

# APPLICATION FORM Micro loans - £1,000 - £50,000

CONFIDENTIAL

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 Development Bank of Wales, 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 these are different):	Date of formation:	
	Registered number:	
	VAT reg no. (if applicable):	
	Business type:	
	Limited company	<input checked="" type="checkbox"/>
	Sole trader	<input checked="" type="checkbox"/>
	Partnership	<input checked="" type="checkbox"/>
Registered office address:	Business address (if different to registered address):	
Postcode:	Postcode:	
Telephone:	E-mail:	
	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 funding are you applying for from the Development Bank of Wales?	£						
The type of funding:	<table border="1"> <tr> <td>Loan</td> <td><input checked="" type="checkbox"/></td> <td>Equity</td> <td><input checked="" type="checkbox"/></td> <td>Not sure</td> <td><input checked="" type="checkbox"/></td> </tr> </table>	Loan	<input checked="" type="checkbox"/>	Equity	<input checked="" type="checkbox"/>	Not sure	<input checked="" type="checkbox"/>
Loan	<input checked="" type="checkbox"/>	Equity	<input checked="" type="checkbox"/>	Not sure	<input checked="" type="checkbox"/>		
Your preferred repayment term (1-10 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	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Has the business ever been refused finance for this project?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
If yes, please provide details:				
Has the business ever had any County Court Judgements, whether satisfied or not?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
If yes, please provide court details and reference number:				
Does the business have any legal or arbitration proceedings pending or threatened?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Does the business have any outstanding or overdue creditors?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Are the business's corporation tax, VAT, PAYE/NIC, or any other taxes paid to date?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Is this a start-up company?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Is the business a social enterprise?	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
Does your business have a beneficial owner*? If yes please provide details.	Yes	<input checked="" type="checkbox"/>	No	<input checked="" type="checkbox"/>
*A beneficial owner is an individual who ultimately owns or controls directly or indirectly more than 25% of the shares in a business.				
What is the preferred language for business correspondence?	English	<input checked="" type="checkbox"/>	Welsh	<input checked="" type="checkbox"/>
In which Unitary Authority is the business located?				
Your SIC 2007 code:				
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.	
A business plan	<input checked="" type="checkbox"/>
2 years' cash flow, profit and loss and balance sheet forecasts by month for loans over £25,000 up to £50,000	<input checked="" type="checkbox"/>
1 years' cash flow, profit and loss and balance sheet forecasts by month for loans from £1,000 to £25,000	<input checked="" type="checkbox"/>
Copy bank statements for the previous 3 months	<input checked="" type="checkbox"/>
2 years' annual accounts (where available)	<input checked="" type="checkbox"/>
Most recent management accounts	<input checked="" type="checkbox"/>
Aged debtors and creditors in line with your management accounts	<input checked="" type="checkbox"/>
Detailed CVs for all directors and other key employees	<input checked="" type="checkbox"/>
All directors , ≥ 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.	<input checked="" type="checkbox"/>

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 ☒ 25%+ shareholder ☒

Authorised signatory ☒

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

Title:  Forename(s):

Middle name(s):

Surname:

Date of birth  d  d  m  m  y  y  y  y

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 the Development Bank of Wales 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 ☒

Have you ever been bankrupt? Yes ☒ No ☒

If yes, please provide court details and reference numbers:

Do you have any County Court Judgements? Yes ☒ No ☒

If yes, please provide court details and reference numbers:

I confirm I have read the confirmation and agreements on page 6 and that as the applicant I am aware that my personal information provided to DBW will be used in accordance with DBW'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:

#### Second applicant:

Please fill in the appropriate boxes.

Director ☒ 25%+ shareholder ☒

Authorised signatory ☒

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

Title:  Forename(s):

Middle name(s):

Surname:

Date of birth  d  d  m  m  y  y  y  y

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 the Development Bank of Wales 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 ☒

Have you ever been bankrupt? Yes ☒ No ☒

If yes, please provide court details and reference numbers:

Do you have any County Court Judgements? Yes ☒ No ☒

If yes, please provide court details and reference numbers:

Signed:

Print name:

Position:

Date:

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

Director	<input checked="" type="checkbox"/>	25%+ shareholder	<input checked="" type="checkbox"/>
Authorised signatory	<input checked="" type="checkbox"/>		
If you are 25%+ shareholder, please tell us the percentage you hold:		XX%	
Title:	Forename(s):		
Middle name(s):			
Surname:			
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	<input checked="" type="checkbox"/>	Tenant	<input checked="" type="checkbox"/>
Previous residential address (if at current address for less than three years):			
Period at this address	Years	Months	
Have you ever approached the Development Bank of Wales for funding before?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
Have you ever been involved in a failed business?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
Have you ever been disqualified as a director?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
Have you ever been bankrupt?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, please provide court details and reference numbers:			
Do you have any County Court Judgements?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, please provide court details and reference numbers:			

I confirm I have read the confirmation and agreements on page 6 and that as the applicant I am aware that my personal information provided to DBW will be used in accordance with DBW'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:

Please continue on a separate sheet, if necessary.

