



Stirling Business Investment Fund

Investment fund for local businesses

Personal Statement Form

A SEPARATE FORM MUST BE COMPLETED FOR EACH DIRECTOR, SHAREHOLDER, COMPANY SECRETARY, PARTNER AND DESIGNATED MEMBER LISTED AT SECTION 5 WITHIN THE APPLICATION FORM

Please enter business name above

Please enter your name above

**Please complete this personal statement form as fully as possible.
Any parts not fully completed or omitted may result in your application being deferred or rejected.**

Data Protection Act 1998

The information you provide in this form will be processed by The Stirling Business Investment Fund (SBIF)

SBIF is the data controller for the purposes of the Data Protection Act 1998 in order to process your application for loan funding. SBIF is under an obligation to manage public funds properly and accordingly the information will be used to prevent and detect fraud and may be shared for the same purposes with other public bodies including for example, but not exhaustive: local authorities, Scottish Enterprise, Business Gateway, Scottish Government, ESEP Ltd, HMRC, HM Constabulary etc.

Business Credit Checks

All businesses applying for loan funding will be assessed for credit worthiness. The credit check will involve the disclosure of information to SBIF and other Departments of Stirling Council.

- Any credit reference: for example, but not exhaustive: Experian, Equifax, Dun & Bradstreet, for the purpose of ascertaining the credit worthiness of the business and the related owner, partners, directors, company secretary and designated members etc.
- Other information, for example but not exhaustive, Companies House records which exist in the public domain (annual accounts, annual returns, disqualified directors register etc.)
- The Finance Department of Stirling Council for the purposes of ascertaining the existence or otherwise of rent, rates and council tax arrears

Personal Credit Checks

All individuals (owners, partners, directors, company secretary, designated members) are required to submit their own personal credit check. This information will be used to help appraise your application for loan funding. A copy of your statutory credit report is available from Experian: <http://www.experian.co.uk/consumer/statutory-report.html> The report costs £2.00 and will give SBIF a clear understanding of your personal credit worthiness and financial status. You may wish to provide your personal credit report using an alternative provider.

Personal Statement Form

1 – Personal Information

Full name (including middle names)	
Previous names	
Home address (including flat position)	
Town	
Postcode	
Home phone number	
Mobile phone number	
If you have lived at the above address for less than three years please state your previous address	
Town	
Postcode	
Date of birth	
National Insurance number	
Marital status	
Number of dependents	
Your home	<input type="checkbox"/> Owner <input type="checkbox"/> Mortgaged <input type="checkbox"/> Tenant <input type="checkbox"/> Living with parents

If you have or had any other business interests please list below details of those business interests where you own or owned 5% or more of the business

Business Name	Legal Status (Limited Company, Limited Liability Partnership)	Position	Still Trading Yes No

Personal Statement Form

2 - Personal Banking Information

Bank name	
Branch name	
Branch address	
Town	
Postcode	
Account name	
Account number	
Sort code	
Length of time at this bank?	

3 - Anti-Money Laundering Legislation

In order to comply with Anti-money laundering legislation you are required to provide evidence to confirm your identity and address.

Confirmation of Identity - any 1 from the following (Please tick)

Current passport

Current UK photocard driving licence

NHS medical card

Confirmation of Address - any 1 from the following (Please tick)

Recent utility bill (within last 3 months) (mobile phone or internet access bill is not acceptable)

Bank or credit card statements (within last 3 months)

Mortgage statement (within last 3 months)

Personal Statement Form

4 - Customer Assets & Liabilities for individuals identified in Section 5 of Application Form

Individual name

Current Residential Property

Address	Market Value	Mortgage outstanding	Equity	Existing lender	Joint/Sole name

Other Property Assets

Address	Market value	Mortgage outstanding	Equity	Lender	Mortgage Payment	Rent Rec'd

Other Assets

Bank / Building Society balances	<input style="width: 100%; height: 20px;" type="text"/>
Stocks / Shares	<input style="width: 100%; height: 20px;" type="text"/>
Other Significant Assets	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>
Total Assets (Net of property mortgages)	<input style="width: 100%; height: 20px;" type="text"/>

Liabilities

	Monthly Payment	Outstanding	Limit
Bank Overdraft	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
HP / Loan 1	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
HP / Loan 2	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Credit Card 1	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Credit Card 2	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Credit Card 3	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Guarantees Given / Contingent Liabilities	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Other Significant Liabilities	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Total Liabilities		<input style="width: 100%; height: 20px;" type="text"/>	
Net Total Liabilities		<input style="width: 100%; height: 20px;" type="text"/>	

Additional Information

5 - Personal Income and Expenditure

Estimated Household Expenditure (if applicable)

