



The Horizon Group of Companies

Business - Finance - Leisure

COMMERCIAL FACT FIND 2021

AMOUNT SOUGHT

CONTRIBUTION

INTERMEDIARY NAME		DATE	
REGULATORY STATUS			
TELEPHONE NUMBER		EMAIL ADDRESS	

Intermediary Fees

Application fee		Offer fee	
Completion fee		Other fee	

1. APPLICANT/S PERSONAL DETAILS

	<i>Applicant 1</i>					<i>Applicant 2</i>									
Title	Mr		Mrs		Miss		Ms		Mr		Mrs		Miss		Ms
First Name															
Middle Name/s															
Surname															
Date of Birth															
Marital status															
Nationality															
If not British, permanent Rights in the UK?	Yes				No				Yes				No		
	If no, confirm visa expiry date					If no, confirm visa expiry date									
National Insurance Number															
Home telephone number															
Work telephone number															
Mobile telephone number															
Email address															
Home address															
Postcode															
Residential status	Owner		Tenant		Other				Owner		Tenant		Other		
Dates at this address															
If not for 3 years, please provide previous address/s and dates to make a complete 3-year history															
Residential status	Owner		Tenant		Other				Owner		Tenant		Other		
Dates as this address															

2. PAST OR PRESENT CREDIT PROBLEMS

	<i>Applicant 1</i>			<i>Applicant 2</i>		
Have the applicants ever been late with any payments on a mortgage?	Yes		No	Yes		No
Have payments been late in the last 2 years on a loan or credit card?	Yes		No	Yes		No
Have applicants ever received a default (Court action warning letter)?	Yes		No	Yes		No
Have applicants ever received a County Court Judgement?	Yes		No	Yes		No
Have applicants ever been made bankrupt or had a property repossessed?	Yes		No	Yes		No
Have applicants been refused credit in the last 6 months?	Yes		No	Yes		No

If you have answered yes to any of these we will need to see a copy of the applicant's credit report

3. UNSECURED DEBTS INCLUDING OVERDRAFT BALANCES

Owner	Type of debt	Provider	Amount Outstanding	Monthly Payments	Will this be cleared within 6 months?
			£	£	
			£	£	
			£	£	
			£	£	
			£	£	

Provide details of any lenders that have been approached for funding any property/land in the last 6 months

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DO APPLICANTS EARN INCOME FROM THEIR OWN BUSINESS? IF YES COMPLETE THIS PAGE, IF NO GO TO SECTION 5

4. INCOME FROM OWN BUSINESS

IF APPLICANTS OWN RENTAL PROPERTY IN PERSONAL NAME/S, PLEASE COMPLETE THE FOLLOWING:

	<i>Applicant 1</i>				<i>Applicant 2</i>			
Date first started letting property								
Can the applicants provide evidence of rental income profits (or loss)	Yes		No		Yes		No	
SHARE of the net profit /loss from properties as submitted to HMRC (Net profit means the taxable income made after deducting running expenses from the rent)	Year		£		Year		£	
			£				£	
			£				£	
			£				£	

IF APPLICANTS OWN THEIR OWN BUSINESS OR RUN A PROPERTY PORTFOLIO IN THE NAME OF A LIMITED COMPANY, PLEASE COMPLETE BELOW. IF OWN MORE THAN ONE BUSINESS COMPLETE THE INFORMATION AGAIN ON A SEPARATE SHEET

	<i>Applicant 1</i>	<i>Applicant 2</i>
What is the Business Name?		
What is the nature of the business?		
When was the business started?		

What percentage of the company is owned?				
What is the address of the business? (include website)				
What month is the business year end?				
What is the status of the business?	Limited Company		Limited Company	
	Sole trader		Sole trader	
	Partnership		Partnership	
What is the net profit <u>for the business?</u> (Net profit means the taxable income made after deducting your running expenses)	Year	£	£	
		£	£	
		£	£	
		£	£	
For limited companies, please confirm the current taxable PAYE income if applicable		£		
For limited companies, please confirm the dividend income drawn for each year if applicable	Year	£	Year	£
		£		£
		£		£
		£		£

5. INCOME FROM EMPLOYMENT

IF EMPLOYED BY A COMPANY OTHER THAN ONE APPLICANTS OWN, PLEASE COMPLETE THE FOLLOWING:

	<i>Applicant 1</i>	<i>Applicant 2</i>
What is applicant's occupation		
When did they start this job?		
Is it permanent position?		
Name and address of employer		
Contact number for employer		

