

INSTANT CASH FLOW LTD

BUSINESS LOAN APPLICATION FORM

IMPORTANT INFORMATION

Please complete all sections of this form accurately and in full. Incomplete applications may delay processing. All information provided will be treated as confidential and used solely for the purpose of assessing your loan application.

Application Reference (Office Use):	
Date Received:	

SECTION 1: LOAN REQUIREMENTS

Loan Amount Requested:	£
Loan Term Requested:	months (1-6)
Purpose of Loan:	

Please tick all that apply:

- Working capital / cash flow management
- Payroll funding
- Inventory / stock purchase
- Equipment purchase or repair
- Tax obligations (VAT, Corporation Tax, PAYE)
- Invoice bridging (waiting for customer payment)
- Contract mobilisation
- Other (please specify above)

When do you need the funds?	
Preferred Repayment Frequency:	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly

SECTION 2: COMPANY INFORMATION

Registered Company Name:	
Trading Name (if different):	
Company Registration Number:	
Date of Incorporation:	
Date Trading Commenced:	
VAT Registration Number:	
SIC Code:	

Registered Office Address

Address Line 1:	
Address Line 2:	
Town/City:	
County:	
Postcode:	

Trading Address (if different from above)

Address Line 1:	
Address Line 2:	
Town/City:	
County:	
Postcode:	

Contact Details

Main Telephone:	
Email Address:	
Website:	

SECTION 3: BUSINESS DESCRIPTION

Industry/Sector:	
Number of Employees:	

Please provide a brief description of your business activities:

Who are your main customers?

SECTION 4: FINANCIAL INFORMATION

Annual Turnover (Last Complete Year):	£
Annual Turnover (Year Before):	£
Net Profit (Last Complete Year):	£
Current Year Turnover (to date):	£
Projected Annual Turnover:	£

Business Bank Account

Bank Name:	
Account Name:	
Sort Code:	

Account Number:	
How long has the account been open?	

Existing Debts and Financial Commitments

Please list all existing business loans, overdrafts, and other financial commitments:

Lender/Creditor	Type of Facility	Outstanding Balance	Monthly Payment
		£	£
		£	£
		£	£
		£	£

Outstanding Invoices (Accounts Receivable)

Total Outstanding Invoices:	£
Of which, overdue (past terms):	£
Average days to receive payment:	days

SECTION 5: DIRECTORS AND SHAREHOLDERS

Please provide details of all directors and shareholders holding 25% or more of the issued share capital.

Director/Shareholder 1 (Primary Contact & Guarantor)

Title:	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other: _____
Full Legal Name:	
Date of Birth:	DD/MM/YYYY
Nationality:	
Position in Company:	
Shareholding (%):	%

Mobile Telephone:	
Email Address:	

Residential Address

Address Line 1:	
Address Line 2:	
Town/City:	
Postcode:	
Time at Address:	years / months
Residential Status:	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with family <input type="checkbox"/> Other

If at current address for less than 3 years, please provide previous address:

Previous Address:	
Postcode:	

Director/Shareholder 2 (if applicable)

Full Legal Name:	
Date of Birth:	DD/MM/YYYY
Position in Company:	
Shareholding (%):	%
Residential Address:	
Postcode:	
Email Address:	

Please attach additional sheets if there are more directors/shareholders.

SECTION 6: SECURITY OFFERED

All loans require a personal guarantee from at least one director. Additional security may be required for loans exceeding £2,000.

Personal Guarantee

- I/We confirm willingness to provide a personal guarantee for this loan.