£ per month

To be completed by individuals identified in Section 5 of The Application

Form Mortgage Repayments

Rent

Council Tax

Water

Gas

Electricity

Telephone (Home / Mobile / Broadband)

TV License & Subscriptions (including cable & satellite)

Home and Contents Insurance

Car Tax

Car Insurance

Car Fuel

Car Service & Maintenance

Car Loan Repayments

Other Personal Loan Repayments (including non-mortgage, non-business and non-care related loans)

Other Personal Insurances & Private Pensions

Savings Plans

Childcare, Schooling & Tuition (including child regular hobbies i.e swimming lessons etc)

Food & Housekeeping

Entertainment & Holidays

Other Loans (please state in this box e.g. property investment loans etc)

Other Commitments (please state in this box e.g. carer costs for relatives, guarantee liabilities for friends and family etc)

Other (please state in this box)

Total Estimated Household Expenditure per month

Estimated Household Income (if applicable)

Estimated non-businesses income, including any and all government benefits

Spouse or partner income, including any and all government benefits

Other income (please state in this box e.g. property investment income)

Total Household Income per month

Net Income (Household Income minus Household Expenditure) *

6- Declaration and Signature for each Director, Company Secretary, Shareholder, Partner or Designated Member

Please read the following statements carefully and tick the 'yes' or 'no' boxes accordingly. **Yes No**

- 1 Have you ever been sequestrated, declared bankrupt, or been subject to an arrangement with creditors?
- 2 Have you ever signed a Protected Trust Deed?
- 3 Have you at any time been disqualified from being a company director under the Company Directors Disqualification Act (1986)?
- 4 Have you at any time been the owner, partner or director of a business subject to investigation under the Companies, Financial Services or Banking Acts?
- 5 Have you ever been found guilty of a criminal offence?
- 6 Have you ever been investigated by the Her Majesty's Revenue & Customs (HMRC) or the Serious Fraud Office?
- 7 Have you had an alias or at any time changed your name?
- 8 Have you at any time been a director, company secretary, partner or owner of a business that has been subject to formal insolvency procedures such as Receivership, Liquidation or Administration?
- 9 Has any business of which you have been an Owner, Partner, Director, Company Secretary or Designated Member committed a criminal offence?
- 10 Has your auditor / accountant ever qualified the accounts of any business while you were an Owner, Partner, Director, Company Secretary or Designated Member?

If you have answered Yes to any of the statements above please give details in the box below

- 11 Are you aware of what money laundering is and of the duty to report such activity?
- 12 Are you aware of when a company is insolvent and that wrongful trading and unfair preference in such a situation is an offence?

Please read the following statements carefully and tick to indicate that you have read and understood each point before signing this form:

I hereby consent to you obtaining any relevant personal or company data from for example, but not exhaustive, Experian, Equifax, Dun & Bradstreet for the purpose of ascertaining the credit worthiness of myself and the business. Other information, for example but not exhaustive, Companies House, for the purpose of obtaining accounts, annual returns etc. The Finance Department of Stirling Council for the purpose of ascertaining the existence, or otherwise, or rent, rates or council tax arrears.

I authorise that the information provided above can be shared between SBIF, Stirling Council, Scottish Enterprise, Business Gateway, Scottish Government, ESEP Ltd, HMRC, HM Constabulary and any other lenders, investors or proposed lenders or investors in the company.

I acknowledge SBIF has been financed by Stirling Council

As a recipient of SBIF funding and on behalf of my business I accept the obligation to co-operate fully in the event of an audit and will make such information available as auditors require before, during and after the audit throughout the auditable life of the Fund.

Personal Statement Form

The information I have provided in this application and any supporting documentation is, as far as I believe, accurate and complete. I accept that any offer of loan funding will be based on the information provided.

I accept that we will have to immediately pay back all or part of any loan funding we receive if any information in this application or any supporting document is found to be incorrect, or if we do not meet the conditions under which the loan funding is offered.

I accept we agree to maintain proper business insurance cover e.g. Employer's Liability Insurance, Public Liability Insurance.

I accept we agree to continually comply with all current UK and European laws including the Equality Act 2010 and the Health and Safety Act 1974.

I agree to comply with the National Minimum Wage legislation.

I agree that you may consult any other person, bank or company named in this application.

I shall provide you with up to date financial information including management accounts and audited or certified annual accounts.

I accept that your decision on whether or not to offer loan funding is final and we cannot appeal against it.

What will happen to this Form?

By returning this form to us duly completed you consent to us processing relevant sensitive data about you where this is necessary.

When you have completed the Personal Statement Form please sign it below and return it with the Application Form along with all other Personal Statement Forms to the nominated person at SBIF, identified at Section 8, Contact Details within the Application Form.

Your signature	
Name (please print):	
Position in Business:	
Date:	