FINANCE APPLICATION FORM

CONFIDENTIAL APPLICATION FOR LOANS OF £100,000 TO £750,000

FWCapital

For Google Chrome and Firefox users please download PDF to desktop and open in Adobe before completing application.

Please complete all sections in full using BLOCK CAPITALS and the relevant boxes.

Your personal information - We may use credit reference and fraud prevention agencies to help us make decisions. What we do and how both FW Capital credit reference and fraud prevention agencies will use your information is detailed in the Credit Reference Agency Information Notice ("CRAIN") which can be accessed **here** (https://www.equifax.co.uk/crain/index.html). By confirming your agreement to proceed in this application form you are accepting that we may each use your information in this way.

Please tell us about your business.

Name of business, (including trading name and/or registered corporate name, if these are different):	Date of formation:
	Date business began trading:
	Registered number:
	VAT reg no. (if applicable):
	Business type:
	Limited company X Other X Partnership X
Registered office address:	Business address (if different to registered address):
Postcode:	Postcode:
Telephone:	Website:

Please provide details of any group and/or related companies/businesses:

Please provide a brief description of the business:

Please tell us about your funding requirement.

How much loan funding are you applying for from FW Capital?	£

Your preferred repayment term (1-5 years):

Total cost of project:

Total funds from other sources:

What is the purpose of the investment?

Please state available security and its approximate value

AF/07/2021

Please detail the total funding from other sources for this project

Source:	Amount £:	Source:	Amount £:
		Total project cost £	

Please list any aid or grants received from public sources over the past 3 years (including any EFG loans and or Business Interruption Payments via any Government-backed Covid-19 Schemes, such as Bounce Back Loan, CBILS, CLBILS, CCFF) or any applications for financial assistance from public sources, which have been made recently and where decisions are pending. You should include any aid or grants to any associated company.

Date received /applied for	Type of aid/grant	Organisation providing aid/grant	Received	Pending	State aid value £
			X	X	
			X	X	
			X	X	
			X	X	
			Total value £		

Please answer the following questions and if 'Yes' provide additional detail in the box below each item. Where required provide additional detail in the other information section at the bottom of the form.
FW Capital are only able to consider funding to eligible SME's where private sector lenders (eg banks, finance companies) have been unable to support this requirement, or where indicated terms were deemed unacceptable.

Does your business have, or has it ever had a loan with FW Capital, the Development Bank of Wales or Finance Wales? If yes, please provide details:	Yes	X	No	X
Has the business approached any other lender(s) for this finance? If yes, please provide details:	Yes	X	No	X
Has the business ever been refused finance for this project? If yes, please provide details:	Yes	X	No	X
Has the business ever had any County Court Judgements, whether satisfied or not? If yes, please provide details:	Yes	X	No	X
Does the business have any legal or arbitration proceedings pending or threatened? If yes, please provide details:	Yes	X	No	X
Does the business have any outstanding or overdue creditors? If yes, please provide details:	Yes	X	No	X
Are there any arrears or Time to Pay arrangements in respect of VAT, PAYE or any other taxes? If yes, please provide details:	Yes	X	No	X
Does your business have a beneficial owner*? If yes please provide details. *A beneficial owner is an individual who ultimately owns or controls directly or indirectly more than 25% of the shares in a business.	Yes	X	No	X

Please list all shareholders and continue on a separate sheet if necessary
Where the business is part of a group please supply an organisation chart

Name	% of business owned	Name	% of business owned

To which local authority are business rates paid?	
Your SIC 2007 code:	
Annual turnover at the last financial year-end for your business or group where applicable (figure to be taken from the latest filed accounts).	£
What was the business' profit/loss in the filed accounts at the last financial year end?	£
Your business' net assets at the last year end:	£
Current Number of Full-Time* Employees	
Current Number of Part-Time** Employees (expressed as FTEs)	

*A Full-Time Employee is classified as working 30 or more hours per week and should be reported as 1 Full Time Equivalent (FTE)
**Part-Time Employees should be reported as a proportion of 1 FTE. For example, a Part-Time employee working 18 hours per week should be reported as 18/36 = 0.5 FTE

Number of jobs considered at risk and potentially safeguarded with this loan*** (expressed as FTE's)	
Number of Jobs to be Created (expressed as FTEs)	

***A safeguarded job is any existing permanent paid job that was at risk of being lost prior to this loan which remains 6 months after loan drawdown.

Please provide the following information to allow us to complete an initial assessment of your application.

