



FINANCE APPLICATION FORM



5. Number of staff employed in the business Casual Part time Full time
6. Have you had any Advisers or key staff members resign in the last 12 months & if so why
 No Yes (give details) _____
7. Business premises Owned/Mortgaged Leased Run from home
8. Date business was established
9. Date current owners started in the business
10. List the top 5 Fund Managers that make up the majority of your current business funds under management
1. 2. 3. 4. 5.

Financial Profile

INCOME BREAKDOWN

1. Renewal or Ongoing Income		1/7/05 – 30/6/06	1/7/06 – 30/6/07	1/7/07 – 30/6/08	
1. Risk		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
2. Financial Planning & Advice (fees or trails)		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
3. Other ongoing income		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
4. Total renewal/ongoing income		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
2. Total Income					
1. Risk		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
2. Financial Planning & Advice	Commission	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
	Fees	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
3. Other fee for service income		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
4. Total income		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
5. Net profit before tax		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
3. Funds under advice & Premiums in Force Book		30/6/05	30/6/06	30/6/07	30/6/08
1. Total Funds under advice		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
2. Premiums in Force Book		<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
4. Estimate percentage of new clients resulting from				30/6/08	
1. Marketing (eg: seminars, advertising, cold calls)				<input type="text" value="\$"/>	
2. Referrals				<input type="text" value="\$"/>	
3.. Other				<input type="text" value="\$"/>	
5. Risk Policies				30/6/08	
1. Total number of risk policies				<input type="text" value="\$"/>	
6. Risk Policy Claims				30/6/08	
1. Number of claims per category				<input type="text" value="\$"/>	
a) Life insurance				<input type="text" value="\$"/>	
b) Trauma insurance				<input type="text" value="\$"/>	
c) Disability insurance				<input type="text" value="\$"/>	
d) Total & permanent disability insurance				<input type="text" value="\$"/>	
e) Other insurance				<input type="text" value="\$"/>	

Statement of Assets & Liabilities

Name(s): _____

ASSETS

	Address	\$
House of residence	<input type="text"/>	<input type="text"/>
Other real estate	1. <input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>
	3. <input type="text"/>	<input type="text"/>
	4. <input type="text"/>	<input type="text"/>
Accounts	Bank	
	1. <input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>
	3. <input type="text"/>	<input type="text"/>
Motor Vehicle	Details	
	1. <input type="text"/>	<input type="text"/>
Other Assets	Boats/Caravans/Trailer/Motorbike <i>(insurance cover)</i>	<input type="text"/>
	Furniture & personal effects <i>(insurance cover)</i>	<input type="text"/>
	Jewellery <i>(insurance cover)</i>	<input type="text"/>
Investments	Superannuation <i>(company)</i>	
	1. <input type="text"/>	<input type="text"/>
Share Portfolio	2. <input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Share of Company/Business <i>(going concerns only)</i>	
Other Investments	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Insurance	Life Policy & Company	
	1. <input type="text"/> Surrender Value	<input type="text"/>
	2. <input type="text"/> Surrender Value	<input type="text"/>
Total Assets (A)		<input type="text"/>

LIABILITIES

	Bank	Term – Yrs	Int. rate	\$
Home Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Mortgages (investments)	1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	3. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	4. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Overdraft	Bank	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Loans/Leases	1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Cards	Bank/type			
	1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other liabilities	Details			
	1. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax owned	Year	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Liabilities (B)				<input type="text"/>

In the event of your death, disability or suffering a major illness, do you have arrangements in place to protect your:

- Home Yes No
- Assets Yes No
- Family's current lifestyle Yes No

Net Assets (A – B)

I declare that the above information, provided by me, is true & correct

Signature _____

Signature _____

_____ Date ____/____/____

_____ Date ____/____/____

Current Business Borrowings

Details of current bank/finance loans, leases, hire purchase & other liabilities (including bonds, guarantees, trade finance and commercial bill facilities)

Type of loan	Name of bank/ finance company	Outstanding balance	Approved limit	Monthly payment	Interest rate	Type of security pledged	Value of security pledged
Overdraft					%		
Business/ Term/Loans	1.				%		
	2.				%		
Commercial Bills	1.				%		
	2.				%		
Hire Purchase	1.				%		
	2.				%		
	3.				%		
	4.				%		
	5.				%		
	6.				%		
Leasing	1.				%		
	2.				%		
	3.				%		
	4.				%		
	5.				%		
	6.				%		
Other					%		

Other Business Interests

Related Company/Business Name: _____ ABN: _____

Nature/History of Business: _____

Business Owner/Director: _____ Position: _____ % O'ship: _____

Related Company/Business Name: _____ ABN: _____

Nature/History of Business: _____

Business Owner/Director: _____ Position: _____ % O'ship: _____

Related Company/Business Name: _____ ABN: _____

Nature/History of Business: _____

Business Owner/Director: _____ Position: _____ % O'ship: _____

General Information

Systems

Who prepares your management accounts

Name: _____

Position/Title: _____

Qualification: _____

Experience: _____

What accounting software do you use _____

What management reports do you produce & how often are they reviewed _____

Client Management Systems

Do you have a formal referral network? Yes No

If so, please outline your formal referral process & how long they have been in place. _____

