

***if*: the Guildhouse Interest Free Loan Service Outline Document**

These are the questions you will be asked to address in the online application form.

Are you a current Guildhouse member?
Associate, Accredited or Allied Member

PERSONAL DETAILS

Contact Name:
Trading Name (if applicable):
Address:
Postcode:
Date of birth:
Telephone:
Email:
Bank details: Branch/BSB No:
Account No:
Australian Business Number (ABN) number:

NATURE OF YOUR PRACTICE

1. Please describe your current practice and your work in the cultural and creative sector
(maximum word count 400 words)
2. How long have you been working in the sector? (maximum word count 400 words)
3. What was the earned income from your business activities last year?
4. Do you have any other sources of income e.g. from a part time job?
5. Please provide 5 examples supporting evidence of your work
These examples can include images, links or documents
6. Have you received any form of Government funding for your activities any time over the last five years?
Please supply details of grant and contact person in the organisation you received the grant from:
7. Have you received any other form of financing for your work in the form of loans, sponsorship or crowdfunding?

***if*: the Guildhouse Interest Free Loan Service Outline Document**

THE LOAN

8. Purpose of the loan. Please provide a description of the project for which the loan is required.
(maximum word count 400 words)

9. Amount required for borrowing (upto \$5,000): \$
An administration fee of 5% will be paid as part of loan re-payment.
Amount required + 5% of amount required = total amount required: \$

10. Date from which you require the loan.

11. Why is a loan appropriate to your circumstances?
Please describe why you are looking for a loan from Guildhouse and if you have tried to access any other form of funding or finance for this particular project.
(maximum word count 400 words)

OUTCOMES

12. What difference will having the loan make to your own professional development, your project and/or your community? (maximum word count 400 words)

RE-PAYMENT

13. How do you propose to re-pay the loan? All loans will be expected to be re-paid between three and twelve months. What re-payment method and amounts would be appropriate to your circumstances?

14. What evidence can you provide of your ability to repay the loan? (these may be documents requested during assessment including a budget for the proposed project, evidence of pre-sales or written confirmation of a grant?) (maximum word count 400 words)

15. What form of guarantee could you provide?
Guarantors will not be necessary for all loans from the Guildhouse Interest Free Loan Service. However it would be beneficial if you could indicate any assets, confirmed grant aid, individual or organisational guarantors for a loan. (maximum word count 400 words)

REFEREES

16. Please provide the contact details of at least two referees (name, organisation and contact details including phone number) specific to this project with at least one reference for your work from either:

- a recognised professional or membership body/service organisation,
- a local government cultural/ community officer, or
- a state government funding body.

***if*: the Guildhouse Interest Free Loan Service Outline Document**

The following information outlines your rights and responsibilities if you are successful in your application for a *if*: the Guildhouse Interest Free Loan Service. You do not need to respond to these sections. It is included for your overall understanding of *if*: the Guildhouse Interest Free Loan Service.

BUSINESS PURPOSE DECLARATION – National Credit Code

Finance Agreement

I declare that the credit I am applying for through Foresters Community Finance is to be applied wholly or predominantly for

1. Business Purposes or
2. Investment purposes other than investment in residential property

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for

1. Business Purposes or
2. Investment purposes other than investment in residential property

YOUR RIGHTS AND RESPONSIBILITIES

As *if*: the Guildhouse Interest Free Loan Service is a perpetual community based finance scheme designed to assist the cultural and creative sector it is important that you apply in good faith and repay as agreed so that other members of the sector can get access to credit as required.

You have a right to:

- Be informed about the scheme's eligibility criteria
- Be informed about loan decision making processes
- Be informed about the Terms and Conditions of the loan
- Know how information about you is recorded and who will have access to your information.
- Information gathered at the initial enquiry stage will be kept for 12 months. Information gathered for the loan application will be kept for five years. All information will be kept on a secure database and/or in a locked and secure filing cabinet.
- Make a complaint and have the complaint dealt with fairly and promptly without retribution
- Access your personal file after *if*: the Guildhouse Interest Free Loan Service committee has received a request in writing.

Your responsibilities are to:

- Ensure all information provided for the purpose of the loan enquiry and interview are true and correct and that no false or misleading information is given at any time.
- And if the loan is granted:
- Make regular repayments as stated in your Loan Agreement
- Advise *if*: the Guildhouse Interest Free Loan Service if you are experiencing difficulties making your repayments
- Advise *if*: the Guildhouse Interest Free Loan Service if you change your address or telephone number
- Agree to *if*: the Guildhouse Interest Free Loan Service evaluating the success of the loan and preparing public documentation on the agreement and outcomes of the project
- Agree to acknowledge *if*: the Guildhouse Interest Free Loan Service in providing assistance on any documentation created by the Applicant on the project for which the loan is agreed.

DECLARATION

I declare that the information I have provided in this application and accompanying documents is true and complete. I am aware that it is on the basis of the information that I have provided that Foresters Community Finance and *if*: the Guildhouse Interest Free Loan Service committee will make its decision whether or not to grant me a loan. I authorise Foresters Community Finance to make all enquiries which it considers necessary to fully assess my application.

As your application is for a commercial purpose by submitting this application you expressly consent to Foresters Community Finance maybe obtaining your credit report containing your credit information in order to assess your commercial loan application. The signature below evidences that you have received a copy of the Foresters Group - APP Privacy and Credit Reporting Collections Statement with this application which outlines how we collect, deal with and exchange information with third parties.