A business plan summary including CV's for directors and senior team plus 1 year integrated profit and loss, balance sheet and cash flow forecast by month (for loans >£250k please provide 2 years)	X
Copy bank statements for the previous 6 months	X
3 years' annual accounts	X
Most recent management accounts and aged debtor/credit list (where available)	X
The director(s) signing the loan agreement, ≥ 25% shareholders and bank signatories are required to provide ID verification by way of current passport or photographic driving licence together with address verification by way of recent mortgage statement, utility bill or bank statement less than 3 months old.	X

Each director, shareholder of 25%+* and authorised signatory should complete the following parts of this application to help us to comply with our customer due diligence requirements. *If two or more connected persons are shareholders who together hold 25%+ of the shares they should also provide their details. For these purposes connected persons are spouse, civil partner, sibling, parent or grandparent.

First applicant: Please fill in the appropriate boxes.

Director	X	25%+ shareholder	X
Authorised signatory	X		
Title:	Forename(s):		
Middle name(s):			
Surname:			
Date of birth:			
Any other name you have been, or are, known by:			
Current residential address:			
	Postcode:		
Preferred contact number:			
Mobile number:			
Email:			
Period at this address	Years	Months	
Home owner	X	Tenant	X
Previous residential address (if at current address for less than three years):			
Period at this address	Years	Months	
Have you previously ever approached FW Capital, The Development Bank of Wales or Finance Wales for funding as a Director, Partner or Majority shareholder?	Yes	X	No X
Have you ever been involved in a failed business?	Yes	X	No X
Have you ever been disqualified as a director?	Yes	X	No X
Have you ever been bankrupt or entered into an IVA or Debt Relief Order?	Yes	X	No X
Do you have any County Court Judgments?	Yes	X	No X
If answered 'yes' to any of the above questions, please provide further details here:			

Second applicant: Please fill in the appropriate boxes.

Director	X	25%+ shareholder	X
Authorised signatory	X		
Title:	Forename(s):		
Middle name(s):			
Surname:			
Date of birth			
Any other name you have been, or are, known by:			
Current residential address:			
	Postcode:		
Preferred contact number:			
Mobile number:			
Email:			
Period at this address	Years	Months	
Home owner	X	Tenant	X
Previous residential address (if at current address for less than three years):			
Period at this address	Years	Months	
Have you previously ever approached FW Capital, The Development Bank of Wales or Finance Wales for funding as a Director, Partner or Majority shareholder?	Yes	X	No X
Have you ever been involved in a failed business?	Yes	X	No X
Have you ever been disqualified as a director?	Yes	X	No X
Have you ever been bankrupt or entered into an IVA or Debt Relief Order?	Yes	X	No X
Do you have any County Court Judgments?	Yes	X	No X
If answered 'yes' to any of the above questions, please provide further details here:			

Third applicant: Please fill in the appropriate boxes.

Director	X	25%+ shareholder	X
Authorised signatory	X		
Title:	Forename(s):		
Middle name(s):			
Surname:			
Date of birth:			
Any other name you have been, or are, known by:			
Current residential address:			
	Postcode:		
Preferred contact number:			
Mobile number:			
Email:			
Period at this address	Years	Months	
Home owner	X	Tenant	X
Previous residential address (if at current address for less than three years):			
Period at this address	Years	Months	
Have you previously ever approached FW Capital, The Development Bank of Wales or Finance Wales for funding as a Director, Partner or Majority shareholder?	Yes X	No X	
Have you ever been involved in a failed business?	Yes X	No X	
Have you ever been disqualified as a director?	Yes X	No X	
Have you ever been bankrupt or entered into an IVA or Debt Relief Order?	Yes X	No X	
Do you have any County Court Judgments?	Yes X	No X	
If answered 'yes' to any of the above questions, please provide further details here:			

Fourth applicant: Please fill in the appropriate boxes.

Director	X	25%+ shareholder	X
Authorised signatory	X		
Title:	Forename(s):		
Middle name(s):			
Surname:			
Date of birth:			
Any other name you have been, or are, known by:			
Current residential address:			
	Postcode:		
Preferred contact number:			
Mobile number:			
Email:			
Period at this address	Years	Months	
Home owner	X	Tenant	X
Previous residential address (if at current address for less than three years):			
Period at this address	Years	Months	
Have you previously ever approached FW Capital, The Development Bank of Wales or Finance Wales for funding as a Director, Partner or Majority shareholder?	Yes X	No X	
Have you ever been involved in a failed business?	Yes X	No X	
Have you ever been disqualified as a director?	Yes X	No X	
Have you ever been bankrupt or entered into an IVA or Debt Relief Order?	Yes X	No X	
Do you have any County Court Judgments?	Yes X	No X	
If answered 'yes' to any of the above questions, please provide further details here:			

How did you first hear about FW Capital?

