

**HBV Enterprise Loan Application – Private & Confidential**

**Please sign and complete this form IN FULL, or your application may be delayed.**

**About your business**

Name of the Business:			
What does your Business do?			
Business Address:			
	Postcode:		
Telephone Numbers:	Office:	Mobile:	
	Email:	Website:	
Trading start date:	Actual:	OR	Planned:
Legal status of business:	Sole Trader <input type="checkbox"/> Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> (please specify)		
Registered Number (if a company):			
Are you VAT registered?	Yes <input type="checkbox"/> (Please state registration number) ..... No <input type="checkbox"/>		
How many employees are there, including the owner(s)?			
Do you plan to employ more? If so, when?			

**About your business bank account**

(You will need to have a business bank account if we provide you with a loan)

Bank Name & Address:			
Account Details:	Account Type:	Number:	Sort Code:
Date Account Opened:			
Relationship Manager:	Name:	Telephone Number:	

[www.hbv.org.uk](http://www.hbv.org.uk)

You **must** attach copies of your bank statements for the past six months. If they are not enclosed, please tell us why below.

*HBV Enterprise cannot return your application, plan or supporting evidence. Please make sure you keep your own copy.*

**About the owner(s) of the business (each person must complete a copy of this page)**

Full Name:	Title:	First Names:	Surname:	
Home Address & Post Code:				
	Post Code:			
Telephone Numbers:	Home:	Mobile:		
Home Status - Are you The: (please tick)	Owner <input type="checkbox"/>	A tenant <input type="checkbox"/>	Living with your parents <input type="checkbox"/>	Other <input type="checkbox"/>
If you are the owner, what is:	The balance of the mortgage left to pay? £		The value of the property? £	
If you are a tenant, is your landlord:	A Council <input type="checkbox"/>	A Housing Association <input type="checkbox"/>	A private landlord <input type="checkbox"/>	
Time at this address:	Years:	Months:	Email Address:	

If you have lived at the above address for less than 3 years, please give all previous addresses, **including postcodes**:

Previous address 1:		Time:
Previous address 2:		Time:
Previous address 3:		Time:
Previous address 4:		Time:

**About you and your work**

Are you: (Please tick)	Employed full time <input type="checkbox"/>	Employed part time <input type="checkbox"/>	Self-employed <input type="checkbox"/>
	Benefits Claimant <input type="checkbox"/>	On a Training Course <input type="checkbox"/>	Retired <input type="checkbox"/>
Occupation if employed:			
Your role in the Business:			
Date of Birth:	National Insurance No:		

**Ethnicity, disability and refugee status:** *These questions are for statistical purposes only and WILL NOT affect your application.*

White/European <input type="checkbox"/>	Mixed <input type="checkbox"/>	Asian/Asian British <input type="checkbox"/>	Black British <input type="checkbox"/>
Black African <input type="checkbox"/>	Black Caribbean <input type="checkbox"/>	Black Other <input type="checkbox"/>	Bangladeshi <input type="checkbox"/>
Pakistani <input type="checkbox"/>	Indian <input type="checkbox"/>	Turkish/Kurdish <input type="checkbox"/>	Chinese <input type="checkbox"/>
Other Oriental <input type="checkbox"/>	Other <input type="checkbox"/>	Prefer not to say <input type="checkbox"/>	

Do you consider yourself disabled? Yes  No  Do you have refugee status? Yes  No

**About your credit status**

Have you ever been connected with a failed business or enterprise?	Yes <input type="checkbox"/> (Please detail below)	No <input type="checkbox"/>
Have County Court Judgements (CCJs) or other debts or defaults ever been recorded against you?	Yes <input type="checkbox"/> (Please detail below)	No <input type="checkbox"/>
Are you or anyone connected with the business an undischarged bankrupt?	Yes <input type="checkbox"/> (Please detail below)	No <input type="checkbox"/>
Have you attached your recent Personal Credit Report?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Details of business failures, CCJs, other debts that you have defaulted on, and bankruptcies:

