

Accountant's certificate September 2022

Confirming income for all self-employed applicants

THIS MUST BE FULLY COMPLETED BY AN ACCOUNTANT WITH A QUALIFICATION ACCEPTABLE TO SANTANDER. PLEASE COMPLETE THIS FORM, PRINT IT OFF, SIGN AND RETURN IT TO THE APPLICANT(S) OR BROKER.

In **ALL** cases, please fully complete **sections A, E and F**, then:

- For **sole trading** self-employed applicants also complete **section B**
- For **self-employed partners of a partnership business** also complete **section C**
- For **limited company director(s)** (20% or more shareholding) also complete **section D**

You'll need to complete a separate certificate for each individual company

Section A – As the company's accountant, please FULLY complete the following details

Name of applicant(s) whose income(s) is/are stated below

Nature of the business

Business commencement/incorporation date

Name of the business and trading name (if applicable). For sole traders, if no business name use applicant name.

Please note:

We require information from the last three years' trading accounts and will only accept income declared in the UK for tax purposes. The most recent year-end must not be more than 18 months before the date of the mortgage application. 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, make sure the individual shareholding and income is clear.

Section B – For sole trading self-employed applicants, please FULLY complete the following details

	Dates of financial year end		
	Most recent year	Year 2	Year 3
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual turnover			
Gross profit before tax			
Net profit before tax			

Section C – For self-employed partners of a partnership business, please FULLY complete the following details

		Applicant 1	Applicant 2	
		<input type="text"/> %	<input type="text"/> %	
Percentage of business owned (must be entered as a percentage)				
		Dates of financial year end		
		Most recent year	Year 2	Year 3
		<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual turnover	For the business			
Gross profit before tax	For the business			
Net profit before tax	For the business			
Net profit before tax attributable to applicant	Applicant 1			
	Applicant 2			

Section D – For limited company director(s) (20% or more shareholding) please FULLY complete the following details

Registered number of company Alphabet share structure Yes No

Number of shares held by Applicant 1 Applicant 2 If yes, is there any reason to suggest that future dividends for all applicants will not be in line with those declared? If yes, please provide further detail in Section E. Yes No

Percentage of applicant's shareholding % %

		Dates of financial year end		
		Most recent year	Year 2	Year 3
		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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 1			
	Applicant 2			
Applicant's dividend distribution* (B)	Applicant 1			
	Applicant 2			
Applicant's total income (A + B only)	Applicant 1			
	Applicant 2			

Section E. Please FULLY complete the following details

Please provide comment and give your view in the box below of the ongoing ability of the business to trade where there is:

- any significant increase/decrease of profit or turnover; or
- a negative shareholder's fund figure in any year; or
- a decline in the profit or turnover in the latest year.

Are there any adverse qualifications to the accounts? Yes No

If Yes, please provide an explanation in the box below.

Section F – Please FULLY complete in ALL cases.

Is current trading at least in line with the details declared in the sections above? If no, please provide details in Section E. Yes No

Does the business/applicant have an outstanding Bounce Back Loan (BBL) or Coronavirus Business Interruption Loan (CBIL)?

If yes, please detail below. Yes No

Type (BBL or CBIL)	Amount (£)	Term	Date repayments started/due to start	Monthly repayment amount (£)	Repaid in full?	Where repayments have started is this reflected in the declared trading figures?	Does the business remain solvent despite the additional liability in the balance sheet?
			D D M M Y Y				

I can confirm that the information provided in this form is an accurate reflection of the financial performance of the applicant's business.

Name

Date
D D M M Y Y Y Y

Accountant's qualification (must hold a UK accountant's qualification with one of the following professional bodies)

Accountancy firm and full address

Postcode

Are you an Associate or Fellow? Associate Fellow

Are you a Member (only applicable for Institute of Chartered Accountants of Scotland)? Member

Accountancy firm telephone number

Signature (must be a wet signature)

Once this form has been fully completed, please print it off, sign it and return it to the applicant(s) or broker.