



APPLICATION FORM

AND

GUIDANCE NOTES

norwich4business programme

About the Programme

What is the purpose of the scheme?

The scheme is for assisting people who have been made redundant from companies in the Norwich Area who are considering setting up a new business, in the Norwich Area. As well as the City of Norwich, this includes the urban fringe – see below.

The members of the scheme are committed to supporting the establishment and growth of new small businesses. The scheme is particularly aimed at supporting new businesses that are innovative, demonstrate the ability to deliver sustainable economic growth and job creation, adopt good business practices and deliver environmental benefits.

Who can apply?

The scheme is open to people who have been working in the Norwich Area who are either under threat or notice of redundancy or were made redundant within the past 12 months. The applicant must be intending to set up a new business either in premises in the Norwich Area, or from home with the intention of moving to the Norwich Area in the short to medium term. As well as the city itself, the Norwich Area includes - Costessey (Old and New), Taverham, Drayton, Hellesdon, Horsham St Faith, Horsford, Beeston St Andrew, Spixworth, Catton, Sprowston, Rackheath, Thorpe St Andrew, the Plumsteads, Easton, Postwick, Trowse, Cringleford, Colney and Bawburgh.

Applicants must demonstrate that have failed to raise all necessary funds from other sources. However, it is recognised and accepted that applicants may well be approaching traditional lenders and whilst the programme manager will not be undertaking means testing, it is expected that applicants will demonstrate the use of some of their own resources.

Equalities Statement - All of the scheme's supporting organisations work to promote equal opportunities within their recruitment and employment processes and practices and this also applies to the provision and access of services supplied by those organisations – be they public or private sector.

All of the partner organisations (whose logos appear on the back cover) produce their own statements of policy on equal opportunities. Although we have not sought to amalgamate these policies into a specific policy for this scheme, applicants should rest assured that their application will be dealt with fairly, in strict accordance with the aims of the collective policies.

The Norfolk Community Foundation will handle your application in the initial stages and as such you may wish to view a copy of their policy, which will be made available upon request. Alternatively, the policies of any of the partner organisations can also be made available.

What assistance is available?

The scheme can provide finance and some professional services. When finance is provided as an interest free loan, repayment will be mutually agreed. However, in some circumstances a subscription may be made, in return for a small percentage of the business. There is no fixed upper or lower limit, but normally an amount of between £5,000 and £20,000 depending on the nature of the proposal, will be available. In kind support may also be available as part of the support package from professional firms who are part of the scheme, such as solicitors, accountants etc.

What can the funding be used for?

The finance could be used (for example) to:

- meet start-up costs
- assist with developing new products/services
- pay for professional services, such as legal fees, Intellectual Property advice, tax advice, commercial property advice etc
- training and skills development
- acquisition of capital equipment

The funding should not be used to pay for the writing of a business plan, although some of the funding could be used to pay for actions identified that need to be undertaken to support the start-up phase, or to make the business viable. Applicants requiring support with the development of their business plan should, before making an application, contact BusinessLink East to participate on the new business start-up scheme. (This scheme includes a wide range of specialist help and support that should be explored before applying to this programme for financial support).

Conditions

- regular reports will need to be provided to the programme administrator giving an update on progress. As a minimum, these should be provided annually, but for stage payments, reports will be expected before 2nd and subsequent payments are released. Where non-financial support is provided, a report from the provider of that support will be required
- your business must acknowledge the support of the programme on literature, websites and in the workplace
- your business must demonstrate a reasonable commitment to fair levels of pay and adequate Health and Safety provision

- the scheme will not support any activity which may be considered illegal, immoral, or which supports or promotes a political or religious viewpoint
- the Panel will pay regard to the impact of the support for a proposal on local competition. It cannot be seen to subsidise the establishment of one business that may seriously adversely impact on another.