What has been the growth of your client base for the last 3 years? Year 1 _____% Year 2 _____% Year 3 _____%

What client management system do you use? ie, Visa-Plan etc. _____

Provide details of your client management process _____

Purpose of finance

BREAKDOWN OF FINANCE/AMOUNT REQUESTED	PURPOSE
\$	
\$	
\$	
Total	\$

Loan Repayment

How will you repay this loan

From Cash Flow From Sale of Assets Other repayment source (give details) _____

How often would you like to make repayments

Monthly Quarterly Half-yearly Annually Other (give details) _____

Preferred repayment amount _____

Business Purchase

If you are purchasing a financial planning business, briefly explain the nature & history of the business you are purchasing _____

Will security be offered for all or part of this loan Yes No If yes, state amount \$ _____

Detail asset/s owned by the company/business or its principals that will be offered to the bank to secure lending

Mortgage over Company Assets (Mortgage Debenture)

Bill of Sale over Business Assets

Guarantee/s

Provided by owner/partner/director: No 1 No 2 No 3 (refer Owners/Partners/Directors details above)

or by another guarantor as detailed below

Name _____ Date of Birth ____/____/____

Address _____ Postcode _____

Mortgage over Freehold Property

Owned by the company/business Owned by other parties

Type of Property

First Property

Second Property

Third Property

Industrial

Commercial

Industrial

Commercial

Industrial

Commercial

Residential

Vacant Land

Residential

Vacant Land

Residential

Vacant Land

Property Address

Owner's name/s

Estimated Market Value

\$ _____

\$ _____

\$ _____

Name of any existing Mortgagee _____

Amount of Loan Outstanding \$ _____ \$ _____ \$ _____

Other Security (give details) _____

Client Register Acquisition

If acquiring a new client register, explain in detail the nature of the register including the number of clients, age of policy holders, number of claims etc _____

Please outline the key points of your business plan relating to the management, support & growth of the new register of clients obtained from this acquisition _____

Financial Planners Application Form

When returning the financial information kindly ensure the following are included to assist in handling your enquiry:

ATTACHED

1. Statement of Personal Assets/Liabilities and details of financial commitments
2. Accountant Prepared Financial Statements (Balance Sheet, P&L) for the previous 3 years of your current business operation.
3. Interim Management Accounts for most recent year/period of your current business operation.
4. Accountant Prepared Financial Accounts (Balance Sheet, P&L) for the previous 3 years for the business being acquired.
5. Confirmation of Corporate Structures ie; company/trust structures/partnership structures showing % ownership/shareholdings.
6. Personal Tax Returns (Directors/Principals) for latest financial year.
7. Last 12 month bank statements of current business operation and any facility you are asking to be refinanced.
8. Statement from Active Financial Service Companies you represent (existing business AND business being acquired) detailing (for the previous 3 financial years):
 - Renewal Income
 - Total Income
 - Investment funds under advice
 - Premiums in force book
 - Total number of Risk policies
 - Number of claims per category
9. Director/Principal/s signed statement (on company letterhead) acknowledging business is FSR compliant and that all statutory payments (ie. GST, PAYG, Super guarantee levy, public liability, workcover) are current and up to date.

AUTHORITY TO RESURG CAPITAL FINANCE TO COLLECT, USE AND DISCLOSE YOUR PERSONAL INFORMATION

I/we authorise RESURG CAPITAL FINANCE (ACN 116 243 942) in its capacity as my/our agent to collect the information disclosed in this Application ("the Information") and to disclose the Information to an agreed registered financial institution ("the Financial Institution") for the purposes of the Financial Institution assessing my/our enquiry for credit and/or my/our credit worthiness or for such other reason related to or incidental to this purpose ("Authority").

I/we represent and warrant that to the best of my/our knowledge the Information and any supporting documentation is true, fair, complete and accurate and is not false or misleading in any respect. I/we agree with all assumptions, which may reasonably arise from the Information.

I/we know of no undisclosed circumstance or event that will materially affect the Information provided and agree to promptly notify the Financial Institution directly if I/we become aware of any material circumstance or event including my/our plans and/or intentions.

I/we acknowledge that Resurg Capital Finance has no authority to bind or otherwise act on behalf of the Financial Institution.

Resurg Capital Finance acts at all times as an independent contractor, and is not responsible for any of the decisions made by the Financial Institution arising from the content of the Information.

I/we consent to Resurg Capital Finance using the Information for the following purposes:

to market Resurg Capital Finance's other financial products and/or services to me/us; and

to develop and collate statistical data for use in marketing activities involving existing and prospective clients of Resurg Capital Finance.

Signature(s)	Date
_____	____/____/____
_____	____/____/____
_____	____/____/____

Authorised Signatures of All

Proprietors Company Secretary Directors

Financial Institution

Notice of disclosure of my/our credit information to a credit reporting agency

I/we consent to the Financial Institution giving the Information or any other personal information, which Resurg Capital Finance may request, about me/us to a credit reporting agency:

- to obtain a consumer credit report about me/us; and/or
- to allow the credit reporting agency to create or maintain a credit information file containing information about me/us.

