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**SWIG FINANCE LOAN APPLICATION FORM – Start Up Loans Scheme**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Full Name (including middle names) | | |  | | | | | | |
| Date of Birth |  | | | NI No | | |  | | |
| Birth Country | | | |  | | | | | |
| Mother’s Maiden Surname | | | |  | | | | | |
| Birth Surname | | | |  | | | | | |
| Driving Licence No |  | | | Passport No | | |  | | |
| Mobile | | | |  | | | | | |
| Email | | | |  | | | | | |
| Telephone number | | | |  | | | | | |
| Business Trading Name | | | |  | | | | | |
| Trading Address (if different from your home address) | | | |  | | | | | |
| **Business Status** | | | | | | | | | |
| Sole Trader | |  | | Ltd Company | | | | |  |
| Partnership | |  | | Other | | | | |  |
| **Your Home Address\*** | |  | | | | | | | |
|  | | | | Post code | | | |  | |
| Length of time at this address | | Years | |  | | | | Months |  |
| **\*NB If less than 3 years, please provide previous address below:** | | | | | | | | | |
| **Previous Address** | |  | | | | | | | |
|  | | | | **Post Code** | | | |  | |
| Length of time at this address: | | Years | |  | | | | Months |  |
|  | | | | | | | | | |
| **Are you a UK Citizen?** | | | | | **Yes** | **No** | | Please delete as appropriate | |
| **If NO please describe your status/nationality** | | | | |  | | | | |

**Personal Bank or Building Society Details**

|  |  |  |  |
| --- | --- | --- | --- |
| Name of Bank |  | Sort Code |  |
| Address |  | Account Number |  |
| Postcode |  | Account Name |  |

**Finance**

|  |  |
| --- | --- |
| How much money **in total** do you estimate you will require for your new business? | £ |
| How much is the Loan you are requesting? | £ |
| What term would you prefer to repay the Loan over (maximum 5 years)? | Years |

**Source of Your Business Funding (apart from this loan application)**

|  |  |  |
| --- | --- | --- |
| Own Savings | | £ |
| Value of equipment to be introduced (e.g. car, tools etc.) | | £ |
| Other Loans, Grants or Private Investment | Source | £ |

**Ethnicity**

In order that we can gauge the effectiveness of our Equal Opportunities Policy we would be grateful if you could indicate your ethnic origin below. This information will be used solely for our review and statistical purposes.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| White: British |  | Asian or Asian British: Indian |  | Middle Eastern |  |
| White: Irish |  | Asian or Asian British: Pakistani |  | Other Asian |  |
| White: Other |  | Asian or Asian British: Bangladeshi |  | Other Ethnic: Chinese |  |
| Mixed: White/Black Caribbean |  | Asian or Asian British: Other |  | Other Ethnic: Other |  |
| Mixed: White/Black African |  | Black or Black British: Caribbean |  | Prefer not to say |  |
| Mixed: White/Asian |  | Black or Black British: African |  | Unknown |  |
| Mixed: Other |  | Black or Black British: Other |  |  |  |

**Identification**

Please send **one** copy of ID from Group A and **one** copy from Group B. If you are unable to provide identification from Group A, please contact SWIG Finance to discuss options available, the verification process will take longer. All ID must be signed off and verified by a SWIG Finance employee. Please note the addresses on all ID documents must match each other and what you declare to be your current address.

|  |
| --- |
| **Group A** – Candidates should present one item from Group A which has been counter signed and verified by a SWIG Finance Advisor, or via the Post Office |
| * Signed valid passport and visa (non EU must provide proof of residency) * Signed Full UK photo card driving licence\*\*\* * UK provisional driving licence * EU/EEA ID Card (must provide 2 Proof of Address from list B) |
| **Group B** – Candidates should present one item from Group B which has been counter signed and verified by a SWIG Finance Advisor |
| * Bank/Building Society/credit card statement (*dated within the last 3 months)* * Utility bill (Not mobile phone or internet service providers - *dated within the last 3 months)* * Council Tax bill (*dated within the last 12 months)* * HMRC or DWP letter (e.g. confirmation of benefits - *dated within the last 12 months)*   Proof of Address must be an original, not printed from online or PDF |

**Three months personal bank statements**

Note: If you do not hold a Bank or Building Society, you will need to open an account that accepts instructions to pay Direct Debits and wait 3 months before continuing with your application.