Annual basic salary BEFORE tax	£	£
Average overtime income per year	£	£
Bonus income per year	£	£
Annual car or travel allowance	£	£
Other income from employer (state what)	£	£

<i>Other incomes</i>	<i>Applicant 1</i>	<i>Applicant 2</i>
Private Pension income per year	£	£
State pension income per year	£	£
Income from investments or trusts per year	£	£
Working family tax credits per year	£	£
Child benefit per year	£	£
Other benefits (state what)	£	£

Other income (state what)	£	£
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6. PROPERTY PORTFOLIO

IF THIS INFORMATION IS CONTAINED ON APPLICANTS OWN EXISTING SPREADSHEET, YOU CAN SEND THIS TO US INSTEAD OF COMPLETING BELOW

Property address	Owner	Value	Lender	Purchase date	Original purchase price	Mortgage Balance	Mortgage Payment	Repayment method	Monthly rent
OWN RESIDENCE		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£
		£				£	£		£

7. ASSETS (NOT PROPERTY)

Owner of Asset e.g. self, partner or joint	Asset type e.g. savings, pension, cars etc.	Value of asset	To be used towards purchase/costs?			
			Yes		No	
		£	Yes		No	
		£	Yes		No	
		£	Yes		No	
		£	Yes		No	
		£	Yes		No	

8. PROPOSED PURCHASE/REFINANCE DETAILS

Purchase		Refinance		1 st or 2 nd charge	1 st Charge
Ltd company application		Individual		Partnership	
Name of Ltd company if applicable					

Purchase Price		Value	
Loan Required		Term	TBC
		Repayment Method	Repayment

Please choose the type of finance you require and amount. If you don't see the type of finance, you seek the add it in to the note box.

Acquisition Finance		Aircraft Finance	
Asset Finance		Bridging Finance	
Business Finance		Capital Market Finance	
Capital Raising		Corporate Finance	
Development Finance		Factoring	
GDRs		Grant Finance	
Leasing Finance		Letters of Credit	
MBOs and MBIs		Mezzanine Finance	
Mining Finance		Mortgages	
Private Equity Investment		Project Finance	
Rescue Finance		Start up Finance	
Stock and Trade Finance		Venture Capital	

Finance Note

Please enter any additional type of finance and amount here:	
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Address including postcode						
Full description of property (including layout, number of units/bedrooms, number of floors etc.)						
Tenure of property	Freehold		Leasehold		Unexpired lease term	
What is the planned use of the property?						
Rental income expected and terms of lease if applicable						
How will the loan be repaid?						

RENOVATIONS OR DEVELOPMENTS FUNDING

Please describe the proposed refurbishment or development	
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What will be the final Square footage?								
How much will the build/refurbishment cost?								
Planning approved	Yes		Outline only		Not yet applied		Not required	

What is you project	
How are you going to use the money	
Any special Requirement's (insurance ETC)	
What is the exposure and Risks	

How are you going to pay back the Finance	
Please tell us of your experience	

Checklist/Notes

Please make sure that you complete the form where possible and if necessary, provide supporting information.

If you need to provide further information on a separate sheet

You are also required to provide the following information with all applications: Please scan and copy all the supporting documents and send the original in the post if requested to do so

- 2 forms of photo identification
- A personal addressed utility bill not more than 3 months old
- A business utility bill if business application not more than 3 months old
- 6 months personal bank statements
- 6 months business bank statements
- 1 full copy of a credit report
- Application fee TBA made payable to Horizon, or you can make payment through our website www.horizongroupuk.org and click on the PayPal link on the footer of the website. If you do not have a PayPal account, you can make payment through your credit card through the link.
- Brief explanation of what you are seeking, amount required, duration and any security offered
- Valuation on any assets that can be used as security
- Copy of company accounts if possible for 3 years or management accounts/projections
- Details of what the funds are to be used for
- Details of project any planning permissions, valuations of the project and any sketches
- Details of any current loans
- If there have been credit problems in the past, please provide details.
- If the company of any of the officers or applicants have been involved in any litigation please provide details
Please send a full Business Plan . You should ensure it covers the points set out on our website

All applications differ slightly and sometimes copies of what is held at HMRC are required.

We are happy to work through your application with you and so if you have had difficulties in the past then please tell us with this application.

Please sign here to state that you are happy with your statements and that you completely authorise the use of the documents provided to seek finance or other services where the horizon group and its affiliates deem appropriate.

Signed		Date	
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NOTES

Tell us the amount you want to borrow the term you require and terms you seek and your plan for repayment and any security and value that is available