

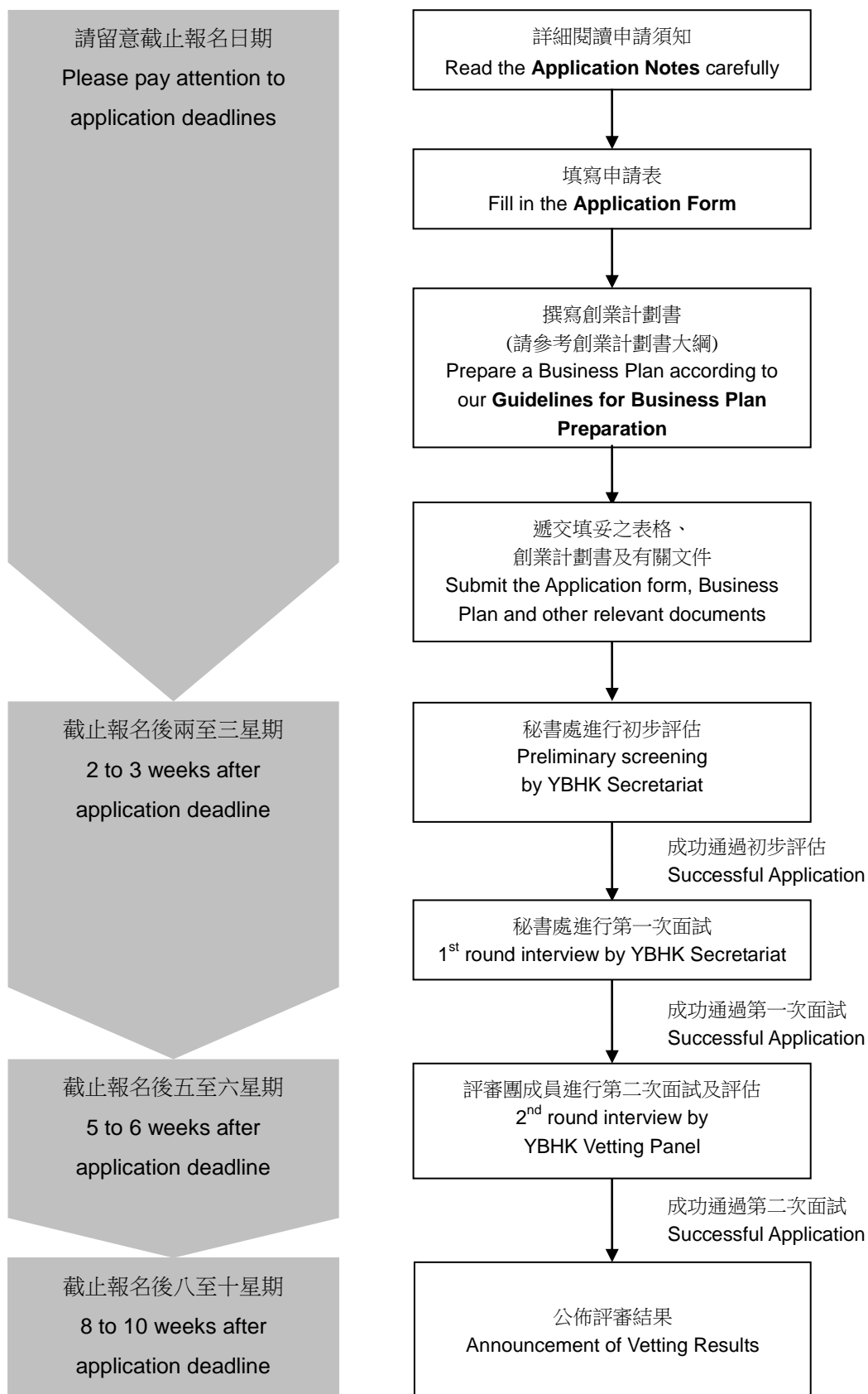
## 創業計劃書大綱 Guidelines for Business Plan Preparation

請根據以下各個範疇撰寫創業計劃書，連同申請表格及其他資料（請參閱申請須知）遞交至香港青年創業計劃秘書處。

Please prepare your Business Plan according to the guidelines below, and submit together with the Application Form and other necessary information (please refer to Application Notes) to the Youth Business Hong Kong Secretariat.