**Notes & Supplementary Questions**

Please note that failure to complete all of the information accurately may lead to your application being declined. Please refer to the checklist for a list of all of the information we need to consider your application.

|  |
| --- |
| **Where others are involved in the business (e.g. in a partnership or a limited company) please provide details** |
|  |
| **If you have a business mentor to support your business after it starts, please state their name, organisation (or status) and contact details** |
|  |

**Personal Finances: Assets and Liabilities**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Do you or combined with your life partner, have any liquid assets such as redundancy pay, savings or cash in a bank, building society or other financial institution? | **YES / NO** | If yes how much? | £ |  |
| Are you a home owner? | **YES/NO** | If yes, state value | £ | Arrears? |
| If yes, is it mortgaged? | **YES/NO** | Amount Owing | £ |  |
| Do you own other property? | **YES/NO** | If yes, state value | £ | Arrears? |
| If yes, is it mortgaged? | **YES/NO** | Amount Owing | £ |  |
| Have you or your business been in receipt of, or applied for, any financial aid from the Government or Government-funded sources prior to this application? | **YES/NO** | If yes please give details: | How much? | £ |
| Source |  | | | |

|  |  |  |
| --- | --- | --- |
| **Applicant Self Declaration** | | |
| *You will not be credit scored and the loan will be granted upon your ability to repay the agreed loan so please be honest in the following section* | | |
| Please give full details of any current or outstanding personal/shared debts (including mortgages, overdrafts, student loans or loans in arrears that are being paid back at a reduced rate. | | |
| Name of Company that the debt is owed to (Bank, credit card, store card, mortgage, etc.) | Amount outstanding | Monthly Repayments |
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|  |  |
| --- | --- |
| Have you ever been Declared Bankrupt? | **YES/NO** |
| If YES, please provide full details: | |
| Have you had or do you have any county court judgements (CCJ’s)? | **YES/NO** |
| If YES, please provide full details: | |
| Have you had or do you have any Individual Voluntary Arrangements (IVA’s)? | **YES/NO** |
| If YES, please provide full details: | |
| Have you ever applied for a Start-Up Loan in the past? | **YES/NO** |
| If YES, please provide full details: | |

**Checklist: here’s what we will need to consider your loan:**

|  |  |  |
| --- | --- | --- |
| Loan Application Form | 2 Year Cash Flow Forecast + Profit & Loss | Copy of proof of address |
| Business Plan | Personal Survival Budget | Copy of 3 months personal bank statements |
| Copy of CV | Copy of photo identification |  |

**Declaration and Agreement**

**General Declaration**

I submit this application to The Enterprise Fund Ltd trading as Business Finance Solutions (TEF) and confirm that the information I have given is true and complete, and I do not know of any impending changes to the details given. Any subsequent changes in detail will be notified to The Enterprise Fund Ltd within one month of the change. Where the information has been provided from the knowledge of, or assistance of a third party, then I accept full responsibility for any situation arising.

I authorise South West Investment Group Services Ltd (SWIG) to discuss and exchange any appropriate information (including copies of documentation verifying my identity, address and bank details) with TEF and the Start Up Loans Company in relation to my application.

I agree that the representatives of SWIG may make any checks that they feel necessary regarding this information in order to help make a decision on the application for finance.

