loans in* Procedure important?

If the *Loans in* procedure works well in your museum, you will have a planned approach to borrowing objects, and you will know which objects in your care are not owned by your museum.

SPECTRUM 4.0 lists the following Minimum Standard for *Loans in* - if your *Loans in* procedure follows the SPECTRUM standard, it will:

- Establish the purpose of the loan
- Enable at least the same care of the borrowed object as if it were part of the permanent collections
- Include written agreements signed by both borrower and lender before the loan commences, as appropriate to the collection
- Ensure that the terms and conditions of loan are adhered to
- Ensure that all loans are for fixed periods
- Ensure a written record of the loan is retained
- Enable effective control of the loan process
- Enable the provision of information about the borrower and the loan as requested by the lender
- Provide insurance or indemnity cover for the loan period
- Ensure that up-to-date information about the location of borrowed objects is maintained
- Ensure that up-to-date information about the security of borrowed objects is maintained
- Ensure that up-to-date information about the physical well-being of borrowed objects is maintained, including the environment and condition of the objects.

If your *Loans in* procedure does not achieve the above, or does not exist in your museum at all, you may find that you have the responsibility of caring for objects:

- Where the ownership of the object is unclear - does it belong to your museum or not?
- Which have been accepted on loan for an indefinite period ('permanent loans')
- Which are in the museum for an unknown reason
- Where the owner of the loan is unknown, so it cannot be renewed or returned
- Where the object has no clear relevance to your museum collections.

### 4. When is the *Loans in* Procedure carried out?

*The Loans in procedure* is carried as soon as a request for a loan is sent to the owner of an object your museum wishes to borrow. Occasionally a loan may be initiated by the owner of the object.

### 5. What form should *Loans in* records take?

*Loans in* records consist of:

*Correspondence and records:* e.g. phone calls, emails, letter between your museum and other parties such as the lender, insurance companies, couriers, and Customs.

*Loan Agreements:* these are signed summaries of the terms and conditions of a loan. There is no standard template for *Loans In* Agreements, however there are examples of museums *Loans in* Agreements on Collections Link in the Standards Toolkit at [www.collectionstrust.org.uk/standards-toolkit/lending-and-borrowing](http://www.collectionstrust.org.uk/standards-toolkit/lending-and-borrowing). When borrowing from another museum, the situation is likely to arise where the lender has a standard agreement for *Loans out* and the borrower has one for *Loans in*. The use of both agreements is not recommended, and the onus is on the borrower to accept the agreement of the lender as owner of the object. If necessary draft a one-off agreement that covers all relevant points to the satisfaction of both parties.

*A Facilities report:* this describes specific aspects of the venue(s) such as environmental management and security. The [UK Registrar's Group](#) provides [Facility Report templates](#).

*Indemnity records (if relevant)*

*Insurance records*

All correspondence and additional information about the loan should be maintained in a Loan File, accessible at least by lender name and loan number.

## 6. What happens during the *Loans in Procedure*?

*Initiation of the loan:* Any communication about the proposed loan needs to be confirmed in writing between your museum and the lender and should be submitted as far in advance of the loan as possible. If relevant, it should take into account the time needed to meet [Government Indemnity Scheme](#) guidelines, or any Customs requirements if the loan is from overseas.

Communications about a proposed loan should establish:

- Date(s) of proposed loan
- Availability of the proposed loan
- Venue(s) for proposed loan
- Context and purpose of proposed loan (including the argument for object inclusion within scope of exhibition if appropriate)
- Lender's name and address
- Contact name and details
- Object number(s) of proposed loan
- Brief descriptions of proposed
- A statement of insurance or indemnity arrangements which would be made.

The borrower may wish to compile an information sheet for lenders. This should include a description of the borrowing venue(s) and specify the responsibilities of the borrower during the loan period. This does not supersede any terms set by the lender; it merely demonstrates the borrower's recognition of responsibilities in safeguarding the loan.

Completion of a formal facilities report may be requested.

When the lender has agreed in principle to the loan, and as the list of objects to be borrowed stabilises, request further details of the objects and record them on the related file. Further information that might be exchanged at this point includes:

- Costs and responsibilities
- Valuation
- Insurance and indemnity requirements
- Condition
- Display recommendations
- Environmental recommendations
- Handling recommendations
- Dimensions
- Photographs
- Terms of reproduction and intellectual property rights
- Additional descriptive and historical information as required
- Packing, transport, courier and other shipping requirements.

