



Loan Application

Applicant Details

Applicants Full Name

Home Address

Post Code

Home Telephone No.

Work Telephone No.

Mobile Telephone No.

Email Address

Date of Birth

Gender

Proposed Business Name & Address (If Known)

Current Employment Status

Employed

Unemployed

Legal Status of Proposed Business

Sole Trader

Partnership

Limited Company

Other, please state

Partnership Details

Applicants Full Name

Home Address

Post Code

Telephone Number

Email Address

Date of Birth



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Applicants Full Name

Home Address

Post Code

Telephone Number

Email Address

Date of Birth

Limited Company Details

Company Name

Company Number

Financial Year End

Date of Incorporation

Company Director Details

Full Name

Address

Telephone Number

Email Address

Full Name

Address

Telephone Number

Email Address

If you require additional fields for company director information please download our [Company Director Supplement](#) document.



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Identification

Please provide Photo ID in the form of a passport or driving licence as well as proof of your address in the form of a recent utility bill or bank statement. This information must be supplied for every partner and Director if necessary.

Details of the Business

We would like to know about your business. Please provide the aims, objectives and mission of the business.

Purpose for Loan

Please explain fully the purpose of the loan and what you hope to achieve from it within your business.

Have you sought advice regarding your business plans as above?

Yes No

Who have you sought advice from and in what capacity?



Loan Application

How much are you looking to borrow?

Please provide a full breakdown of this figure if being used for multiple transactions.
Please submit any invoices or quotes separately with the application.

Loan Repayment Period?

1 Year 2 Year 3 Year

Please state any funding sources already tried & provide reasons given for refusal. This will not affect your application.

Do you have any match funding, or have you already introduced funds of your own?

If applicable, please provide details of how much, where from, what for & you must provide evidence of any such match funding (such as receipts, invoices, bank statements etc).

Please provide us with a business plan which as a minimum includes but is not limited to the below:

- Business Objectives
- Business Overview
- Market Research
- Target Markets
- Staff & Skills Required
- SWOT Analysis



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Financial Details

Please provide us with at least 3 years projected cash flow forecasts
Please download and use the spreadsheet [Template](#) here.

In addition to the above, for an established business, we also require copies of the last 2 years detailed annual accounts.

As a direct result of this loan how many jobs (FTE) will be created or sustained.
Please give details of jobs to be created or sustained together with anticipated timing.

Please state any outstanding charges or county court judgements held against the applicant or business. This will not automatically discriminate your application.

Is there anybody who would stand as a guarantor for the loan?

Yes No



Loan Application

Guarantor Details

Guarantor's Full Name

Address

Post Code

Telephone Number

Email Address

Employment Status

Job Title

Salary

Please note that the Guarantor will need to sign up to the Isle of Wight Lottery and will also be required to enter into and sign a legally binding loan agreement to authorise approval in the event of an applicant's default.

- Guarantor needs to provide Photo ID in the form of either a driving licence or a valid passport.
- Guarantor needs to provide a recent utility bill or bank statement.
- Guarantor must provide proof of earnings to demonstrate the ability to repay the loan if needed.



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Character References

Give the names and addresses of TWO people who can be asked for a character reference. They should not be relatives and they should have known you personally for at least two years. For example, a previous employer, bank official etc.

Name

Address

Occupation

Telephone Number

Capacity which known to you

Name

Address

Occupation

Telephone Number

Capacity which known to you



Loan Application

Terms & Conditions

Your loan application will now be submitted and reviewed for compliance with the terms and conditions. Assuming you have submitted everything required, and you pass the initial stages of the process you will then be passed to our panel of experts who will review and make the final decision.

Please note they may ask for additional information and will more than likely request a face-to-face meeting with you before making a final decision.

- By ticking this box, I state that I have read and understood the [Terms and Conditions](#).**
- Passport/Driving Licence enclosed for all applicable parties (inc. guarantor)
- Recent bank statement/Recent utility bill enclosed for all applicable parties (inc. guarantor)
- Attendance on our [Business Start-up Programme](#)
- I/We agree to publicity.
- All applicable parties (inc. guarantor) agree to [subscribe](#) to the IW Lottery for the duration of the loan
- [IW Chamber membership](#) is a requirement for the duration of the loan
- An upfront non-refundable administration charge of £50 is required with this application

Please pay as follows:

Hampshire and Isle of Wight Opportunity Society
Sort Code: 541034
Account Number: 47713798
REF: Company or Business name

By signing below, I certify all information is true and correct to the best of my knowledge

Date of application

Signature

Next Steps

Please save this file and ensure that all of the information has been submitted correctly. After the administration fee has been paid send this application form (and any supplements) in an email with all the required evidence to lottery@iwchamber.co.uk.