

**START UP LOAN – APPLICATION & SELF DECLARATION FORM**

1. Please print and complete manually.
2. Scan or take a photo of the full document (6 pages) and save as PDF or jpegs (please ensure its well-lit, straight, sharp and shows the full document).
3. Upload the full document (6 pages) to the following link:  
<https://newbfs.anchor.co.uk/Login?ReturnUrl=Home>

Using these details to login to the web portal:

**Email address:** STUPApplicant@bfs.com

**Password:** Business1

***Please note:*** We only require your completed self-declaration form to begin the process. If you have any of the other listed documents, please feel free to submit these although they aren't required at this stage.

**Bank Details – This must be your personal account (not a business account)**

Please supply the details of your personal bank account that you would like the funds to be paid into should you be successful in your loan application:

Account Holder	<input type="text"/>	Bank Name	<input type="text"/>
Account Number	<input type="text"/>	Sort Code	<input type="text"/>

**\*\*ALL SECTIONS ARE MANDATORY\*\***

**Please note that your signature is required on page 7.**

<i>Please circle:</i>				
Mr	Mrs	Miss	Ms	Other:
Forename(s) (please include middle names)				
Surname				
Previous surnames / names (if applicable)				
Date of Birth				
Email Address				
Home Phone Number				
Mobile Phone Number				
National Insurance Number				
Current Employment Status				
Time at current address:  Years _____  Months _____		Current Home Address including postcode:		
<i>If you have lived at your current address for less than 3 years, please give details of previous addresses including how long you lived there, dating back for 3 years.</i>				
Time at previous address(es):  Years _____  Months _____		Previous Home Address(es) including postcode:		

<b>Gender (please circle)</b>	<b>Male / Female</b>
<b>Do you consider yourself to be disabled? (please circle)</b>	<b>Yes / No</b>
<b>Nationality</b>	
<p><b>Please help us in our efforts to collate information on the ethnicity of applicants for our own funders monitoring purposes.</b></p> <p>Please Note: this will not affect your loan application.</p> <p><b>Please circle.</b></p>	<p>White British  Irish  Gypsy or Irish Traveller  Any other white background  White and Black Caribbean  White and Black African  White and Asian  Any other Mixed background  Indian  Pakistani  Bangladeshi  Chinese  Any other Asian background  African  Caribbean  Any other Black/African/Caribbean background  Arab  Any other ethnic group  Prefer not to say</p>
<p><b>Highest Qualification (GCSE etc.)</b>  Please state 'none' if you do not have any qualifications.</p>	
<b>Business Name</b>	
<b>Business Address</b>	
<b>Date Started Trading (if relevant)</b>	
<b>Nature of business (e.g. retail) &amp; what do you require the loan for?</b>	
<p><b>Loan Amount Required (£)</b>  <i>(can be approximate at this stage)</i></p>	
<b>Over how long do you wish to pay the loan (min 12 months, max 60 months)?</b>	
<p><b>You will not be credit scored and the loan will be granted upon your ability to repay the full amount (including additional charges). We will however obtain a Full Experian Credit Report for you and the information provided will contribute to our decision. This will include the level of personal credit that you are committed to and any adverse information held. Please be honest in the following sections as not declaring information could be deemed to be an attempt to defraud.</b></p>	

<b>Please detail any current personal debts (mortgage, student loans, credit cards, store cards etc.)</b>		
<b>Name of Company that the debt is owed to</b>	<b>Amount Outstanding</b>	<b>Monthly Repayments</b>
<b>Have you ever been declared bankrupt? YES / NO (please circle). If YES, please specify:</b>		
<b>Have you had or do you have County Court Judgements (CCJ's) or Debt Relief Orders? YES / NO (please circle). If YES, please specify:</b>		
<b>Have you had or do you have any Individual Voluntary Arrangements (IVA's)? YES / NO (please circle). If YES, please specify:</b>		
<b>Have you applied for a Start Up Loan or NEA loan in the past? (please circle):      YES / NO</b>		
<b>Have you attempted to obtain finance from another institution and were unsuccessful? (i.e. Barclays, Halifax, etc). Please circle: YES / NO. If yes, please give details below or provide any relevant documentation:</b>		

Are you a parent returning to work? (please circle):      YES / NO
Where did you hear about Start Up Loans?
Have you been referred to BFS from a third party organisation? YES / NO. If so, please state who:

A Start Up Loan, like many Government backed business support activities, is regarded as State Aid and is governed according to the European Commission's *de minimis* State Aid regulations. Therefore it may be the case that if you have received funding through any other Government schemes in the past three years, you may have acquired some state aid. This amount should have been provided to you by letter (in Euros) from the scheme administrator.

