



Member application & assessment process



Introduction

Applications to join the Own Art scheme are assessed against a set of established criteria to ensure consistency and quality across our member network. The assessment process includes a review of your website or physical space from a member of the Creative United team, and Corporate Risk checks by Novuna Consumer Finance to assess the financial standing of the business. This process can take up to 14 weeks.

Application process

Once we are in receipt of your application we will forward your information onto Novuna Consumer Finance for the initial assessment. If at any point during the application process Creative United or Novuna require further information from the business to support the application, this information will be requested from the main contact. Should the application be declined at any stage, we will inform the main contact by email giving reasons for the decision.

The following steps outline the stages of the application process:

1. Upon receipt of your application, Creative United will issue an invoice for £250 + VAT. This is a non-refundable fee which goes towards the administrative costs of processing your application. We strongly recommend that you review the Terms and Conditions of Membership before paying the invoice.
2. Once we have received payment for your application we begin our assessment of your business.
3. Following a successful assessment we will forward your supporting documents to Novuna so that they can complete their Corporate Risk Assessment of your business.
4. Once these checks are successfully completed you will be invited to join a short online training session.
5. Upon completion of your training and payment of the application fee, we will issue your contract and you may begin offering Own Art to your customers.

Creative United Assessment

Assessors are asked to look for the following key qualities when completing a site visit or website review and will score the business based upon whether they fulfil these criteria. Creative United reserves the right to amend these criteria at any stage.

Website

- Clearly displayed opening hours and/or customer support opening hours for online galleries
- Clearly displayed information about the location of the gallery, including maps and/or directions
- An accessibility statement which outlines whether the gallery is equipped to accommodate visitors with access requirements

Works on sale

- The majority are by living artists
- The majority are original pieces of art or original prints (i.e. not reproduction giclée prints)
- When selling in multiples, editions are of 150 or less
- Pieces are clearly labelled with details of the title, artist, medium, edition size and price

The gallery

- Clean, tidy and well-lit
- A clearly defined space, used solely for the display and sale of contemporary art and craft
- Artists' biographical information is either clearly displayed or available on request

Customer service staff

- Approachable
- Knowledgeable
- Prepared and equipped to assist customers of all experience levels

Accessibility

- The space is equipped to accommodate visitors with access requirements, or can make reasonable adjustments to enable people with access requirements to visit the gallery

Corporate Risk Checks

Creative United will submit the following documents to Novuna Consumer Finance for approval by their Corporate Risk team:

- Up to date financial accounts, or opening balance sheet for businesses established less than 12 months
- Novuna registration form (ensuring that the form is manually signed)
- Blank cheque, paying-in slip or bank statement showing proof of company bank details

Novuna will use the accounts data to analyse profit trends for the business - as the business will be advocating credit agreements for customers, Novuna as the finance provider needs to ensure that the business is in a stable trading position. If the accounts show negative trends or loss of profit, Novuna reserve the right not to trade with the business

Additional Information for New Businesses

For businesses which have been established for less than 12 months, Novuna's Corporate Risk team need to see an opening balance sheet for the business. To support the opening balance sheet you may also need to provide:

- A business plan
- Draft financial accounts

Anti Money Laundering (AML) Checks

The following details for all directors and 25%+ shareholders for Limited Companies

- Full name
- Date of birth
- Home address

If you have any questions about this process guide, Creative United, or your application, please don't hesitate to contact a member of the team at **info@ownart.org.uk** or **020 7759 1111**