1. 計劃摘要 Summary of Business Plan
2. 基本資料 Basic information <ul style="list-style-type: none"><li>➤ 公司名稱、地址、電話 Company name, address, and telephone number</li><li>➤ 公司組成模式 Type of ownership（獨資/合資/有限公司 sole proprietorship / partnership / limited company）</li><li>➤ 經營者/合伙人/股東姓名、年齡及所佔股份比例 Name, age and share of owners / partners / shareholders</li><li>➤ 經營地點 Place where business takes place</li><li>➤ 商業登記証號碼（如有） Business Registration number (if any)</li></ul>
3. 產品/服務 Product / Service <ul style="list-style-type: none"><li>➤ 產品/服務性質及特點 Nature and feature of product / service</li><li>➤ 業務目標 Business goals</li><li>➤ 行業概況 Industry outlook</li><li>➤ 產品/服務優勢 Product / service niche</li></ul>
4. 市場策略 Market Strategies <ul style="list-style-type: none"><li>➤ 顧客對象 Target customer</li><li>➤ 市場定位 Market positioning</li><li>➤ 首三年之銷售預測 Sales performance projection for the first three years</li><li>➤ 競爭對手數量及競爭情況 Describe the number of business competitors and market competition</li><li>➤ 供應商議價能力 Suppliers bargaining power</li><li>➤ 其他市場研究資料 Other marketing research findings</li></ul>
5. 財務 Finance <ul style="list-style-type: none"><li>➤ 產品價錢及定位 Pricing of product / service</li><li>➤ 需要的營運成本（包括：租金、人工等） Operational costs incurred (e.g. rent, manpower, cost, etc.)</li><li>➤ 盈利產生方法及計劃 Income generation plan</li><li>➤ 集資方法 Means of financing / Source of capital</li><li>➤ 三年財務預測 Three years financial projection</li><li>➤ 開業首年之詳細財政預算（包括向香港青年創業計劃申請的創業啟動金之用途細項） First year's detailed financial projection (Including detail description of usage of seed money provided by Youth Business Hong Kong)</li><li>➤ 如屬已開展業務，請提交最近一年之財務報告 If business has already been set up, please provide the latest annual financial report</li></ul>
6. 營銷推廣 Marketing and Promotion <ul style="list-style-type: none"><li>➤ 提供產品/服務的渠道或地方 Channel / location of providing your product / service</li><li>➤ 經營規模 Scale of business</li><li>➤ 宣傳方法 Promotion</li></ul>
7. 管理 Management <ul style="list-style-type: none"><li>➤ 組織架構 Organization</li><li>➤ 估計僱員人數及分工 Anticipated number of employees and division of labour</li></ul>
8. 推薦書（如有） Recommendation Letters (if any)

## 申請流程及所需時間 Application Procedure and Timeline



# 申請須知

## 1. 申請資格：

- 1.1 18 至 35 歲 (以報名截止日期為準)
- 1.2 須持有香港永久居民身份證。
- 1.3 具備一年內開業的實際創業構思、或已開業不多於三年的完整商業計劃及營運報告 (須為申請者名下業務); 具開創及經營個人業務的決心而缺乏開展業務資金。
- 1.4 營運之公司必須於香港註冊, 而主要經營業務須於香港進行。
- 1.5 若申請人將開創或已開業的業務以其個人設立的獨資公司經營, 申請人必須符合 1.1 至 1.3 項資格。
- 1.6 若申請人將開創或已開業的業務以其個人及合伙人所設立的合資公司經營, 其合伙人亦必須作為共同申請人, 並必須符合 1.1 至 1.3 項資格。
- 1.7 若申請人將開創或已開業的業務以其個人及其他股東所設立的有限公司經營, 所有股東亦必須作為共同申請人, 並必須符合 1.1 至 1.3 項資格。

