

PRIVATE AND CONFIDENTIAL LIMITED COMPANY FINANCIAL PROFILE

Office Use only:

Client Reference: (Key)	
Clients Names:	
Date of completion:	
Date Terms of Business issued:	
Date Fact Find updated:	

Financial Services and Markets Act 2000

Independent Financial Advisers and Mortgage Brokers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any, or all of the questions or, if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided.

**Company details:**

Name of the firm:	
Name and title of firm contact:	
Registered Address of the firm:	
Postcode:	
Telephone number:	
Fax number:	
Company email:	
How did you start the firm? (i.e. Self-Financed, Management Buy Out, Acquisition)	
How long has the firm been running?	
What is the firm structure today? E.g. is it part of a group of companies?	
What is the main activity of the firm?	
Is the company registered as a Special Purpose Vehicle (SPV) or a Multiple Purpose Vehicle (MPV)?	
If an SPV, how has this been registered with Companies House?	
Notes/Additional Information (e.g. Has the registered number been recorded or Certificate of Incorporation/Memo & Articles of Association been seen/copied?)	

**Directors/Shareholders:**

Name of directors /shareholders?				
Date of Birth?				
Smoker?				
Role in Firm?				
Area of involvement in firm?				
Date commenced?				
Expected retirement age?				
% shareholding?				
Salary (PA)?				
Bonus / Dividend?				

**Key People:** Apart from the directors, list the people who have a key role in your firm

Name of person?				
Date of Birth?				
Smoker?				
Job title?				
Area of involvement in firm?				
Date commenced?				
Salary (PA)?				
Benefits?				
If you lost one of these key people due to illness or death would you be able to maintain your profitability and future plans? Please answer Yes or No				
Have you insured against this risk?				
If Yes, please give details below:				
If NOT does this concern you?				

**Brief trading summary (last 3 years)**

Can you supply copies of published and/or management accounts? Y/N	
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**If yes, then you need to complete the following section**

Financial year ends on?		Corporation Tax %	
Trading year:			
Issued share capital?			
Authorised share capital?			
Turnover?			
Gross Profit?			
Net Profit after tax?			
If a company, was a dividend paid?	Y / N		Y / N
Name and Address of firm's accountants			
Telephone No.			
Do they give financial guidance to the shareholders/directors?			Yes/No
Do they act as auditors?			Yes/No
Do they act as tax planners?			Yes/No
How many employees are there?	Full time		Part time

**Property Portfolio:**

How many properties do you currently let out?				
Property Address:		Property Address:		
Loan o/s:		Loan o/s:		
Monthly payments:		Monthly payments:		
Product type:		Product type:		
Product Rate:		Product Rate:		
Term o/s:		Term o/s:		
ERC period remaining:		ERC period remaining:		
Rent:		Rent:		
Review: Y/N		Review: Y/N		

Property Address:		Property Address:		
Loan o/s:		Loan o/s:		
Monthly payments:		Monthly payments:		
Product type:		Product type:		
Product Rate:		Product Rate:		
Term o/s:		Term o/s:		
ERC period remaining:		ERC period remaining:		
Rent:		Rent:		
Review: Y/N		Review: Y/N		

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Product Rate:		Product Rate:	
Term o/s:		Term o/s:	
ERC period remaining:		ERC period remaining:	
Rent:		Rent:	
Review: Y/N		Review: Y/N	

### Credit History:

Please answer yes or no to the following questions:	Director 1	Director 2	Director 3	Director 4
Have you ever had a mortgage or loan application refused?				
Have you ever had a judgement for (a guarantor) debt or loan default registered against you?				
Have you ever been declared bankrupt?				
Have you ever failed to keep up repayments under any previous or current mortgage?				
Have you ever failed to keep up repayments under any previous or current rental or loan agreement?				
Have there been any company defaults? If yes, please provide details:				

### New / Re-financing requirements

Reason for the mortgage i.e. purchase / remortgage / debt consolidation / capital raising / bridging loan / other?			
Address of property to be mortgaged:			
Will the property be redeveloped and sold?			
Price of property being purchased?		How much do you wish to borrow?	
Amount of deposit?		Source of deposit?	
Do you wish to add any outstanding debt?		If so, how much?	
Preferred mortgage term?		Reason for this term?	
Are funds available to pay the fees?		Where are these funds held?	
Are improvements required?		How are these to be funded?	
Do you require an interest only mortgage?		If so, how are you going to repay the capital?	



## Key information about the type of mortgage applicable to you

In order to give you a high standard of service, we need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances. State a reason where you answer 'Yes'.