**If you have received any previous State Aid in the past three years, please enter the amount below:**

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**Declaration and Agreement**

**General Declaration**

I submit this application to The Enterprise Fund Ltd (TEF) trading as Business Finance Solutions and confirm that the information I have given is true and complete, and I do not know of any impending changes to the details given. Any subsequent changes in detail will be notified to The Enterprise Fund Ltd within one month of the change. Where the information has been provided from the knowledge of, or assistance of a third party, then I accept full responsibility for any situation arising.

I authorise TEF to discuss and exchange any appropriate information (including copies of documentation verifying my identity, address and bank details) with the Start Up Loans Company in relation to my application.

I understand that all information relating to this loan application provided by me to TEF will be treated as commercially confidential and handled in accordance with the data protection principles laid down in the Data Protection act 1998. With this understanding:

- I authorise TEF to disclose any relevant and necessary information relating to me or this application to any third party (including credit reference agencies, and partner organisations)
- I authorise TEF to obtain any information concerning my business and financial affairs from any other person providing financial facilities to me.
- I authorise TEF and the Start Up Loans Company to contact me by telephone, mail or the internet about other services that TEF, Start-Up Loans Company or its partner organisations currently or may in the future provide, or to undertake research.

**Use and Disclosure of Information**

When considering your application we may search the files of credit reference agencies and fraud prevention agencies to assess your application for credit, carry out identity checks and we may also carry out anti-fraud checks to detect crime and money laundering. Credit reference agencies will supply to us, public information such as County Court Judgements (CCJs) and bankruptcies, electoral register information and fraud prevention information on applicant's current and previous names,

addresses and dates of birth. We may also make periodic searches at credit reference agencies and fraud prevention agencies to manage your account with us.

When credit reference agencies receive a search from us they will place a search “footprint” on your credit file whether or not this application proceeds. If the search was for a credit application the record of that search (but not the name of the organisation that carried it out) may be seen by other organisations when you apply for credit in the future. Credit reference agencies may create a record of the name and address of your business and its proprietors if there is not one already.

If you made a joint application they will link together the records of joint applicants (known as financial associates). They also link all applicant’s previous and subsequent names and addresses. Links between financial associates will remain on your and their files until such time as you or your partner successfully files for a disassociation with the credit reference agencies.

We may give credit reference agencies details of your account and how you manage it. This information will also be used by lenders and others in making lending decisions about you and members of your household, for fraud prevention or tracing debtors. If we make demand but receive no satisfactory proposals for repayment, we will trace your whereabouts and recover debts that you owe.

Information provided by us, other organisations and fraud prevention agencies about you and your financial associate(s) and your business (if you have one) to credit reference and fraud prevention agencies may be supplied to other organisations and used by them and us to:

- Verify your identity if you or your financial associate applies for other facilities including all types of insurance applications and claims.
- Assist other organisations to make decisions on credit, credit related services and on motor, household, life and other insurance proposals and insurance claims, about you, your partner, other members of your household or your business.
- Manage your personal, your partner’s and/or business’ accounts and insurance policies (if you have one/any).
- Trace your whereabouts and recover payment if you do not make payments that you owe.
- Conduct checks for the prevention and detection of crime including fraud and/or money laundering.
- Undertake statistical analysis and system testing.

If you give us false or inaccurate information and we suspect fraud and/or money laundering, we may record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention. If you borrow from us and do not make repayments that you owe us, we will trace your whereabouts and recover payment.

What we do and how both we and credit reference and fraud prevention agencies will use your information is available upon request. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

You can contact the credit reference agencies currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit**, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
- **Equifax PLC**, Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to [www.myequifax.co.uk](http://www.myequifax.co.uk)

- **Experian**, Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to [www.experian.co.uk](http://www.experian.co.uk).

If you have any complaints or concern about Business Finance Solutions, please refer to our website (<http://www.start-up-now.co.uk/contact-us/>) for details of our complaints policy. If you are not satisfied with the response you receive you can refer your case to the Financial Ombudsman. For information on the Financial Ombudsman please refer to:

<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

**Data Protection Act 1998**

Your personal information will be treated as confidential and only disclosed:

- At your request.
- As reasonably required by us to open and manage your account/facilities with us.
- In the public interest.
- 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. By signing this application you agree that we can use your information in this way. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

**By signing below I agree to the processing of my personal information as set out in this document.**

Individual's signature:	
Print name:	
Date of signing:	

**NB: In applying for a loan, you clearly accept that all lending decisions are at the sole discretion of The Enterprise Fund Ltd as an independent Lender and as such they reserve the right to decline any application, which in the opinion of TEF Ltd alone, carries an unacceptable risk.**