## 2. 申請手續及審批程序：

- 2.1 所有申請人須遞交以下文件 (遞交申請方法請參考 4.2):
  - ✓ 填妥之申請表格
  - ✓ 創業計劃書 (所有申請人必須在創業計劃書內簽署)
  - ✓ 香港身份証副本
  - ✓ 住址證明 (申請時三個月內)
  - ✓ 學歷及工作證明副本
  - ✓ 申請人現經營或曾經經營之公司之商業登記副本 (如有)
  - ✓ 由環聯資訊有限公司於三個月內發出的信貸報告 (以截止日期計)(查詢電話:2577 1816, 網址:  
[www.transunion.hk](http://www.transunion.hk))
- 2.2 香港青年創業計劃將審核每項申請, 並就創業計劃之可行性、申請人開展業務之決心與能力, 以及其信貸紀錄作為審批考慮, 甄選合適的申請人接受評審團面試。
- 2.3. 所有申請人必須出席評審團面試, 其申請方獲考慮。

## 3. 貸款條件及還款安排：

- 3.1 若成功申請, 每個創業項目將可獲得最高港幣十五萬元免息貸款。
- 3.2 還款期及還款額由評審團按申請人之業務需要而決定, 一般於發放貸款後第七個月起開始每月分期還款, 還款期以每月計算, 一般不多於二十四個月。
- 3.3 貸款人必須按照香港青年創業計劃所批出之貸款條件及貸款目的使用該筆款項, 並向香港青年創業計劃出示有關使用該筆款項之證明。
- 3.4 貸款人必須於到期日或以前還款, 逾期還款需繳付額外行政費用。
- 3.5 香港青年創業計劃將要求每項貸款申請提供擔保人, 申請人未能如期還款時, 擔保人須代貸款人清還全部款項。
- 3.6 貸款人必須定期向香港青年創業計劃提交業務及財務報告, 並授權香港青年創業計劃秘書處查閱其業務上的各項帳目及資料。貸款人必須同時接受創業導師的指導, 並且與香港青年創業計劃秘書處及其創業導師保持緊密聯繫。
- 3.7 若貸款人所經營之業務、其經營業務之公司組成模式、經營者 / 合伙人 / 股東所佔之股份比例有所變更, 而未有在有關變更生效最少兩星期前通知香港青年創業計劃秘書處、或所開創或經營之業務與計劃書所述不符合、或使用香港青年創業計劃之貸款與貸款條件及貸款目的不符合、或拒絕提交或提交失實之業務及財務報告、或涉及其他不合法或不合理之商業行為, 香港青年創業計劃保留就上述情況隨時暫停、終止貸款及支援服務、或更改個別貸款及支援服務條款的權利。
- 3.8 為了讓青年人明白誠信及責任的重要性, 香港青年創業計劃保留一切向貸款人追收欠款之法律權利。

**4. 申請及截止日期：**

- 4.1 計劃由即日起接受報名，表格可於香港青年創業計劃之網站下載 ([ybhk.hkfyg.org.hk](http://ybhk.hkfyg.org.hk))。
- 4.2 填妥之申請表格、創業計劃書及相關文件，須以郵寄方式（以郵戳日期為準）或於截止日期下午 5 時前親身遞交至：香港黃竹坑黃竹坑道33-35號創協坊11樓B1室香港青年協會香港青年創業計劃秘書處。
- 4.3 所有遞交之文件均不獲退回，請申請人自行複印文件以作紀錄備份。所呈交之資料，只用作香港青年創業計劃之審批申請用途。
- 4.4 一般而言，香港青年創業計劃於三月、七月及十一月接受申請。確實截止日期將以秘書處公佈為準。

**5. 查詢：**

香港青年協會 香港青年創業計劃秘書處

電話：3595 0945

傳真：3956 8005

電郵：[ybhk@hkfyg.org.hk](mailto:ybhk@hkfyg.org.hk)

網站：[ybhk.hkfyg.org.hk](http://ybhk.hkfyg.org.hk)

**6. 個人資料（私隱）收集聲明：**

- 6.1 閣下填寫於表格內之資料只供香港青年協會香港青年創業計劃作審核是次申請之用。
- 6.2 根據個人資料（私隱）條例第十八、二十二及附表一載列第六原則，閣下有權要求查閱及更正表格內所提供的個人資料。
- 6.3 閣下如欲查閱或更改表格內之資料，請電 3595 0945 與香港青年創業計劃秘書處聯絡。

