



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 mystery shop visit from a member of the Creative United team or a nominated representative, followed by Corporate Risk checks by Hitachi Capital Retail Finance to assess the financial standing of the business

Application process

1. Business submits Own Art application form and supporting documents to Creative United
2. Creative United issues £250 (£208.33 plus VAT) application fee invoice
3. Business pays application fee
4. Creative United completes mystery shop assessment visit
5. Hitachi completes Corporate Risk checks and emails supplier agreement to business
6. Creative United sends an acceptance email and training instructions to business
7. Business completed training
8. Hitachi activates finance facility and issues live logins for loan processing software

If at any point during the application process Creative United and/or Hitachi Capital require further information from the business to support the application, this information will be requested from the business' main contact. Should the application be declined at any stage, Creative United will inform the main contact by email giving reasons for the decision.

Mystery shop assessment

Once Creative United have received payment for the application fee, we will organise a mystery shop assessment of the gallery space, or website for online galleries. Assessors are asked to look for the following key qualities when completing a mystery shop assessment 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

Following the completion of a successful mystery shop, Creative United will submit the following documents to Hitachi Capital Retail Finance for approval by their Corporate Risk team:

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

Hitachi will use the accounts data to analyse profit trends for the business - as the business will be advocating credit agreements for customers, Hitachi as the finance provider needs to ensure that the business is in a stable trading position. If the accounts show negative trends or loss or profit, Hitachi 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, Hitachi'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 the documents you'll need to provide, please get in touch with the Own Art team at info@ownart.org.uk