

ACCOUNTANT'S CERTIFICATE

CONFIRMING INCOME FOR ALL SELF-EMPLOYED APPLICANTS

THE
FAMILY
BUILDING
SOCIETY

Please fill in the form using **BLOCK CAPITALS** and **BLACK INK**. Tick boxes which apply.

Please complete this form as fully as possible. Failure to do so may delay your client's mortgage application.

Please stamp the form on page 2 where accountant's details are requested.

- For sole trading self-employed applicants, complete Sections A, B and E
- For self-employed partners of a partnership business, complete Sections A, C and E
- For limited company director(s) (33% or more shareholding), complete Sections A, D and E

SECTION A

AS THE COMPANY'S ACCOUNTANT, PLEASE CONFIRM THE FOLLOWING DETAILS

NAME OF APPLICANT(S)
WHOSE INCOME(S)
IS / ARE STATED:

NATURE OF THE
BUSINESS:

NAME OF THE BUSINESS:

TRADING NAME
(IF APPLICABLE):

BUSINESS COMMENCEMENT /
INCORPORATION DATE:

DD	MM	YYYY
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PLEASE ADVISE HOW LONG YOU
HAVE ACTED FOR THE BUSINESS:

MM	YYYY
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Please note:

We require information from the last three years' trading accounts and will only accept income declared in the UK for tax purposes. If you cannot provide three years' figures please provide the reason:

Where two applicants derive income from the same business, this form can be completed for both applicants. However, please ensure the individual shareholding and income is clear.

SECTION B

FOR SOLE TRADING SELF-EMPLOYED APPLICANTS

DATES OF FINANCIAL YEAR END

LAST COMPLETED YEAR

YEAR TWO

YEAR THREE

	DD	MM	YYYY	DD	MM	YYYY	DD	MM	YYYY
ANNUAL TURNOVER:	£			£			£		
GROSS PROFIT BEFORE TAX:	£			£			£		
NET PROFIT BEFORE TAX:	£			£			£		

SECTION C

FOR SELF-EMPLOYED PARTNERS OF A PARTNERSHIP BUSINESS

PERCENTAGE OF APPLICANT'S SHAREHOLDING:

APPLICANT ONE

 %

APPLICANT TWO

 %

DATES OF FINANCIAL YEAR END

LAST COMPLETED YEAR

YEAR TWO

YEAR THREE

ANNUAL TURNOVER:

FOR THE BUSINESS

	DD	MM	YYYY	DD	MM	YYYY	DD	MM	YYYY
FOR THE BUSINESS	£			£			£		
FOR THE BUSINESS	£			£			£		
FOR THE BUSINESS	£			£			£		
APPLICANT ONE	£			£			£		
APPLICANT TWO	£			£			£		

SECTION D

FOR LIMITED COMPANY DIRECTOR(S) (WITH A 33% OR MORE SHAREHOLDING)

REGISTERED NUMBER OF COMPANY:

ALPHABET SHARE STRUCTURE:

 YES NO

NUMBER OF SHARES HELD BY:

APPLICANT ONE

APPLICANT TWO

PERCENTAGE OF DISTRIBUTED PROFIT:

APPLICANT ONE

 %

APPLICANT TWO

 %

DATES OF FINANCIAL YEAR END

LAST COMPLETED YEAR

YEAR TWO

YEAR THREE

		DD	MM	YYYY	DD	MM	YYYY	DD	MM	YYYY
ANNUAL TURNOVER:	FOR THE BUSINESS	£			£			£		
PROFIT ON ACTIVITIES:	FOR THE BUSINESS	£			£			£		
PROFIT (AFTER TAX AND BEFORE DIVIDEND):	FOR THE BUSINESS	£			£			£		
SHAREHOLDERS' FUNDS:	FOR THE BUSINESS	£			£			£		
APPLICANT'S SALARY AS DIRECTOR (A):	APPLICANT ONE	£			£			£		
	APPLICANT TWO	£			£			£		
APPLICANT'S DIVIDEND DISTRIBUTION* (B):	APPLICANT ONE	£			£			£		
	APPLICANT TWO	£			£			£		
APPLICANT'S TOTAL INCOME (A + B ONLY):	APPLICANT ONE	£			£			£		
	APPLICANT TWO	£			£			£		

SECTION E

Please state if there are any qualifications to the accounts and provide appropriate explanation and comment below. Please also provide comment and give your view of the ongoing ability of the business to trade where there is:

- any substantial variation in the figures provided
- a negative shareholder's funds figure in any year

DO YOU HAVE ANY REASON TO BELIEVE THE INCOME FIGURES QUOTED WILL NOT BE SUSTAINABLE (IF YES PLEASE PROVIDE DETAILS):

YES NO

From preparing the books and/or accounts of the business, I am of the opinion that net profit before tax of the business is attributed to the applicant(s) as above.

NAME:

DATE: DD MM YYYY

ACCOUNTANT'S QUALIFICATION (MUST HOLD A UK ACCOUNTANT'S QUALIFICATION):

ACCOUNTANCY FIRM AND FULL ADDRESS:

POSTCODE:

SIGNATURE:

ACCOUNTANT'S STAMP:

We are unable to accept any amendments to this form.

Acceptable accountant's qualifications (for sole trader, partnership or limited company)

We only accept UK qualified accountants, accountant's certificates and accounts produced and signed by a chartered accountant, certified accountant or an accountant that holds one of the qualifications on the list below:

	ACCOUNTANCY BODY	QUALIFICATIONS WE WILL ACCEPT
I.C.A.EW	Institute of Chartered Accountants in England & Wales	A.C.A. F.C.A.
A.C.C.A – Including Subsidiary	Association of Chartered Certified Accountants	A.C.C.A. F.C.C.A.
A.A.T	Association of Accounting Technicians	AATQB, MAAT

To find out more, please contact our New Business Team:

familybuildingsociety.co.uk
03330 140140
newbusiness@familybsoc.co.uk

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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
 Firm Reference No.206080
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