# Application Notes

## 1. Requirements:

- 1.1 For young people aged between 18 and 35 (Those who have not reached the age of 36 by the application deadline will be considered).
- 1.2 Holder of Hong Kong Permanent Residence Identity Card.
- 1.3 Have either a viable business idea that can start within one year, OR already be running a business under own name for not more than three years - business plan and report required; demonstrates a commitment to start and run his/her own business, but has no access to seed money.
- 1.4 Have registered or will register own business in Hong Kong and has own business activities undertaken in Hong Kong.
- 1.5 If the intended business OR existing business is owned by the Applicant in the form of a sole proprietorship, he/she must fulfill the requirements of items 1.1 to 1.3.
- 1.6 If the intended business OR existing business is owned by the Applicants in the form of a partnership, all the partners of the business must complete the application form and fulfill the requirements of items 1.1. to 1.3.
- 1.7 If the intended business OR existing business is owned by the Applicants in the form of a limited company, all the shareholders of the limited company must complete the application form and fulfill the requirements of items 1.1. to 1.3.

## 2. Application and Vetting Procedures:

- 2.1 The Applicant(s) must submit the following documents (Please refer to Item 3.2 for the submission method):
  - ✓ Application Form
  - ✓ Business Plan (duly signed by all Applicant(s))
  - ✓ Duplicate copy of Hong Kong Identity Card
  - ✓ Duplicate copy of education qualification and employment record
  - ✓ Duplicate copy of existing or past business registration certificate (if any)
  - ✓ Credit report obtained from the TransUnion Limited within 3 months  
(Enquiry hotline: (852) 2577 1816; website: [www.transunion.hk](http://www.transunion.hk))
- 2.2 The viability of the business, the Applicant'(s) determination and ability to start the business, along with the credibility of the Applicant(s), will be vetted by the Youth Business Hong Kong Secretariat. Nominations will then be made towards appropriate Applicant(s) to attend the Vetting Panel interview. YBHK will exercise its discretion in approving the application; approve loan among and supportive service offered with reference to the result of the interview.
- 2.3 Applications will be considered only if all applicants attend the Vetting Panel interview.

## 3. Terms and Conditions for Loan and Repayment Arrangement:

- 3.1 A maximum of up to HK\$150,000 will be provided to each successful application as an interest-free business start-up loan.
- 3.2 Terms and amount of repayment will be recommended by the Vetting Panel according to the nature of the business. Generally speaking, the first installment of repayment would begin 6 months after the disbursement of the loan. Repayment will be on a monthly basis and the repayment period will not exceed 24 months.
- 3.3 The successful Applicant(s) must utilize the loan granted by YBHK in accordance with the terms and conditions and purposes as approved. Proof of expenses of the approved loan must be made available to YBHK at anytime.
- 3.4 If the successful Applicant(s) defaults in the repayment of the loan date and in accordance with the terms and conditions herein of any amount outstanding and payable, he/she is liable to pay YBHK an administration fee.
- 3.5 For each successful application, a guarantor is required to give and sign a personal guarantee in favour of YBHK and guaranteeing the repayment of all the outstanding loans which will be made by YBHK.

- 3.6 The successful Applicant(s) must regularly submit business and financial reports of his/her business to YBHK. The successful Applicant(s) should authorize the Secretariat of YBHK to conduct its own investigations into the accounts and information related to financial status of the business. He/She/They must adopt coaching from the mentor and maintain close contact with the Secretariat of YBHK and the mentor.
- 3.7 If there are any changes in the business, type of ownership, shareholding structure of the company, the successful Applicant(s) should give at least two weeks notice to the Secretariat of YBHK informing YBHK of the change. In the event that the actual business that is carried out is different from the approved business plan, OR if the loan is not utilized in accordance with the terms and conditions and purpose of the loan, OR if the successful Applicant(s) refuse to submit or submit false business and financial report, OR is involved in illegal or unreasonable business behavior, YBHK will have the right to suspend, terminate the loan and supportive service or modify the terms and conditions of individual loan and supportive service at its sole absolute discretion.
- 3.8. In order to ensure that integrity and accountability are upheld and understood, YBHK reserves the right to take any legal action to make a claim on all default payments.

