

Your personal finances

When you apply for business lending we also need to understand your personal financial situation including your assets, liabilities, income and expenditure. This document shows you what we'll need to know about your personal finances when you apply for business lending at Barclays. You may want to complete this and bring a copy when you meet with your Barclays Business Manager.

Your assets and liabilities show us your financial net worth. This helps us to assess your ability to support your business if faced with financial difficulty, or your ability to repay any lending if your business becomes unable to do so. Information on your liabilities helps us understand how much overall debt needs to be repaid on time. A strong financial net worth is often a measure of previous success.

Your income and expenditure shows us how much personal drawings you may need to take from your business to meet your living expenses and any personal liabilities, such as a mortgage or credit card. This is important as it determines the minimum amount that you need to earn from the business to meet these expenses and to cover any personal taxation. This amount will help to indicate the minimum profit that your business needs to generate to cover these personal requirements and also afford to pay back any business lending you take on. It is important that this is completed realistically, and that all expenditure and debt repayment costs are included.

These files are provided in Portable Document Format (PDF). To view, modify and print [them](#), you will need Adobe Acrobat Reader. If the Adobe download site is not accessible to you, you can download Acrobat Reader from an [accessible page](#).

Your details

When you put your figures into these cells, the totals will automatically be calculated.

Title Mr Mrs Miss Ms Other (please specify)

Surname First name(s)

Date

Monthly income	£ per month	Assets	£	Guidance for details required	Details
Your earnings after tax	£	Cash	£	State institution held	
Your partner's earnings after tax	£ 1	Shares	£	State company and if listed	
Other (Investments, etc)	£	Life policy (surrender value only)	£	State company and maturity date	
	£	Personal dwelling house	£	State owners and full address	
	£	Other property 1	£	State type, owners and full address	
	£	Other property 2	£	State type, owners and full address	
	£	Other investments	£	Give details	
Total monthly income after tax (A)	£	Total assets (B)	£		

Monthly expenditure	£ per month	Liabilities	£	Guidance for details required	Details
Mortgage/rent	£	Overdraft	£	Balance, lender and if up to date	
Life assurance/endowment policy/pension	£	Mortgage	£	Balance, lender and if up to date	
Rates/council tax	£	Car loan/HP	£	Balance, lender and if up to date	
Water/gas/electricity /telephone	£	Personal loan 1	£	Balance, lender and if up to date	
Home buildings /contents insurance	£	Personal loan 2	£	Balance, lender and if up to date	
Travel to work	£	Personal loan 3	£	Balance, lender and if up to date	
Petrol/car maintenance	£	Store/Credit card 1	£	Balance, lender and if up to date	
Car insurance/road tax	£	Store/Credit card 2	£	Balance, lender and if up to date	
Food and clothing	£	Store/Credit card 3	£	Balance, lender and if up to date	
Existing borrowing with Barclays	£	Personal tax	£	Month and year due	
Other loans/HP /credit cards	£	Personal guarantees signed	£	Amount and lender	
Entertainment /subscriptions	£	Other	£		
Other costs e.g. holidays/Christmas	£				
Total monthly expenditure (C)	£	Total liabilities (D)	£		
Monthly disposable income (A - C)	£	Net surplus/ deficit (B - D)	£		