

INVESTMENT FUND FOR WALES APPLICATION FORM

CONFIDENTIAL APPLICATION FOR LOANS OF £100,000 TO £2 MILLION



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](#). 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 different):

Date business began trading:

Registered number:

VAT reg no. (if applicable):

Registered office address:

Business type:

Limited company: Partnership: Other:

If Other please specify:

Postcode:

Business address (if different to registered address):

Telephone:

Website:

Postcode:

E-mail:

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

Please provide a brief description of the business:

Please provide the name of your bank and accountancy firm:

Please tell us about your funding requirement.

Please state the required loan amount:

£

Your preferred repayment term (1-5 years):

For what purpose will the loan be used?

Please state available security and its approximate value:

Please detail the total funding from other sources for this project:

Source:	Amount £	Source:	Amount £

Total project cost £

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.

Yes	No	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	No	Has the business ever had any County Court Judgements, whether satisfied or not?
		If yes, please provide details:
Yes	No	Does the business have any legal or arbitration proceedings pending or threatened?
		If yes, please provide details:
Yes	No	Has the business ever been convicted of a criminal offence?
		If yes, please provide details:
Yes	No	Does the business have any outstanding or overdue creditors?
		If yes, please provide details:
Yes	No	Are there any arrears or Time to Pay arrangements in respect of VAT, PAYE or any other taxes?
		If yes, please provide details:
Yes	No	Is the business contributing to the transition to a net zero economy?
		If yes, please provide details:

International trade

Yes	No	Do you currently purchase goods from outside the UK or EU?
		If yes, which countries outside the UK or EU are goods and services purchased from?
		What is the estimated annual value of goods and services purchased from outside the UK or EU? £
Yes	No	Do you currently sell goods outside the UK or EU?
		If yes, which countries outside the UK or EU are goods and services sold to?
		What is the estimated annual value of sales outside the UK or EU? £

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.

[illegible]

To which local authority are business rates paid?	
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's net assets at the last financial 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.

Copy bank statements for the previous 3 months.	
3 years' annual accounts.	
Latest management accounts, including P&L, Balance Sheet and Aged Debtors & Creditors.	
The individual(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.	

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.					Second applicant: Please fill in the appropriate boxes.				
Director		25%+ shareholder			Director		25%+ shareholder		
Authorised signatory					Authorised signatory				
Title: Forename(s):					Title: Forename(s):				
Middle name(s):					Middle name(s):				
Surname:					Surname:				
Date of birth:					Date of birth:				
Any other name you have been, or are, known by:					Any other name you have been, or are, known by:				
Current residential address:					Current residential address:				
Postcode:					Postcode:				
Preferred contact number:					Preferred contact number:				
Mobile number:					Mobile number:				
Email:					Email:				
Period at this address	Years		Months		Period at this address	Years		Months	
Home owner		Tenant			Home owner		Tenant		
Previous residential address (if at current address for less than three years):					Previous residential address (if at current address for less than three years):				
Period at this address	Years		Months		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?					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 No					Yes No				
Have you ever been involved in a failed business?					Have you ever been involved in a failed business?				
Yes No					Yes No				
Have you ever been disqualified as a director?					Have you ever been disqualified as a director?				
Yes No					Yes No				
Do you have any unspent criminal convictions?					Do you have any unspent criminal convictions?				
Yes No					Yes No				
Have you ever been bankrupt or entered into an IVA, Debt Relief Order or Debt Management Plan?					Have you ever been bankrupt or entered into an IVA, Debt Relief Order or Debt Management Plan?				
Yes No					Yes No				
Do you have any County Court Judgments?					Do you have any County Court Judgments?				
Yes No					Yes No				
If answered 'yes' to any of the above questions, please provide further details here:					If answered 'yes' to any of the above questions, please provide further details here:				

Third applicant: Please fill in the appropriate boxes.				
Director		25%+ shareholder		
Authorised signatory				
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		Tenant		
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		No	
Have you ever been involved in a failed business?				
	Yes		No	
Have you ever been disqualified as a director?				
	Yes		No	
Do you have any unspent criminal convictions?				
	Yes		No	
Have you ever been bankrupt or entered into an IVA, Debt Relief Order or Debt Management Plan?				
	Yes		No	
Do you have any County Court Judgments?				
	Yes		No	
If answered 'yes' to any of the above questions, please provide further details here:				

Fourth applicant: Please fill in the appropriate boxes.				
Director		25%+ shareholder		
Authorised signatory				
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		Tenant		
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		No	
Have you ever been involved in a failed business?				
	Yes		No	
Have you ever been disqualified as a director?				
	Yes		No	
Do you have any unspent criminal convictions?				
	Yes		No	
Have you ever been bankrupt or entered into an IVA, Debt Relief Order or Debt Management Plan?				
	Yes		No	
Do you have any County Court Judgments?				
	Yes		No	
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		5 Online news article		9 Business magazine		12 Colleague/friend	
2 Social media		6 Google search		10 Online advert		13 Business adviser	
3 Email newsletter		7 Radio		11 Offline advert		14 TV	
4 Blog article		8 Newspaper		15 FW Capital employee			

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

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 'DBW' will use the information provided in this application.

- DBW 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 DBW 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 DBW does and how both DBW 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](#).
- DBW 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 DBW provides.
- DBW 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 DBW to manage any funding provided and may be shared within DBW and with third parties to protect both DBW and DBW's customers against fraud. More details about how DBW 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 have various rights in relation to your personal information, including the right to copies of any personal data held about you by DBW, and to ask for any inaccuracies to be corrected. More information about your rights can be found in our [privacy notice](#).
- DBW 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 DBW 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 DBW 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 DBW may share information about me/us with third parties such as credit reference agencies, fraud prevention agencies, Nations and Regions 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 DBW to assess this application and DBW's decision is final.
- I/We agree that false or misleading information will result in the application being declined without further explanation.

In submitting this form, I as one of the main directors/owners, 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/Owner):
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:

☐ 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.

☐ 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:

What is your language preference?

English

☐ Welsh

Additional comments

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

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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.

Gweithio gyda | Working with



**British
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Bank**

Cronfa
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Investment
Fund for
Wales