#### **4. Application and Submission Deadline:**

- 4.1 YBHK is now open for applications. The application form can be downloaded from. YBHK website ([ybhk.hkfyg.org.hk](http://ybhk.hkfyg.org.hk))
- 4.2 The application, including an application form, the business plan and related documents, should be mailed with a postmark or submitted in person before 5pm of the deadline to:

**The Secretariat, Youth Business Hong Kong**

**Room B1, 11 B-E, Genesis, 33-35 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong**

- 4.3 All documents submitted will not be returned and all information collected will only be used for the application process of YBHK.
- 4.4 Generally, YBHK will vet applications in March, July and November. The application deadline will be announced by the Secretariat in due course.

#### **5. Enquiries:**

The Secretariat, Youth Business Hong Kong

The Hong Kong Federation of Youth Groups

Tel no.: 3595 0945

Fax no.: 3956 8005

Email: [ybhk@hkfyg.org.hk](mailto:ybhk@hkfyg.org.hk)

Website: [ybhk.hkfyg.org.hk](http://ybhk.hkfyg.org.hk)

#### **6. Personal Data (Privacy) Collection Statement:**

- 6.1 The personal data you provided in this Application Form will be used for processing application by Youth Business Hong Kong of The Hong Kong Federation of Youth Groups only.
- 6.2 You have the right to request access to and correction of personal data as stated in this form in accordance with Section 18, 22 and Principle 6 of Schedule 1 of Personal Data (Privacy) Ordinance.
- 6.3 For enquiries concerning the personal data collected by means of this form, please contact Youth Business Hong Kong Secretariat at 3595 0945.

申請表 Application Form

- 在填寫此申請表前，請詳細閱讀 **申請須知**。 Please read **Application Notes** before filling in this Application Form.
- 凡所有參與開創或經營貸款業務的個人、以合資公司經營的**所有**合伙人、或以有限公司經營的所有股東，必須作為申請人，並填寫以下表格。如表格不敷應用，請影印表格填寫。 This form has to be filled by **ALL** business owners, partners or shareholders of the intended or running business if the business is owned in the form of sole proprietorship, partnership, or limited company respectively. Please photocopy if more space is required.

<b>A 聯絡人及第一申請人 Contact Person &amp; First Applicant</b>					
<b>1 個人資料 Personal Particulars</b>					
姓名 (英文)		(中文)		性別	
Name (English)		(Chinese)		Sex	
出生日期		身份證號碼		婚姻狀況	
Date of Birth	(dd) (mm) (yy)	I.D. Number		Marital Status	
住址 (中文)					
Address (English)					
電話號碼 (住宅)		(手提)		電郵地址	
Tel No (Home)		(Mobile)		Email address	

<b>2 學歷 Education Qualifications (請順序列出 State in chronological order)</b>		
由 / 至 (月 / 年)	學校名稱	程度/ 所獲資格/ 考獲證書(年份)
From / To (mm/yy)	Name of School	Level /Qualification Attained /Certificate (Year)
你現在是否正在就讀任何學校、學院、大學，或正接受任何訓練？如有，請說明。		
Are you attending a School, College, University or undertaking training of any kind at present? If yes, please give details.		

<b>3 工作經驗 Employment Record</b> (請順時序列出，並附上有關工作證明之副本 State in chronological order, and please attach copies of certificates.)					
由 / 至 (月/年)	僱主/機構名稱	職位及職責	薪金	離職原因	
From / To (mm/yy)	Name of Employer/Organization	Position & Responsibilities	Salary	Reasons for Leaving	
就業情況	<input type="checkbox"/> 學生	<input type="checkbox"/> 受僱	<input type="checkbox"/> 自僱	<input type="checkbox"/> 待業	<input type="checkbox"/> 創業家
Status of Occupation	Student	Employed	Self-employed	Unemployed	Entrepreneur