What to do next:

- 1 Please complete the attached form and return signed by post to:

Norfolk Community Foundation
St James Mill
Whitefriars
Norwich
NR3 1SH

or email
info@norfolkfoundation.com
*(please mark as norwich4business
application in the title box).*

- 2 Please also include a Business Plan. Please note, the programme does not provide a fixed format for a business plan. Normally, a business plan will need to be provided at the time of application and you may use a fixed format as provided by BusinessLink East, an enterprise agency, a bank or an accountant.

If you have any difficulty in completing this form, please contact:

Norfolk and Waveney Enterprise Services (NWES) 0845 6099991

Business Link East 0845 7171615

Norwich Enterprise Agency Trust (NEAT) 01603 625977

Women's Employment Enterprise and Training Unit (WEETU) 01603 767367

However, applicants may produce a plan using their own format but in all cases the following information should be included where practicable:

- the market that the product(s) or service(s) will be aimed at;
- customer research and analysis;
- marketing strategy to target market(s);
- start up costs – itemised and contained within cashflow and profit and loss;
- operating costs - itemised and contained within cashflow and profit and loss;
- sales projections - itemised and contained within cashflow and profit and loss;
- where are primary suppliers based;
- risks.

Please also include:

- 3 **Copies of letters or other written evidence** that you have sought assistance elsewhere and that these sources are not able to provide you with all of the support you require.
- 4 **Quotes for the services, products, fixed assets or other costs** for which you are seeking funding,

What happens Next?

Once we receive your completed application form and supporting documents, it will be checked by the Administrator for completeness and eligibility. This will happen within 5 working days of receipt and any requests for further information will be made at this stage. Normally requests will be made by email and failure to respond within the allotted timescale could render your opportunity invalid.

Once your eligibility has been acknowledged and once all the relevant information has been made available it will be sent to the Assessment Panel, which consists of representatives of the sponsoring and supporting organisations (see back cover).

Panel meetings will be held every four weeks. You will be required to attend the Panel, and you are welcome to bring along a business advisor. You will have the opportunity to put your case and answer any questions that the Panel may have.

The final decision and any conditions or recommendations will be made by the Panel and in most cases you will be informed of the decision at the meeting. If you are successful the Panel will set out the conditions. If you are unsuccessful the Panel will explain its reasons and may suggest options for amending and resubmitting your application or direct you to other sources of funding. Alternatively the Panel may decide that it would like to support you and your proposal in principle but that you need to undertake further work before it can make a final decision. In some circumstances it may offer interim support to enable you to progress your application further.

The Panel's decision is final. Until then you should not conduct your business on the assumption that your application will be successful. You will receive payment after you have signed an agreement, in accordance with the conditions, which will state your obligations including the proposed loan repayment schedule. Evidence may be required to prove that the money has been spent on what was agreed by the panel ie. in the form of invoices/bank statements.

Applicants should also note that approval of a loan should in no way be construed as an endorsement of your activity by the Panel, or the scheme's supporters. The approval of your application and the making of any grant, subscription or loan is not to be taken by you or any other person as a guarantee or warranty that your proposals

are viable. No liability will be accepted by the Panel in the event of subsequent failure of your business.

norwich4business programme

Application Form

Personal Details

Name

Address

Telephone Number

Mobile Number

Fax Number

Email Address

Employment

Name of Employer (current or most recent)

Address

Contact Name (line manager)

When (to be) made redundant.
Please attach copies of any
letter or notice of redundancy

How long in post

Position

Please explain circumstances
of redundancy

The Proposal

Name of business

Nature of business

Proposed address of business

Proposed starting date

Previous experience of
running a business

Name, organisation and contact details of business advisor	
Have you ever been declared bankrupt or insolvent (Y/N) If yes, please provide details	
Training or other relevant management experience	
Please describe any constraints or difficulties you will need to overcome (for e.g. disability, child care, health)	
Nature of advisory services sought	
Total start up funding required	£
Total applied for	£
Personal contribution to the proposal	£

Total from other sources
(please state where)

£

Do you require any business
and/or legal advice?