Additional Security (if applicable)

Please indicate if you are able to offer any of the following as additional security:

- Residential property (second charge)
- Commercial property
- Business assets (equipment, vehicles, stock)
- Debenture over company assets
- Cash deposit
- Other: _____

If property security is offered, please provide details:

Property Address:	
Estimated Value:	£
Outstanding Mortgage:	£
Mortgage Lender:	

SECTION 7: TRADE REFERENCES

Please provide details of two trade references (suppliers who provide you with credit terms):

Reference 1

Company Name:	
Contact Name:	
Telephone:	
Email:	

Credit Terms Offered:	e.g., 30 days
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Reference 2

Company Name:	
Contact Name:	
Telephone:	
Email:	
Credit Terms Offered:	e.g., 30 days

SECTION 8: IMPORTANT QUESTIONS

Please answer the following questions honestly. Providing false information may result in your application being declined or loan being recalled.

Has the company or any director ever:	Yes / No
Been subject to a County Court Judgment (CCJ)?	
Been involved in bankruptcy or insolvency proceedings?	
Had a winding-up petition presented against the company?	
Entered into an Individual Voluntary Arrangement (IVA)?	
Defaulted on any loan or credit facility?	
Been a director of a company that has been liquidated?	
Been involved in any current or pending litigation?	
Had any loan or credit application declined in the past 12 months?	

If you answered "Yes" to any of the above, please provide details:

SECTION 9: SUPPORTING DOCUMENTS CHECKLIST

Please submit the following documents with your application. Incomplete applications may delay processing.

Company Documents

- Latest filed annual accounts (minimum 2 years if available)
- Management accounts (if more than 9 months since last filed accounts)
- Business bank statements (last 6 months)
- Certificate of Incorporation
- VAT returns (last 4 quarters, if VAT registered)

Director/Guarantor Documents

- Proof of identity (passport or driving licence) - for each guarantor
- Proof of address (utility bill or bank statement, dated within 3 months) - for each guarantor

Additional Documents (if applicable)

- Property valuation / estate agent appraisal (if property security offered)
- Mortgage statement (if property security offered)
- Details of equipment/assets offered as security
- Outstanding invoices / debtor list
- Contracts / orders supporting loan purpose

SECTION 10: DECLARATIONS AND AUTHORISATIONS

Declaration

By signing this application form, I/we (the Applicant) declare and confirm that:

- All information provided in this application form is true, complete, and accurate to the best of my/our knowledge and belief.
- I/We understand that Instant Cash Flow Ltd will rely on this information in deciding whether to offer a loan facility.
- I/We will notify Instant Cash Flow Ltd immediately of any material change in circumstances affecting the information provided.
- I/We have read and understood the Terms of Business and agree to be bound by them.
- I/We understand that a personal guarantee is a serious legal commitment and have had the opportunity to seek independent legal advice.
- I/We understand that providing false or misleading information may result in the application being declined, any facility being withdrawn, and may constitute a criminal offence.

Credit Search and Information Sharing Consent

By signing this application form, I/we authorise Instant Cash Flow Ltd to:

- Search my/our personal and business credit files with credit reference agencies to assess this application.
- Share information about this application and any resulting loan facility with credit reference agencies.
- Contact the trade references provided to verify creditworthiness.
- Contact our bank and accountant to verify financial information provided.

Data Protection

I/We understand that Instant Cash Flow Ltd will process personal data in accordance with the UK General Data Protection Regulation (UK GDPR) and Data Protection Act 2018. Full details of how data is processed are set out in the Privacy Notice available on request.

SIGNATURES

This application must be signed by at least one director authorised to act on behalf of the company and who is willing to provide a personal guarantee.

Director/Guarantor 1

Full Name:	
Position:	
Signature:	
Date:	DD/MM/YYYY

Director/Guarantor 2 (if applicable)

Full Name:	
Position:	
Signature:	
Date:	DD/MM/YYYY

HOW TO SUBMIT YOUR APPLICATION

Please submit your completed application form and supporting documents by:

Email: info@instantcashflow.uk

Questions? Call us on 07944090685 or email info@instantcashflow.uk

FOR OFFICE USE ONLY

Application Received:	Credit Check Completed:	Decision Date:
Decision:	<input type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Referred	
Approved Amount:	Interest Rate:	Term:

£	%	months
Assessed By:	Approved By:	Funds Disbursed:

Notes:

END OF APPLICATION FORM