Might income or expenditure change significantly within the foreseeable future?	
if answered to income, please provide approximate timescale / Amount / Reason:	
if answered to expenditure, please provide approximate timescale / Amount / Reason:	
Are there any plans to pay off some or all of the mortgage in the foreseeable future?	
if yes provide approximate timescale / Amount / Reason:	
<b>Mortgage requirements: please provide answers to these questions along with your reasons and timescales:</b>	
An upper limit on your mortgage costs for a specific period? Reason and for how long:	
To fix your mortgage costs for a specific period? Reason and for how long:	
A rate linked to the Bank of England base rate Reason and for how long:	
A discount on your mortgage repayments in the early years Reason and for how long:	
Access to an initial cash sum (known as a cashback) Reason and for how long:	
Which of the following are important to you? please answer yes or no:	
a. No early repayment charge on your mortgage at any point	
b. No early repayment charge overhang after selected rate ends	
c. Speed of mortgage completion	
d. Ability to add fees to the loan	
e. Ability to make underpayments or overpayments	
f. Free legal fees	
g. No valuation fee	
h. Have valuations fees refunded	

**Shareholder purchase/partnership protection:**

Do the Directors have Wills?	
Is there a Company agreement?	
Is so what type? Buy & Sell/Cross Option/Automatic Accrual	

Name	What would the directors like to happen to their interests in the firm in the event of their death or incapacity?

Name	What currently happens to your interest in the firm should you die suddenly?	How would this affect control and to what extent?

**Solicitors:**

Name and address of the firm's solicitors:	
Telephone no.	

**Bankers:**

Name and address of the firm's main bankers:	
Bank / Branch or commercial manager:	
Contact details:	
What services do they provide?	

**Principle Assets:**

Premises			
Description i.e. factory, office, warehouse etc.			
Total value			
Owner occupied Y/N		Subject to mortgage Y/N	
Leased Y/N		Unexpired term of lease Y/N	
Other major assets			

**Value of the business:**

Approximately, what is the current value of the business?			
What share valuation, if applicable		Date of valuation	
Corporation Tax – District and reference number (if applicable)			

**Directors loan account:**

Are there any personal loans from directors/Shareholders? If yes, please give details.				
Director/Shareholder				
Inception date:		Amount:		Repayment period:
What arrangements are there in the event of the death of?				

**Commercial Loans:**

Does the business have any outstanding loans, if yes, please give details				
Source:	Banks	Mortgages	Overdrafts	Other
Inception date:				
Amount:				
Current interest rate:				
Repayment period:				
Who is guarantor?				
Repayment/interest only:				
Are there any other loans being considered, if yes please give details?				
Other relevant life policies to cover any loans, please provide details:				

**Employee benefits:**

Permanent Health Insurance					
Provider?	Level of benefit?	Deferment period?	Number of members?	Review date?	Total annual premium?
Notes:					

Group Life Cover				
Provider?	Level (s) of benefits?	Number of members?	Review date?	Total annual premium?
Notes:				

**Key priorities: (please indicate on a scale of 1-3 being 1 as a high priority)**

Mortgage / remortgage	Mortgage protection	Keyperson / shareholder protection	Retirement planning directors	Retirement planning employees
Death in service	Privat medical insurance	Income protection	Company investment	Loan protection
Please provide further details of your requirements that you have indicated above				

## Director Declaration

I/we confirm that the information I/we have provided is to the best of my knowledge correct. I/we have provided this information understanding that it is used to form the basis of any advice and recommendations made to the firm and that I/we am/are not under any obligation to take up any recommendations made.

I/we understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I/we understand that I/we must be sure of the firm's ability to meet that commitment having given consideration to all other expenditure, and the provision of any emergencies, which may require access to funds.

I/we confirm I/we have received an Initial Disclosure Document (terms of business). I/we understand that the Initial Disclosure Document (terms of business) should be read carefully.

I/we further declare that if I/we did not wish to disclose certain financial information, I/we am/are aware that this may prevent my adviser from being able to identify areas where it might have been appropriate to make recommendations, or, which could have an effect on any recommendations made.

**NB. Please understand that we reserve the right to decline to give advice if full information is not provided.**

We will be storing the information from this on computer, the purpose being to enable accurate advice to be offered to you. We may wish to write to you informing you of products or services available. However, if you do not wish to benefit from this service, please tick this box.

	Client:	Co-Director	Consultant
Signature:			
Full name:			
Date:			

**WP Property Finance is the trading name of Positive Property Finance Ltd. First Floor, Media House, 3 Threshelfords Business Park, Inworth Road, Feering, Essex. CO5 9SE Tel. No. 01206 586580 which is authorised and regulated by the Financial Conduct Authority under FCA reference number: 702870**

**YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT REPAY LOANS ON TIME OR KEEP UP PAYMENTS ON ANY MORTGAGE OR LOAN SECURED ON IT**