



# START UP LOANS APPLICATION CHECKLIST

## STAGE 1: "Personal details" form

- A signed credit declaration form**  
*\*Free template available on the 'Useful resources' page of our website.*
- Bank loan refusal or decline letter**  
*\*N.B. it is possible to submit a 'self-declaration' letter if you believe you will be declined. Free template available on the 'Useful resources' page of our website.*
- Proof of identification**  
*\*Choose **one item from List A** (if you don't have a valid form of ID, contact our team to discuss other options).*
- Proof of address**  
*\*Choose **one item from List B**.*

List A:	List B:
<input type="checkbox"/> <b>Current signed passport</b> <i>(Please note if you are not a UK / EU citizen, we will also require a valid visa)</i>	<input type="checkbox"/> <b>Utility bill (gas, water, electric, landline or broadband) issued within the last three months</b>
<input type="checkbox"/> <b>Current signed UK photo drivers licence</b> <i>(Full or provisional)</i>	<input type="checkbox"/> <b>Council tax bill or Housing Entitlement letter issued within the last 12 months</b>
<input type="checkbox"/> <b>Current signed EU photo identity card</b> <i>(Please note, if using this option we will also need two items from List B)</i>	<input type="checkbox"/> <b>Letter from HMRC or DWP (not a P60/P45) issued within the last 12 months</b>
	<input type="checkbox"/> <b>Bank, Building Society or Credit Card statement issued within the last three months</b>
	<input type="checkbox"/> <b>Mortgage statement issued within the last three months</b>
	<input type="checkbox"/> <b>Current UK drivers licence (full or provisional) if using another document in List A.</b> <i>(Please note, the drivers licence must show your current address)</i>



# START UP LOANS APPLICATION CHECKLIST

## STAGE 2: "Business documents" form

- Business plan**  
*\*Free template available on the 'Useful resources' page of our website.*
- Cash flow forecast**  
*\*Free template available on the 'Useful resources' page of our website.*
- Personal survival budget**  
*\*Free template available on the 'Useful resources' page of our website.*
- Other supporting documents related to your business plan**  
*\*This is only optional as you will be asked to submit full supporting documents in Stage 3.*

## STAGE 3: "Supporting documents" form

- Three consecutive months of personal bank statements**  
*\*Please ensure these are your most recent statements and are original documents on your bank's letterhead – do not submit screen shots of your online accounts or a list of transactions in spread sheet format. You can request copies from your bank.*
- An up-to-date CV**  
*\*Free template available on the 'Useful resources' page of our website.*
- Signed copy of the Start Up Loans mentoring agreement – [abridged version]**  
*\*It is mandatory for all successful Start Up Loans applicants to be paired with a mentor to receive 12-months complementary support, and this agreement outlines the nature of this mentoring. A copy of this agreement along with full terms and conditions and Mentoring Code of Ethics is available on the 'Useful resources' page of our website.*

You will also be given the opportunity to upload a range of other documents to support your application. While these are non-mandatory, they will serve to strengthen your case. See the next page for a list of tips about compiling strong supporting documents for your application.



# START UP LOANS APPLICATION CHECKLIST

## Tips for compiling your supporting documents

Strong evidence to support your application is absolutely critical. Any information you can provide to substantiate what you have described in your business plan or cashflow forecast will only improve your chances of success.

On the application form there are a number blank fields for uploading supporting documents at your discretion. You may like to think about gathering the following documents as you get started in preparing your application:

**Supplier quotes**

For larger items a quote from a supplier will be needed to support the costs you have outlined. If you intend to use your Start Up Loan to buy anything over £1,000, please include a formal quote with your application.

**New businesses – market research**

Evidence of any market research or competitor analysis that you have completed is a great way of strengthening your application by demonstrating a clear market need for your product or service.

**Existing businesses**

If your business is already established, then along with your personal financial statements it will strengthen your application if you also present your business account bank statements from the last three months.

**Qualifications**

If you have any formal personal qualifications related to your business, then providing a copy of your transcript or other certificates can help to validate your expertise.

**Purchasing or leasing premises**

If you're intending to take on new premises to trade, our loan assessors will want to see a copy of the terms of the property as supporting evidence.

## Other:

- You can visit the 'Useful resources' page in the 'Support' section of our website to download a range of templates that may be useful in preparing these documents. Please note, these templates are designed as guides only and need not be used if you have already prepared your documents in another format.
- You can submit your business plan or other supporting documents in the following formats: PDF, Microsoft Word, Excel, Powerpoint, or as a .jpg image. There is a 100MB limit per file upload and you can upload .zip files if you would like to attach multiple files in one folder.
- If you do not have access to a scanner to turn your original files into digital copies, you can visit your local library to make use of their facilities. Alternatively, you can also take a photo of your documents using a smartphone or camera and upload the image files with your application.
- Please ensure that any of the mandatory documents you supply from third party organisations are submitted on original letterhead. Particularly for bank statements, we cannot accept screen shots of your online accounts or spread sheets detailing your transactions. You can request copies from your bank.