

# THE NORTH EAST PROPERTY FUND

CONFIDENTIAL APPLICATION FOR LOANS OF £250,000 TO £2 MILLION



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.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 different):	Date of formation:	
	Registered number:	
	VAT reg no. (if applicable):	
	Business type:	
	Limited company <input type="checkbox"/>	<input type="checkbox"/>
	Sole trader <input type="checkbox"/>	<input type="checkbox"/>
	Partnership <input type="checkbox"/>	<input type="checkbox"/>
Registered office address:	Business address (if different to registered address):	
	Postcode:	Postcode:
Telephone:	Website:	
E-mail:		

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

Please provide a brief description of the business:

## Please tell us about your development funding requirement.

How much funding are you applying for from FW Capital?	£
Your preferred repayment term (max 2 years):	
Purpose of investment:	
Available security and 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.**

Has the business approached any other lender(s) for this finance?	Yes		No	
Has the business ever been refused finance for this project?	Yes		No	
If yes, please provide details:				
Has the business ever had any County Court Judgements, whether satisfied or not?	Yes		No	
If yes, please provide court details and reference number:				
Does the business have any legal or arbitration proceedings pending or threatened?	Yes		No	
Has the business ever been convicted of a criminal offence?	Yes		No	
If yes, please provide details:				
Does the business have any outstanding or overdue creditors?	Yes		No	
Are the business's corporation tax, VAT, PAYE/NIC, or any other taxes paid to date?	Yes		No	
Is this a start-up company?	Yes		No	
Does your business have a beneficial owner*? If yes please provide details.	Yes		No	
*A beneficial owner is an individual who ultimately owns or controls directly or indirectly more than 25% of the shares in a business.				

In which Local Authority is the business located?

Bank details	Account no.	
	Sort code	
Solicitor details	Telephone	
	Email	
Accountant details	Telephone	
	Email	

Your business's annual turnover at the last financial year end: £

Your business's 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 18/30 = 0.6 FTE.

Number of Jobs to be Safeguarded\*\*\* (expressed as FTEs)

Number of Jobs to be Created (expressed as FTEs)

\*\*\*A job safeguarded is an existing permanent, paid job at risk of being lost within one year if the requested funding is not obtained.

**Please provide the following additional information to enable us to process your application quickly.**

Detailed CV for all directors and members of the senior management team highlighting their development experience	
Copy bank statements for the previous 6 months (where applicable)	
Please note that all directors, ≥ 25% shareholders and bank signatories will be 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.	
Copy of Planning Permission	
Breakdown of the expected end values for the project once completed	
Project cash flow and/or a breakdown of the project costings	

**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.**

<b>First applicant:</b> Please fill in the appropriate boxes.				<b>Second applicant:</b> Please fill in the appropriate boxes.			
Director	<input type="checkbox"/>	25%+ shareholder	<input type="checkbox"/>	Director	<input type="checkbox"/>	25%+ shareholder	<input type="checkbox"/>
Authorised signatory				Authorised signatory			
If you are 25%+ shareholder, please tell us the percentage you hold:				If you are 25%+ shareholder, please tell us the percentage you hold:			
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:			
Period at this address	Years	<input type="text"/>	Months	Period at this address	Years	<input type="text"/>	Months
Home owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>	Home owner	<input type="checkbox"/>	Tenant	<input type="checkbox"/>
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	<input type="text"/>	Months	Period at this address	Years	<input type="text"/>	Months
Have you ever approached FW Capital for funding before?	Yes	<input type="checkbox"/>	No	Have you ever approached FW Capital for funding before?	Yes	<input type="checkbox"/>	No
Have you ever been involved in a failed business?	Yes	<input type="checkbox"/>	No	Have you ever been involved in a failed business?	Yes	<input type="checkbox"/>	No
Have you ever been disqualified as a director?	Yes	<input type="checkbox"/>	No	Have you ever been disqualified as a director?	Yes	<input type="checkbox"/>	No
Do you have any unspent criminal convictions?	Yes	<input type="checkbox"/>	No	Do you have any unspent criminal convictions?	Yes	<input type="checkbox"/>	No
Have you ever been bankrupt?	Yes	<input type="checkbox"/>	No	Have you ever been bankrupt?	Yes	<input type="checkbox"/>	No
Do you have any County Court Judgments?	Yes	<input type="checkbox"/>	No	Do you have any County Court Judgments?	Yes	<input type="checkbox"/>	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:			

I confirm I have read the confirmation and agreements on page 5 and 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.

Signed:	Signed:
Print name:	Print name:
Position:	Position:
Date:	Date:

**Third applicant:** Please fill in the appropriate boxes.

Director   25%+ shareholder

Authorised signatory

If you are 25%+ shareholder, please tell us the percentage you hold:

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:

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 ever approached FW Capital for funding before? 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? 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

If you are 25%+ shareholder, please tell us the percentage you hold:

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:

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 ever approached FW Capital for funding before? 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? 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:

I confirm I have read the confirmation and agreements on page 5 and 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.

Signed:

Print name:

Position:

Date:

Signed:

Print name:

Position:

Date:

Please continue on a separate sheet, if necessary.

## Confirmation and agreements

Please read the following important information carefully.

### Use of your information

This sets out how the Development Bank of Wales 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.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 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, the North East LEP 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 confirm I/we have read the FW Capital **Privacy Notice** (<https://fwcapital.co.uk/privacy-policy>) and confirm the accuracy of the statements made therein.

**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 FW Capital website		11 Offline advert		14 Property professional	
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:

**Additional notes**

Empty space for additional notes.

**Please submit your completed application form together with any relevant information to:**

**FW Capital**

Clavering House  
Clavering Place,  
Newcastle upon Tyne,  
NE1 3NG  
0191 269 6969  
info@fwcapital.co.uk  
www.fwcapital.co.uk

FW Capital is registered in England and Wales under number 7078439.  
Registered office: Unit J, Yale Business Village, Ellice Way, Wrexham, LL13 7YL  
Authorised and regulated by the Financial Conduct Authority: 506719.  
FW Capital is part of the DBW Group.  
Details of all members of the DBW Group are available at [developmentbank.wales](http://developmentbank.wales)