I understand that all information relating to this loan application provided by me to SWIG will be treated as commercially confidential and handled in accordance with the data protection principles laid down in the Data Protection act 1998. With this understanding:

* I authorise SWIG to disclose any relevant and necessary information relating to me or this application to any third party (including credit reference agencies, and partner organisations).
* I authorise SWIG to obtain any information concerning my business and financial affairs from any other person providing financial facilities to me.
* I authorise SWIG, TEF and the Start Up Loans Company to contact me by telephone, mail or the internet about other services that SWIG, Start-Up Loans Company or its partner organisations currently or may in the future provide, or to undertake research.

**Use and Disclosure of Information**

When considering your application we may search the files of credit reference agencies and fraud prevention agencies to assess your application for credit, carry out identity checks and we may also carry out anti-fraud checks to prevent and detect crime and money laundering. Credit reference agencies will supply to us, public information such as County Court Judgements (CCJs) and bankruptcies, electoral register information and fraud prevention information on applicant’s current and previous names, addresses and dates of birth. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us.

When credit reference agencies receive a search from us they will place a search “footprint” on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future. Credit reference agencies may create a record of the name and address of your business and its proprietors if there is not one already.

If you made a joint application they will link together the records of joint applicants (known as financial associates). They also link all applicant’s previous and subsequent names and addresses. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies.

We may give credit reference agencies details of your account and how you manage it. This information will also be used by lenders and others in making lending decisions about you and members of your household, for fraud prevention or tracing debtors. If we make demand but receive no satisfactory proposals for repayment, we will trace your whereabouts and recover debts that you owe.

Information provided by us, other organisations and fraud prevention agencies about you and your financial associate(s) and your business (if you have one) to credit reference and fraud prevention agencies may be supplied to other organisations and used by them and us to:

* Verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims.
* Assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about you, your partner, other members of your household or your business.
* Manage your personal, your partner’s and/or business’ accounts and insurance policies (if you have one/any).
* Trace your whereabouts and recover payment if you do not make payments that you owe.
* Conduct checks for the prevention and detection of crime including fraud and/or money laundering.
* Undertake statistical analysis and system testing.

If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention. If you borrow from us and do not make repayments that you owe us, we will trace your whereabouts and recover payment.

What we do and how both we and credit reference and fraud prevention agencies will use your information is available upon request. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

lock_transparent How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please visit our website at [www.swigfinance.co.uk](http://www.swigfinance.co.uk) or phone 01872 223 883 or ask one of our staff. For full details of how SuLC will use your details please contact them at 0203 418 0890 or visit their website [https://www.startuploans.co.uk](https://www.startuploans.co.uk/?gclid=CNfgrfv9ksoCFdVAGwodykIFmA). You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

* **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
* **Equifax** PLC, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)
* **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk)

**Data Protection Act 1998**

Your personal information will be treated as confidential and only disclosed:

* At your request.
* As reasonably required by us to open and manage your account/facilities with us.
* In the public interest.
* To prevent fraud or by order of the courts.

You are entitled to a copy of the information we hold about you by writing to us and requesting it. There is a fee for this service. By signing this application you agree that we can use your information in this way. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

**By signing below I agree to the processing of my personal information as set out in this document**

*"Start Up Loans are aimed at those who are unable to gain traditional methods of finance. Please sign here to state that you have been unable to access traditional finance to start your business. If you have any evidence such as a bank decline letter/email please include this in your application.”*

|  |  |
| --- | --- |
| Individual’s signature (electronic signatures not accepted): |  |
| Print name: |  |
| Date of signing: |  |

**NB: In applying for a loan, you clearly accept that all lending decisions are at the sole discretion of The Enterprise Fund Ltd as an independent Lender and as such they reserve the right to decline any application, which in the opinion of TEF Ltd alone, carries an unacceptable risk.**

Please either give this form to your business advisor to send to SWIG or send it to us direct to the address below.

Send all completed loan application documentation to:

SWIG Finance – Start Up Loans Scheme

Lowena House

Glenthorne Court

Truro Business Park

Threemilestone

TRURO

Cornwall TR4 9NY

Or: [enquiries@swigfinance.co.uk](mailto:enquiries@swigfinance.co.uk) 