<b>4 創業經驗 Entrepreneurship Experience</b>		
你曾否創業？	<input type="checkbox"/> 曾 · 由 _____ 年至 _____ 年 · 為時 _____ 年 _____ 月	<input type="checkbox"/> 否
Have you ever started a business?	Yes, I have, from _____ to _____ for _____ years _____ months	No, I haven't
如曾創業 · 請簡述你的經驗 If you have ever started a business, please briefly describe		
公司業務名稱 Business Name	經營行業 Industry	
商業登記証號碼 B.R. Number	公司組成模式： Type of Ownership：	獨資 / 合伙 / 有限公司 Sole Proprietorship / Partnership / Limited Company
經營者 / 合伙人 / 股東姓名、年齡及所佔股份比例 Name, age and share of owners / partners / shareholders		
集資模式 Source of Capital		
貸款銀行 Lending Bank	貸款金額 Loan Amount	尚餘還款 Outstanding Loan Amount
業務概述 Description of Business		

<b>5 個人財務狀況 Financial Status</b>		
貸款類別及欠款(港幣) Loan Type & Outstanding Balance (HKD)		
<input type="checkbox"/> 私人貸款 Personal Loan	<input type="checkbox"/> 循環貸款 Revolving Loan	<input type="checkbox"/> 按揭貸款 Mortgage Loan
<input type="checkbox"/> 學費貸款 Tuition Loan	<input type="checkbox"/> 信用卡逾期欠款 Credit Card Overdue Amount	<input type="checkbox"/> 其他 Others
總欠款 (港幣) Total Outstanding Balance (HKD)		
每月總還款額 (港幣) Total Monthly Repayment Amount (HKD)		

<b>6 其它 Others</b>				
得知 YBHK 途徑	<input type="checkbox"/> 網上搜尋 Internet Search	<input type="checkbox"/> 報紙 Newspaper	<input type="checkbox"/> 電視 TV	<input type="checkbox"/> 電台 Radio
How did you hear about YBHK	<input type="checkbox"/> 朋友介紹 Friend Referral	<input type="checkbox"/> 宣傳單張 Pamphlet	<input type="checkbox"/> 其它 · 請註明： others-please specify: _____	
是否首次申請？	<input type="checkbox"/> 是	<input type="checkbox"/> 否		
First attempt YBHK?	Yes	No		



<b>B 第二申請人 Second Applicant</b>					
<b>1 個人資料 Personal Particulars</b>					
姓名 (英文) Name (English)		(中文) (Chinese)		性別 Sex	
出生日期 Date of Birth		身份證號碼 I.D. Number		婚姻狀況 Marital Status	
(dd)		(mm)		(yy)	
住址 (中文) Address (English)					
電話號碼 (住宅) Tel No (Home)		(手提) (Mobile)		電郵地址 Email address	

<b>2 學歷 Education Qualifications (請順序列出 State in chronological order)</b>		
由 / 至 (月 / 年) From / To (mm/yy)	學校名稱 Name of School	程度/ 所獲資格/ 考獲證書(年份) Level /Qualification Attained /Certificate (Year)
你現在是否就讀任何學校、學院、大學，或正接受任何訓練？如有，請說明。 Are you attending a School, College, University or undertaking training of any kind at present? If yes, please give details.		

<b>3 工作經驗 Employment Record</b> (請順時序列出，並附上有關工作證明之副本 State in chronological order, and please attach copies of certificates.)				
由 / 至 (月/年) From / To (mm/yy)	僱主/機構名稱 Name of Employer/Organization	職位及職責 Position & Responsibilities	薪金 Salary	離職原因 Reasons for Leaving
就業情況 <input type="checkbox"/> 學生 <input type="checkbox"/> 受僱 <input type="checkbox"/> 自僱 <input type="checkbox"/> 待業 <input type="checkbox"/> 創業家 Status of Occupation?      Student                      Employed                      Self-employed                      Unemployed                      Entrepreneur				

<b>4 創業經驗 Entrepreneurship Experience</b>		
你曾否創業？ <input type="checkbox"/> 曾 · 由 _____ 年至 _____ 年 · 為時 _____ 年 _____ 月 <input type="checkbox"/> 否 Have you ever started a business? Yes, I have, from _____ to _____ for _____ years _____ months No, I haven't		
如曾創業 · 請簡述你的經驗 If you have ever started a business, please briefly describe		
公司業務名稱 Business Name	經營行業 Industry	
商業登記証號碼 B.R. Number	公司組成模式： Type of Ownership：	獨資 / 合伙 / 有限公司 Sole Proprietorship / Partnership / Limited Company
經營者 / 合伙人 / 股東姓名 · 年齡及所佔股份比例 Name, age and share of owners / partners / shareholders		
集資模式 Source of Capital		
貸款銀行 Lending Bank	貸款金額 Loan Amount	尚餘還款 Outstanding Loan Amount
業務概述 Description of Business		

