



## Bow Arts artist's guide to using Own Art

Own Art is a Creative United initiative supported by Arts Council England, Creative Scotland and Arts Council of Northern Ireland. It is designed to make it easy and affordable for everyone to own high quality contemporary art and craft.

Own Art enables buyers to spread the cost of artwork priced from £100 to £2,500 over 10 months, with the benefit of an interest-free loan. It's a great way of selling work to people who perhaps couldn't afford to buy original art otherwise.

Bow Arts is a member of Own Art and can process loans on artists' behalf. We will be offering Own Art on all sales through the Nunnery Gallery, and we can also process sales on behalf of Bow Arts studio artists, flat holders and Learning artists. This means that as a Bow Arts artist, **you can offer Own Art on your private sales**, for instance to friends or through Facebook / Instagram, and especially during Bow Arts events like Open Studios.

The scheme comes at no extra cost to the buyer or artist, and the artist / gallery receives the money for a sale straight away – so you won't be out of pocket.

To offer your work for sale through Own Art (and therefore through Bow Arts) we would take **10% commission** as an admin fee to process the sale for you.

As a Bow Arts artist, you may advertise the fact that buyers can purchase your work through the Own Art scheme, for instance on your website / social media. You can even list your prices to advertise that people can use the scheme, i.e.:

*Price: £1,500 or £150 per month for 10 months using the interest-free Own Art scheme*

### Conditions:

1. Loans are only available from **£100 - £2,500**, and repayable by the customer over a **10-month period** (the customer can pay off their loan in full at any time, once agreed with Hitachi – the loan provider).
2. All artforms are applicable, including crafts, ceramics, etc., but items **must be an original work of art** (i.e., not a reproduction / giclee print of a work in another medium), and prints must be of an edition size no greater than 150.

### To use Own Art, follow these 4 easy steps:

1. If you have a buyer who wants to use Own Art, contact the Arts & Events team via [nunnery@bowarts.com](mailto:nunnery@bowarts.com). We will need the full artwork details, and the contact information of the buyer.



2. We will then contact the buyer to arrange a suitable time for them to come in and process the application (the application can also be completed virtually).
3. Once the application has been completed, you will need to arrange collection / delivery of the artwork with the buyer.
4. Finally, you will need to invoice Bow Arts for the full artwork amount (minus the 10% admin fee), and we will pay you as quickly as possible.

If your customer is accepted, they will make repayments by direct debit to Hitachi Capital, you will receive payment from Bow Arts once it is received from the credit provider (usually within one week).

You can take a deposit payment from the customer to secure the artwork, before passing them over to the Arts & Events team. Any deposit payment must be processed by you, and the remaining amount would then make up the Own Art loan.

### Customer Eligibility

The customer must meet the following criteria to apply for an Own Art loan:

1. Minimum age of 18 years
2. A permanent UK resident (minimum of 12 months)
3. Named on a personal bank account that allows Direct Debit processing
4. Have access to a secure email address

They must also be, either:

1. Working at least 16 hours a week (employed or self-employed)
2. A retired person in receipt of a pension
3. A person on a disability allowance
4. A registered carer

### Contact Us

If you have any questions about the Own Art scheme, please contact Own Art on [info@ownart.org.uk](mailto:info@ownart.org.uk) or 020 7759 1111, or the Bow Arts team on [nunnery@bowarts.com](mailto:nunnery@bowarts.com) or 020 8980 7774.

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