How will the funding applied
for be used? (Please indicate
quotes, estimates)

What will your role be?

Other key positions/personnel
already involved

Outcomes proposed:

By end of

1 year

2 years

5 years

Staffing Numbers

Turnover £000

Other significant outcomes

How would you proceed if no support was available?

How would you proceed if a reduced amount was offered?

DECLARATION

I hereby certify that all information given in this application is true and accurate to the best of my knowledge and belief and I am not aware of any undisclosed facts, which are likely to be material to the consideration of this application.

I also acknowledge that approval of the loan should in no way:

- be construed as an endorsement of the proposed activity by the Panel, or the scheme's supporters;
- be taken by you or any other person as a guarantee or warranty that the proposals are viable;
- no liability will be accepted by the Panel in the event of subsequent failure of the business.

I also permit the NCF or N4B partners to contact the named advisor or organisation whose contact details I have included in the application form.

Full Name of Signatory: _____

Date: _____

Signed: _____

Equalities Monitoring Form



Information supplied on this form is strictly confidential and does not form part of your application. This page will be removed from your application form and the information will not be taken into account when making the appointment, nor will it be supplied to the assessment panel.

Information you provide will be handled and stored in accordance with the Data Protection Act 1998.

Partners of the Norwich4Business Programme welcome applications from all sections of the community. It is a fundamental principle of our collective policies that all people are equally valued regardless of their gender, age, disability, race, ethnic origin, language, religion or sexual orientation. The aim of our collective policies is to ensure that the assessment process does not allow unfair discrimination and to promote equality of opportunity for all.

To help us meet this commitment, we hope that you will assist us in monitoring the applications process by completing this form. Only by collecting the information provided on this form can we progressively assess our collective performance and identify where improvements should be made.

Please fill in all sections in black ink

Male

Female

Surname

Age I am

Under 21

First Names

21 – 30

51 - 60

Nationality

31 - 40

60 - 64

41 - 50

65 or over

Communication

I heard about this scheme through:
Please give one answer only.

Internal Bulletin

Religion

If you feel the choices below do not provide a suitable option, please write how you would describe your religion.

Job Centre

Local Newspaper*

National Newspaper*

Professional/trade journal*

Business support agency

Other*

*Please specify

Christian

Sikh

Judaism

Muslim

*Please specify

Hindu

Buddhist

None

Other*

Ethnic origin

The following categories are recommended by the Commission for Racial Equality. If you feel the choices do not provide a suitable option, please write how you would describe your ethnic origin.

(a) White

- British
- Irish
- Any other white background

(c) Asian or Asian British

- Indian
- Pakistani
- Bangladeshi
- Any other Asian background

(e) Chinese or other ethnic group

- Chinese
- Any Other

(b) Mixed

- White and Black Caribbean
- White and Black African
- White and Asian
- Any other mixed background

(d) Black or black British

- Caribbean
- African
- Any other black background

If you have ticked one of the **'any other'** boxes,
please describe your ethnic origin below.

Disability

Do you have a disability?

Yes

No

Definition of Disability

The Disability Discrimination Act 1995 defines disability as follows:

A person has a disability if he/she has a physical or mental impairment which has a substantial and long term effect on his/her ability to carry out normal day to day activities.

According to the Act, a disabled person is currently someone who:

- Has a physical or mental impairment
- The impairment has an adverse and substantial effect on his or her ability to carry out normal day to day activities
- The effect of the impairment is long term

Examples of conditions covered include:

- Physical impairments: diabetes; epilepsy; multiple sclerosis; cancer; cerebral palsy; heart disease
- Mental impairments: schizophrenia; dyslexia; bi-polar disorder; learning difficulties
- Progressive conditions: cancer; multiple sclerosis; muscular dystrophy; HIV infection

Sensory impairments, such as blindness, having partial sight or hearing loss are also included within 'physical and mental impairments'.

Signature

Date

For office use only

Put forward to
the Panel

Supported

MILLS & REEVE