<b>5 個人財務狀況 Financial Status</b>		
貸款類別及欠款(港幣) Loan Type & Outstanding Balance (HKD)		
<input type="checkbox"/> 私人貸款 Personal Loan	<input type="checkbox"/> 循環貸款 Revolving Loan	<input type="checkbox"/> 按揭貸款 Mortgage Loan
<input type="checkbox"/> 學費貸款 Tuition Loan	<input type="checkbox"/> 信用卡逾期欠款 Credit Card Overdue Amount	<input type="checkbox"/> 其他 Others
總欠款 (港幣) Total Outstanding Balance (HKD)		
每月總還款額 (港幣) Total Monthly Repayment Amount (HKD)		

<b>6 其它 Others</b>				
得知 YBHK 途徑 How did you hear about YBHK	<input type="checkbox"/> 網上搜尋 Internet Search	<input type="checkbox"/> 報紙 Newspaper	<input type="checkbox"/> 電視 TV	<input type="checkbox"/> 電台 Radio
	<input type="checkbox"/> 朋友介紹 Friend Referral	<input type="checkbox"/> 宣傳單張 Pamphlet	<input type="checkbox"/> 其它 · 請註明： others-please specify: _____	
是否首次申請？ First attempt YBHK?	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No		

<b>C 第三申請人 Third Applicant</b>					
<b>1 個人資料 Personal Particulars</b>					
姓名 (英文) Name (English)		(中文) (Chinese)		性別 Sex	
出生日期 Date of Birth		身份證號碼 I.D. Number		婚姻狀況 Marital Status	
(dd)		(mm)		(yy)	
住址 (中文) Address (English)					
電話號碼 (住宅) Tel No (Home)		(手提) (Mobile)		電郵地址 Email address	

<b>2 學歷 Education Qualifications (請順序列出 State in chronological order)</b>		
由 / 至 (月 / 年) From / To (mm/yy)	學校名稱 Name of School	程度/ 所獲資格/ 考獲證書(年份) Level /Qualification Attained /Certificate (Year)
你現在是否就讀任何學校、學院、大學、或正接受任何訓練？如有，請說明。 Are you attending a School, College, University or undertaking training of any kind at present? If yes, please give details.		

<b>3 工作經驗 Employment Record</b> (請順時序列出，並附上有關工作證明之副本 State in chronological order, and please attach copies of certificates.)				
由 / 至 (月/年) From / To (mm/yy)	僱主/機構名稱 Name of Employer/Organization	職位及職責 Position & Responsibilities	薪金 Salary	離職原因 Reasons for Leaving
就業情況 Status of Occupation	<input type="checkbox"/> 學生 Student	<input type="checkbox"/> 受僱 Employed	<input type="checkbox"/> 自僱 Self-employed	<input type="checkbox"/> 待業 Unemployed
				<input type="checkbox"/> 創業家 Entrepreneur

<b>4 創業經驗 Entrepreneurship Experience</b>		
你曾否創業？ <input type="checkbox"/> 曾 · 由 _____ 年至 _____ 年 · 為時 _____ 年 _____ 月 <input type="checkbox"/> 否 Have you ever started a business? Yes, I have, from _____ to _____ for _____ years _____ months No, I haven't		
如曾創業 · 請簡述你的經驗 If you have ever started a business, please briefly describe		
公司業務名稱 Business Name	經營行業 Industry	
商業登記証號碼 B.R. Number	公司組成模式： Type of Ownership：	獨資 / 合伙 / 有限公司 Sole Proprietorship / Partnership / Limited Company
經營者 / 合伙人 / 股東姓名 · 年齡及所佔股份比例 Name, age and share of owners / partners / shareholders		
集資模式 Source of Capital		
貸款銀行 Lending Bank	貸款金額 Loan Amount	尚餘還款 Outstanding Loan Amount
業務概述 Description of Business		

