

APPLICATION FORM Micro loans £1,000 - £25,000

for businesses that have traded for 24 months and over

CONFIDENTIAL

Please complete all sections in full using BLOCK CAPITALS and tick boxes which apply.



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

Please tell us about your business.

Name of business, (including trading name and/or registered corporate name if these are different):

Business trading start date:

Registered number:

VAT reg no. (if applicable):

Business type:

Business address (if different to registered address):

Limited company

Sole trader

Partnership

LLP

Postcode:

Telephone:

Please provide a brief description of the business:

Please tell us about your funding requirement.

How much funding are you applying for from Development Bank of Wales?

£

Your preferred investment term (1-10 years):

Purpose of investment:

Please detail the total funding from other sources for this project

Source:	Amount £:	Source:	Amount £:

Total project cost £

Please answer the following questions and click boxes which apply.

Has the business approached any other lender(s) for this finance? Yes No

Has the business ever been refused finance for this project? If yes, please provide details: Yes No

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

Does the business have any outstanding or overdue creditors? Yes No

Are your VAT, tax and PAYE paid to date? Yes No

What is your preferred language? English Welsh

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

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

Your business's annual profit loss at the last year end: £

Your business's balance sheet total at the last year end: £

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.**

If you are completing this application on behalf of another individual you must ensure they are aware that the personal information provided by you will be used by DBW (10) Limited to carry out credit checks using a credit reference agency and in accordance with the Confirmation and agreements section on page 4.

First 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:
Period at this address	Years	Months	
If you have lived in your current residence for less than three years, please provide details on your previous residence			
Previous residential address:			
			Postcode:
Period at this address	Years	<input checked="" type="checkbox"/>	Months <input checked="" type="checkbox"/>
Preferred contact number:			
Mobile number:			
Email address:			
Home owner	<input checked="" type="checkbox"/>	Tenant	<input checked="" type="checkbox"/>
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"/>
Do you have any County Court Judgements?		Yes	<input checked="" type="checkbox"/>
		No	<input checked="" type="checkbox"/>

Second 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:
Period at this address	Years	Months	
If this applicant has lived in their current residence for less than three years, please provide details on their previous residence			
Previous residential address:			
			Postcode:
Period at this address	Years	<input checked="" type="checkbox"/>	Months <input checked="" type="checkbox"/>
Preferred contact number:			
Mobile number:			
Email address:			
Home owner	<input checked="" type="checkbox"/>	Tenant	<input checked="" type="checkbox"/>
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"/>
Do you have any County Court Judgements?		Yes	<input checked="" type="checkbox"/>
		No	<input checked="" type="checkbox"/>

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:
Period at this address	Years	Months	
If this applicant has lived in their current residence for less than three years, please provide details on their previous residence			
Previous residential address:			
			Postcode:
Period at this address	Years	<input checked="" type="checkbox"/>	Months <input checked="" type="checkbox"/>
Preferred contact number:			
Mobile number:			
Email address:			
Home owner	<input checked="" type="checkbox"/>	Tenant	<input checked="" type="checkbox"/>
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"/>
Do you have any County Court Judgements?			
	Yes	<input checked="" type="checkbox"/>	No <input checked="" type="checkbox"/>

Additional applicants:

Please provide the name, email address and position for any other applicants.

How did you hear about the Development Bank of Wales?

Press	<input checked="" type="checkbox"/>	Event	<input checked="" type="checkbox"/>	If you clicked business adviser, please provide their details below:	
Development Bank of Wales representative			<input checked="" type="checkbox"/>		Name of adviser:
Business adviser			<input checked="" type="checkbox"/>		Address:
E-mail communication			<input checked="" type="checkbox"/>		
DBW website	<input checked="" type="checkbox"/>	Other website	<input checked="" type="checkbox"/>	Postcode:	Telephone:

Confirmation and agreements

In the event that any additional information you provide to us comprises special category personal data, by providing this information you consent to us using it in the appraisal and ongoing management of any funding that we provide.

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 - available on our website.

■ 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 - available on our website.

■ 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.

■ I/We confirm I/we have read the DBW **Privacy Notice** (<https://developmentbank.wales/privacy-policy>) and confirm the accuracy of the statements made therein.

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

In submitting this form I 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: 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:-

<input checked="" type="checkbox"/>	I confirm that as the applicant I understand that my personal information provided to the Development Bank of Wales will be used in accordance with DBW's privacy notice, including searches at credit reference agencies to verify details in this application and for credit assessments.
<input checked="" type="checkbox"/>	I confirm that I have made the other individuals who are party to this application aware that their personal information provided to the Development Bank of Wales will be used in accordance with DBW's privacy notice, including searches at credit reference agencies to verify details in this application and for credit assessments.
Date:	

Please send your completed application form via email as an attachment to info@developmentbank.wales

info@developmentbank.wales

developmentbank.wales

DBW (10) Limited is registered in England and Wales under number 07986246.

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

DBW (10) Limited is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities.

Available in other formats in English and Welsh.

Please contact us to discuss your needs.



**Llywodraeth Cymru
Welsh Government**