Note: It is not advisable to assume responsibility for the transfer of loans between a lender and a third party, in the case of moving an object to a third party at the end of the period during which your museum is borrowing the object. Such agreements should remain directly between the lender and the third party.

*Confirmation of the loan:* When the loan is confirmed, appropriate agreements must be signed by lender and borrower. The agreement should refer to all conditions for the loan.

*Prepare for and schedule receipt of the object,* including the briefing of all relevant staff and volunteers and the implementation of any requirements specified by the lender. Identify an initial location for the object on its arrival.

Provide the lender with documentary evidence of insurance, indemnity, customs clearance (as relevant) once the exact period of loan has been agreed, including transit. Also obtain the appropriate licences e.g. for working objects.

*Receipt of the loan:* Complete entry documentation on arrival, following the SPECTRUM [Object entry procedure](#).

Unpack the object and make a condition report, following the SPECTRUM [Object condition checking and technical assessment procedure](#). Include a photograph if possible.

Allocate a loan number or use the *Object entry* number. If a separate loan number is allocated, record this on the entry form. Whichever number is used, record the number in the loan documentation.

Attach the number to the object. It is recommended that the number is attached using a removable label, and not marked on the object.

Record the location of the object.

Send confirmation to the lender to confirm safe arrival of the object and retain a copy in the Loan File.

*Monitoring the loan:* Monitor the loan and its condition and environment, providing access to the lender or their agent when requested to do so. Provide condition reports as required. Report any changed circumstances even if objects on loan are not directly affected (e.g. attempted theft of other loaned objects). If the object has been damaged inform the lender immediately and provide with a full report.

*Extending the loan:* A fixed term loan can be renewed at the end of the loan period. To renew a loan, review the terms of the loan, including insurance and any indemnity. Re-issue amended loan agreements and file all paperwork.

*Return and closure:* Arrange for the return of the loan, and confirm packing, transport and receipt arrangements with reference to any agreements made under the terms of the loan.

Complete a final condition report on the object, following the SPECTRUM [Object condition checking and technical assessment procedure](#), taking photographs if required.

Return the object to the lenders. When the object leaves your museum, follow the [SPECTRUM Object exit procedure](#).

Obtain and retain notification from shippers that the object has been returned.

Obtain and retain written confirmation from lenders that the object has been received in a satisfactory state. Follow up any action that may be required, e.g. insurance or indemnity claims.

Confirm that all charges have been paid.

Maintain the documentation as a permanent record and audit trail of the loan.

## 7. Glossary

*Accreditation Scheme for Museums and Galleries in the United Kingdom* – Accreditation is the UK standard for museums and galleries. It defines good practice and identifies agreed standards, thereby encouraging development. It is a baseline quality standard that helps guide museums to be the best they can be, for current and future users.

*Documentation System* – all of the recorded information a museum holds about the objects in its care. This includes paper and digitised records of all kinds (e.g. registers, forms, committee minutes, curator's files, and donor letters).

[SPECTRUM 4.0](#) – SPECTRUM is the UK Collections Management Standard. It represents a common understanding of good practice for collections management in museums and contains detailed procedures for managing the different processes that an object goes through in its lifecycle in a museum. Find out more about [SPECTRUM and the SPECTRUM Community](#).

*SPECTRUM Primary Procedures* – the procedures that should be in place in a workable and accountable museum Documentation System. If the Primary Procedures are not in place, documentation backlogs will occur.

*Documentation Backlogs* – a term used in museums to describe undocumented or poorly documented collections. Your museum should have policy statements which define the standards expected for the documentation of your collections – most museums use the SPECTRUM Primary Procedures as a standard against which to measure the quality of their Documentation System and records. If the Primary Procedures are not in place there will be gaps, or backlogs, in the system and the information it carries (e.g. object will not link up with records). Backlogs are tackled using the SPECTRUM *Retrospective documentation* Procedure.

This fact sheet forms part of SPECTRUM Advice, a support pack which is published on Collections Link at [www.collectionstrust.org.uk/spectrum/spectrum-advice-factsheets](http://www.collectionstrust.org.uk/spectrum/spectrum-advice-factsheets).



**ARTS COUNCIL  
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Collections  
Trust

The Collections Trust is the professional association for collections management. Established in 1977, it is a UK-based charity that works worldwide with museums, libraries, galleries and archives to improve the management and use of their collections. It does this by providing know-how, developing and promoting excellence, challenging existing practices, pioneering new ideas and bringing experts together.

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