**We will make a credit reference agency search on the owner(s) of the business. By signing this application, you agree to this.**

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### About the finance needs of your business

What do you need the funding for? (please list, and attach official estimates or quotations if possible)	£
<b>Total Cost (A)</b>	

How much of the cost is the business paying for itself?	
<b>How much of the cost are you applying to borrow from HBV Enterprise? For how long? .....</b> Months	
How much of the cost are you / the business partners putting in?	
How much of the cost are you applying to borrow from other lenders?	
How much of the cost is coming from other sources? Please specify the sources .....	
<b>Total Finance (B)</b>	<b>Total Cost (A) should be the same as Total Finance (B)</b>

What security can you offer HBV against a loan?
Have you applied, or do you intend to apply for finance from another lender? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, who have you approached, and for how much?
What was the outcome?
Please attach copies of any letters between you and the other lender(s)

### About the cash and assets that you / the partners have invested in the business

How much in cash and / or personal assets have you put into the business so far? Please specify below.	£

### About your planned and current finance commitments (including finance applied for above)

Financial Commitments	Finance Provider	Amount of borrowing outstanding	Amount of monthly Payment	Expiry/ Renewal Date
HBV Loan Finance				
Bank overdraft				
Bank loans				
Hire Purchase				
Leased Assets				
Credit Cards				
Trade Creditors				
VAT/ Inland Revenue				
Family and Friends				
Debt repayments e.g. CCJ, IVA				
Other (please specify)				
<b>Total</b>				

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**Make sure that each of your finance commitments on page 3 above is included in your financial projections and / or personal survival budget. If the business is already trading, please attach accounts for the past 3 years, or for the period you have traded if this is less than 3 years. Please also attach management figures (i.e. recent trading figures.)**

<p>Have you applied for, or received financial assistance from HBV Enterprise in the past? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please provide details as follows: a) How much? b) What was it used for? c) When was it repaid?</p> <p>a) b) c)</p>
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**Who has helped you with your business plan, and / or to raise finance? Help may be available from HBV Enterprise.**

Organisation Name:	Support given:
Contact Name:	Telephone number:
Address:	Email Address:

How did you learn about HBV Enterprise?
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## Agreements

By signing this application, each applicant agrees to the following:-

**Identification (ID)**

All applicants for finance from HBV Enterprise must fully comply with our ID requirements. These may change at any time. We currently require 3 original forms of ID; 1) Photo ID (valid passport or photo card full driver's licence) 2) A utility bill in your name and not more than 3 months old and 3) written evidence (official letter or card) of your NI number. HBV will ask you for these during the application process, and may seek evidence of your right to work in the UK, and carry out more identification and anti-fraud checks.

**Declaration and agreement**

HBV will use credit reference agencies and keep a record of the search. Other organisations may use this information in making a decision about you and members of your household. If your application is successful, HBV may give credit reference agencies details of non-payment if we make demand for repayment but receive no satisfactory proposals for this. Applicants confirm they have read, and will fully comply with the HBV Client Charter, and that they have read HBV's Frequently Asked Questions (form HBV 0355)

**Data Protection Act 1998**

Your personal information will be treated as confidential and only disclosed at your request, or to agents managing your account, or in the public interest, or 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.

**I/we** confirm that the information provided is full and correct, and hereby authorise HBV Enterprise to make any enquiries it deems necessary to third parties in connection with this application, including any organisation helping you to raise finance. I/we understand that if there is a change in my/our circumstances, that I/we will advise you immediately.

**I/we** confirm you may disclose my/our name, residential and statistical details, purpose and amount of loan if required by funders of the HBV loan service.

**Have you remembered to include the following? We may reject your application if key information is missing.**

- Business Plan & HBV Personal Survival Budget
- Personal & business bank statements for the last 6 months
- Recent Personal Credit Report for each applicant
- Originals of letters from other lenders (if applicable)
- Copies of certified and management accounts (existing businesses only)

**Have you remembered to complete ALL sections of the form? All applicants must sign below.**

Signature:	Date:
Signature:	Date:
Signature:	Date:

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