

Accountants Certificate

To confirm all income for all self-employed applicants

Account Number (if known):

Clients Residential Address:

Clients Name(s):

Postcode:

Please complete Sections A, B & D

For other relevant income complete Section C in addition

Section A: As the Business's Accountant, please clarify the following details:

Business/Firm Name (trading as):

Business Address:

Nature of Business:

Postcode:

Where the Business is held in joint name of more than one client (e.g. husband and wife), or the client has more than one business please complete a separate Certificate for each customer / business / stream of income.

Has your client traded continuously over the last 12 months? Yes ☐ No ☐

If no please provide more information in Section D

Business commencement / incorporation date:

 / /

Clients NI Number:

How long have you acted for your client?

Note 1: We require information from the last 2 years trading accounts and will only accept income declared in the UK for tax purposes. Where the 2 years cannot be provided or the accounting period of the most recent accounts is greater than 6 months ago please provide projections for the current year and these may be used to assess affordability.

If you are unable to provide the last 2 years figures, please provide an explanation below:

Continued overleaf.....

Section B: Limited Company Director OR sole trader/Self-employed partner OR a Partnership business:

Percentage of clients shareholding / ownership: %

Please confirm the income from the business during the last two years (See note1 above)

	Projection	Last completed year	Year 2
Year End Date			
Annual Turnover	£	£	£
Net profit before tax	£	£	£
Total assets	£	£	£
Clients directors remuneration (Ltd companies only)	£	£	£

Please comment on any significant increase or decreases within the business and detail what evidence the projection figures (if provided) are based on:

Section C: Additional income

This section is for additional regular income e.g. rents received

Percentage of clients Shareholding/Ownership: % Registered as a Ltd Co Y / N

	Projection	Last completed year	Year 2
Year End Date			
Annual Turnover	£	£	£
Profit before tax*	£	£	£

*For rent please deduct all mortgage interest and other relevant costs

Continued overleaf.....

Section D:

Have all completed years figures been finalised?

Y / N

If no, please provide an explanation

Please provide any additional information which may be relevant to your clients mortgage application, i.e. any other sources of income, your opinion as to whether the business is financially sound, etc.

By completing this document you are confirming that this is an accurate summary of your client's income and that there have been no adverse material changes to the business to date that you are aware of.

Accountancy Firm Name:

Accountancy Firm Address

Accountants Signature

Print Name

Accountants Qualification:

Membership Number:

Postcode:

Company Stamp

Continued overleaf.....

Section D: (Continued)

THIS SECTION IS FOR YOUR INFORMATION ONLY

Acceptable Accountant's qualifications (for sole trader, partnership or Limited Company)

We only accept Accountant's Certificates and Accounts produced and signed by an Accountant with a qualification from one of the accountancy bodies noted below:

Qualifications we will accept	Accountancy Body
ACA/FCA	Institute of Chartered Accountants in England & Wales
CA (Chartered Accountant)/ACAS/FCAS	Institute of Chartered Accountants of Scotland
ACCA/FCCA/AAPA/FAPA	Association of Chartered Certified Accountants
ACCA/FCCA/AAPA/FAPA	Association of Authorised Public Accountants
ACMA/FCMA	Chartered Institute of Management Accountants
ACPA/FCPA	Certified Public Accountants Association
MAAT/FMAAT	Association of Accounting Technicians
CTA (Fellow)/FTII (Fellow)/CTA/ATII	Chartered Institute of Taxation
AFA (associate)/FFA (Fellow)	Institute of Financial Accountants
CPFA	Chartered Institute of Public Finance & Accountancy

If the person completing this form doesn't hold one of the above stated qualifications, we will need to see a copy of the last 2 years tax calculations and overviews from HMRC.