Personal information is limited to:

- identity information – my/our name(s), sex, address (and the previous two addresses), date of birth, name of employer and drivers' licence number;
- my/our application for credit or commercial credit – the fact that I/we have applied for credit and the amount;
- the fact that the Financial Institution is a current credit provider to me;
- loan repayments which are overdue by more than 60 days and for which debt collection actions has commenced;
- advice that my/our loan repayments are no longer overdue in respect of any default that has been listed;
- information that states or infers, in the opinion of the Financial Institution, I/we have committed a serious credit infringement, that is, acted fraudulently or shown an intention not to comply with my/our credit obligations; and
- dishonoured cheques – cheques drawn by me/us for \$100 or more which have been dishonoured more than once.

Period to which the Authority applies

Resurg Capital Finance may provide the Information or any other personal information before, during or after the provision of credit to me/us.

My/our agreement that a Financial Institution may obtain commercial credit information to assess a consumer credit application

I/we agree that the Financial Institution may obtain personal information about me/us from a business which provides information about the credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

My/our agreement that a Financial Institution may obtain a consumer credit report from a credit reporting agency to assess a commercial credit application

I/we agree that the Financial Institution may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purpose of assessing my/our application for commercial credit.

My/ our agreement that a Financial Institution may obtain a consumer credit report from a credit reporting agency to assess my/our credit-worthiness as a guarantor

I/we agree that the Financial Institution may obtain from a credit reporting agency a consumer credit report containing personal information about me/us for the purpose of assessing whether to accept me/us as a guarantor for credit applied for by, or provided to, the borrower(s).

Limit of guarantor's agreement

I/we agree that my/our agreement commences from the date of this Authority and continues until the credit covered by the borrower(s) application ceases.

Disclosure to guarantor

I/we agree that the Financial Institution may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing personal information about me/us for the purpose of the prospective guarantor deciding whether to act as guarantor, or to keep the existing guarantor informed about the guarantee.

I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers may disclose under the Privacy Act 1988 and includes a credit report.

My/our agreement that a Financial Institution may obtain a consumer credit report about me/us

I/we agree that the Financial Institution may obtain a consumer credit report about me/us from a credit reporting agency for the purpose of collecting overdue payments relating to commercial credit owed by me/us.

My/our agreement that a Financial Institution may exchange with any other credit provider(s) a consumer credit report or other information relating to my/our credit worthiness

I/we agree that the Financial Institution may exchange information about me/us with those credit providers named in this Application or named in a consumer credit report issued by a credit reporting agency for the purposes of:

- assessing an application by me/us for credit;
- notifying other credit providers of a default by me/us;
- exchanging information with other credit providers as to the status of this loan where I/we am/are in default with other credit providers; and
- assessing my/our credit worthiness; and

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988.

My/our agreement to any insurer of a Financial Institution may seek a consumer credit report from any credit reporting agency

I/we agree that any insurer appointed by the Financial Institution may obtain a consumer credit report about me/us from any credit reporting agency for the purpose of assessing whether to provide insurance cover to the Financial Institution in relation to my/our application for commercial credit.

My/our disclosure to Resurg Capital Finance

I/we agree that the Financial Institution may disclose to Resurg Capital Finance the details of any finance taken by me/us as a result of the Information obtained in this Application, and/or any further personal

information including my/our loan account number; approved loan amount and periodically my/our loan account balance for the purpose of enabling KPR to verify any commission payable to it by the Financial Institution in relation to my/our loan.

General

Resurg Capital Finance is bound by the Privacy Act and the National Privacy Principles. You may request a copy of our Privacy Policy at any time.

KPR will use its best endeavours to ensure that the Financial Institution shall treat the Information or any other personal information as confidential and that the Financial Institution shall:

- not disclose the Information or any other personal information to any third party without my/our consent; and
- only use the Information or any other personal information for the purposes described in this Authority.

I/we agree that the Financial Institution may communicate or otherwise deal with me/us directly in relation to any matter concerning the Information or any other personal information provided.

I/we acknowledge that prior to signing this Authority that Resurg Capital Finance informed me/us that

- the Financial Institution would pay Resurg Capital Finance a commission if the Financial Institution approves your application for finance; and
- the amount of commission, to the extent that it is ascertainable, will be disclosed in my/our finance offer provided by the Financial Institution.

I/we agree to the Financial Institution disclosing any other personal information concerning me/us to any of its related bodies corporate within the meaning of the Corporations Act. .

Yes No

Signature(s)	Date
_____	____/____/____
_____	____/____/____
_____	____/____/____

Authorised Signatures of All

Proprietors Company Secretary Directors

KPR Equity Finance Pty Ltd Trading as Resurg Capital Finance
ABN 63116243942
PO Box 196, Alexandria, NSW, 2015
Ph 1300 737 109 Fax (02) 9319 0588