AF/06/09/18

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

Director	<input checked="" type="checkbox"/>	25%+ shareholder	<input checked="" type="checkbox"/>
Authorised signatory	<input checked="" type="checkbox"/>		
If you are 25%+ shareholder, please tell us the percentage you hold:		XX%	
Title:	Forename(s):		
Middle name(s):			
Surname:			
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	<input checked="" type="checkbox"/>	Tenant	<input checked="" type="checkbox"/>
Previous residential address (if at current address for less than three years):			
Period at this address	Years	Months	
Have you ever approached the Development Bank of Wales for funding before?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
Have you ever been involved in a failed business?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
Have you ever been disqualified as a director?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
Have you ever been bankrupt?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, please provide court details and reference numbers:			
Do you have any County Court Judgements?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>
If yes, please provide court details and reference numbers:			

Signed:

Print name:

Position:

Date:

### How did you first hear about the Development Bank of Wales?

<b>1</b> Business event	<input checked="" type="checkbox"/>	<b>5</b> Online news article	<input checked="" type="checkbox"/>	<b>9</b> Business magazine	<input checked="" type="checkbox"/>	<b>12</b> Colleague/friend	<input checked="" type="checkbox"/>
<b>2</b> Social media	<input checked="" type="checkbox"/>	<b>6</b> Google search	<input checked="" type="checkbox"/>	<b>10</b> Online advert	<input checked="" type="checkbox"/>	<b>13</b> Business adviser	<input checked="" type="checkbox"/>
<b>3</b> Email newsletter	<input checked="" type="checkbox"/>	<b>7</b> Radio	<input checked="" type="checkbox"/>	<b>11</b> Offline advert	<input checked="" type="checkbox"/>	<b>14</b> TV	<input checked="" type="checkbox"/>
<b>4</b> Blog article	<input checked="" type="checkbox"/>	<b>8</b> Newspaper	<input checked="" type="checkbox"/>	<b>15</b> Development Bank of Wales employee			<input checked="" type="checkbox"/>

If you crossed the box for business adviser, please provide their details: (name and company)

### Please submit your completed application form to your Development Bank of Wales regional office below:

Cardiff	<input checked="" type="checkbox"/>	Llanelli	<input checked="" type="checkbox"/>	Newtown	<input checked="" type="checkbox"/>	Wrexham	<input checked="" type="checkbox"/>
1 Capital Quarter Tyndall Street Cardiff CF10 4BZ		Unit 12, The Beacon Centre for Enterprise Dafen Llanelli SA14 8LQ		St David's House New Road Newtown SY16 1RB		Unit J, Yale Business Village Ellice Way Wrexham LL13 7YL	

**info@developmentbank.wales**

**developmentbank.wales**

Development Bank of Wales Plc (Banc Datblygu Cymru ccc) is the holding company of a Group that trades as Development Bank of Wales. The Group is made up of a number of subsidiaries which are registered with names including the initials DBW. Development Bank of Wales Plc is a development finance company wholly owned by the Welsh Ministers and it is neither authorised nor regulated by the Prudential Regulation Authority (PRA) or the Financial Conduct Authority (FCA). The Development Bank of Wales (Banc Datblygu Cymru ccc) has three subsidiaries which are authorised and regulated by the FCA. Please note that neither the Development Bank of Wales Plc (Banc Datblygu Cymru ccc) nor any of its subsidiaries are banking institutions or operate as such. This means that none of the group entities are able to accept deposits from the public. A complete legal structure chart for Development Bank of Wales Plc can be found at [developmentbank.wales](http://developmentbank.wales)

Development Bank of Wales is registered in England and Wales under number 4055414.

Registered address: Unit J, Yale Business Village, Ellice Way, Wrexham, LL13 7YL

Development Bank of Wales plc is a member of the Development Bank of Wales Group.

Available in other formats in English and Welsh.

Please contact us to discuss your needs.



## 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 '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, the Welsh Government 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.