<b>5 個人財務狀況 Financial Status</b>		
貸款類別及欠款(港幣) Loan Type & Outstanding Balance (HKD) <input type="checkbox"/> 私人貸款 Personal Loan <input type="checkbox"/> 循環貸款 Revolving Loan <input type="checkbox"/> 按揭貸款 Mortgage Loan <input type="checkbox"/> 學費貸款 Tuition Loan <input type="checkbox"/> 信用卡逾期欠款 Credit Card Overdue Amount <input type="checkbox"/> 其他 Others		
總欠款 (港幣) Total Outstanding Balance (HKD)		
每月總還款額 (港幣) Total Monthly Repayment Amount (HKD)		

<b>6 其它 Others</b>				
得知 YBHK 途徑 How did you hear about YBHK	<input type="checkbox"/> 網上搜尋 Internet Search	<input type="checkbox"/> 報紙 Newspaper	<input type="checkbox"/> 電視 TV	<input type="checkbox"/> 電台 Radio
	<input type="checkbox"/> 朋友介紹 Friend Referral	<input type="checkbox"/> 宣傳單張 Pamphlet	<input type="checkbox"/> 其它 · 請註明： others-please specify: _____	
是否首次申請？ First attempt YBHK?	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No		

註：如有第四名或以上申請人，請自行影印表格夾附於後頁

Remarks: If there is a fourth applicant or more, please photocopy the form and attach the information at the back.



<b>E 諮詢人 Reference</b> (請列出兩位與申請人認識最少兩年而並非親屬的諮詢人 Name two persons who are not relatives and have known any one of the Applicants for at least 2 years)	
姓名 Name 職業 Occupation 地址 Address	與第 一 / 二 / 三 / 其他申請人關係：(請註明) _____ Relationship with 1 <sup>st</sup> / 2 <sup>nd</sup> / 3 <sup>rd</sup> / Other Applicant: (Please specify) _____ 電話 Tel
姓名 Name 職業 Occupation 地址 Address	與第 一 / 二 / 三 / 其他申請人關係：(請註明) _____ Relationship with 1 <sup>st</sup> / 2 <sup>nd</sup> / 3 <sup>rd</sup> / Other Applicant: (Please specify) _____ 電話 Tel
姓名 Name 職業 Occupation 地址 Address	與第 一 / 二 / 三 / 其他申請人關係：(請註明) _____ Relationship with 1 <sup>st</sup> / 2 <sup>nd</sup> / 3 <sup>rd</sup> / Other Applicant: (Please specify) _____ 電話 Tel

在簽署本表格同時，本人/我們共同確認

Upon completing and signing this Application Form, I/ we jointly confirm that I/we:

- a) 明白及接受香港青年創業計劃申請須知內所有條款；  
understand and accept all the terms and conditions as set out in the **Application Notes** of Youth Business Hong Kong;
- b) 確認本表格及隨附文件所提供的資料均屬正確，並無缺漏；  
certify that all the information provided above is complete and accurate to the best of my/our knowledge;
- c) 同意香港青年創業計劃向以上諮詢人以及其他機構收集本人資料，以作審核是次申請之用。  
hereby give my/our consent to Youth Business Hong Kong to carry out necessary reference check and investigation with relevant organizations for the purpose of assessing this loan approval decision.
- d) 本人/我們同意若能成功申請香港青年創業計劃，本人/我們所提供之個人及公司業務資料，將被用作此計劃的推廣用途，有關資料亦可刊載於此計劃的刊物及網頁上。本人/我們承諾將積極參與此計劃的各項推廣活動及會議。本人/我們明白若不履行此項承諾，香港青年創業計劃有權即時終止對本人/我們的支援。  
by submitting this application form, I/we hereby consent to use my/our personal and business data, photograph and/or likeness for promotional purposes in connection with Youth Business Hong Kong, such information can be published on YBHK's printed and electronic materials or posted on YBHK's website. I/we agree to participate actively in all promotional activities and meetings organized by YBHK. I/we understand that if I/we default on my/our commitment, YBHK reserve the right to terminate all support to me/us immediately.

日期 Date

第一申請人簽名 Signature by First Applicant

第二申請人簽名 Signature by Second Applicant

第三申請人簽名 Signature by Third Applicant