1 Business event	X	**5** Online news article	X	**9** Business magazine	X	**12** Colleague/friend	X
2 Social media	X	**6** Google search	X	**10** Online advert	X	**13** Business adviser	X
3 Email newsletter	X	**7** Radio	X	**11** Offline advert	X	**14** TV	X
4 Blog article	X	**8** Newspaper	X	**15** FW Capital employee			X

If you crossed the box for business adviser or FW Capital employee, please provide their details:

Confirmation and agreements

Please read the following important information carefully.

Use of your information

This sets out how FW Capital Ltd, Development Bank of Wales plc and its group companies, collectively described as 'FW Capital' will use the information provided in this application.

- FW Capital may obtain information about you from credit reference agencies to help make decisions and to manage your account, including your payment performance. These agencies will supply FW Capital with credit information as well as information from the Electoral Register and other data held on your credit file.

- The agencies will record details of any searches whether or not this application proceeds and these searches may be seen by other companies who make their own credit enquiries about you. This may affect your ability to obtain credit elsewhere in the near future.

- Full guidance on what FW Capital does and how both FW Capital and credit reference agencies and fraud prevention agencies will use your information is detailed in the Credit Reference Agency Information Notice ("CRAIN") which can be accessed **here** (https://www.equifax.co.uk/crain/index.html).

- FW Capital may use credit-scoring methods to assess your application.

- Your application will be assessed using credit reference agency records relating to anyone with whom you are linked financially. This information may also be used for debt tracing as well as the ongoing management of any funding FW Capital provides.

- FW Capital may share information with credit reference agencies about how you manage your account. This information is available to other organisations (including fraud prevention agencies and other financial institutions) so that they can take decisions about you, your associates and members of your household.

- Any information provided by you will be held by FW Capital to manage any funding provided and may be shared within FW Capital and with third parties to protect both FW Capital and FW Capital's customers against fraud. More details about how FW Capital uses personal information can be found in our **privacy notice.**

- In order to prevent or detect fraud the information provided in this application form will be shared with fraud prevention agencies. It is therefore vital that you provide accurate information at all times.

- You are have various rights in relation to your personal information, including the right to copies of any personal data held about you by FW Capital, and to ask for any inaccuracies to be corrected. More information about your rights can be found in our **privacy notice.**

- FW Capital has the right to request any more information if required.

Confirmation and agreements

In completing this application form I/we confirm the following:

- I/We submit this application for investment and certify the information provided is true and accurate.

- I/We authorise FW Capital to request searches from credit reference agencies to look at available information about the business and the applicants associated with the business for the purpose of credit assessment.

- I/We authorise FW Capital to conduct other investigations required in the assessment of this application including statistical analysis to test the repayment of any funding provided.

- I/We acknowledge that FW Capital may share information about me/us with third parties such as credit reference agencies, fraud prevention agencies, Northern Powerhouse Investments Ltd and any other third parties both for the assessment of this application, the prevention of financial crime and on-going management of any funding, or follow-on funding, provided.

- I/We agree that the information and supporting documentation provided will be used by FW Capital to assess this application and FW Capital's decision is final.

- I/We agree that false or misleading information will result in the application being declined without further explanation.

- I/We agree that if appropriate, this application can be considered under the Recovery Loan scheme.

Please provide confirmation of the following (if applicable). The FW Capital loan will support the company with the following:					
New to firm product/or process	Yes	X	No	X	If yes, please provide details here
Is product/process operational?	Yes	X	No	X	If no, please provide status
Is Marketing literature available?	Yes	X	No	X	
New to Market product	Yes	X	No	X	If yes, please provide details here including launch date

In submitting this form, I as one of the main directors, confirm I have read and understood the Confirmation and agreements above and that the details on this application are accurate and the information provided is correct.

This application is being completed by (Director): Insert your name	and includes personal information for
	1 Insert individual's name
for: Insert company name	**2** Insert individual's name
	3 Insert individual's name

CONSENT **By ticking the following box or boxes you are confirming:-**

X	**That as the applicant I am aware that my personal information provided to FW Capital will be used in accordance with FW Capital's privacy notice, including searches at credit reference agencies to verify the details in this application and for credit assessments.**
X	**I have made the other individuals who are party to this application aware that their personal information provided to FW Capital will be used in accordance with FW Capital's privacy notice, including searches at credit reference agencies to verify details in this application and for credit assessments.**

Date:

Additional notes

Please submit your completed copy of the application form to applications@fwcapital.co.uk

FW Capital Ltd
E: info@fwcapital.co.uk
W: www.fwcapital.co.uk

Registered in England and Wales under number 7078439 FW Capital Limited is a member of the DBW Group. FW Capital Ltd is authorised and regulated by the Financial Conduct Authority