

Accountant's Certificate

To Confirm income for all self-employed applicants

For a sole trader/ self-employed partner of a partnership business complete Section A.
For a limited company director (25% or more shareholding) complete Section B.

Client's name:	
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Where the business is held in the joint names 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.

Name of the business/ firm <i>(trading as):</i>	
Nature of business:	
Business Type <i>(Sole Trader, Partnership or Limited company):</i>	
Business commencement/ incorporation date <i>(DD/MM/YYYY):</i>	
How long have you acted for your client:	

Section A

For sole trader/ self-employed partner of a partnership business.

Please confirm your client's income from the business during the last two years.

Year Ending <i>(DD/MM/YYYY)</i>		
Turnover	£	£
Gross Profit	£	£
Net Profit (loss) before drawing	£	£
Applicants share of net profit (loss)	£	£
Applicants Drawings	£	£

Section B

For Limited Company Director (25% or more shareholding)

Year Ending <i>(DD/MM/YYYY)</i>		
Turnover	£	£
Net Profit (loss) before taxation	£	£
% of shares held by the applicant	%	%
Applicants salary or remuneration	£	£
Applicants Dividends	£	£
Total assets less total liabilities	£	£

Please give your opinion whether the business is financially sound and confirm that you are not aware of any potential changes to income and/or the trading position, now or in foreseeable future that are likely to affect the ability of the applicants to meet the proposed mortgage payment. Where the figures have decreased in the latest year, please provide a projection for the following year:

I confirm that the figures provided are true and accurate summary of my client's income.
I confirm that as far as I am aware there have been no adverse material changes to the business to date.

Accountancy firm name:	
Telephone number:	
Address:	
Postcode:	
Email address:	
Print name:	

Signed:	Company stamp:
Date:	
Accountants' qualification:	
Membership number:	

Registered in Firm Name or Individual Name (please specify):

Firm name Individual name

This section is for 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 note below.

If you do not hold one of these qualifications, we will also require:

For sole trader or partnerships"

SA303s accompanied by Tax Year Overviews

For Limited Companies:

The accountant's certificate must be reviewed and signed by an accountant with a qualification from the list below.

ICAEW	Institute Of Chartered Accountants	ACA / FCA / ICAS
ACCA	Association of Chartered Certified Accountants	ACCA / FCCA
CIMA	Chartered Institute of Management Accountants	ACMA / FCMA / CIMA
AAPA	Association of Authorised Public Accountants	AAPA / FAPA
AAT	Association of Accounting Technicians	MAAT / FMAAT
CTA	Chartered Institute of Taxation	CTA
AIA	Association of International Accountants	AIA