

## Accountant's certificate Confirming income for all self-employed applicants

**THIS MUST BE FULLY COMPLETED BY AN ACCOUNTANT WITH A QUALIFICATION ACCEPTABLE TO HARPENDEN BUILDING SOCIETY**

In ALL cases, please complete sections **1, 6** and **7**, then:

- For sole trading self-employed applicants also complete section **2**
- For self-employed partners of a partnership business also complete section **3**
- For limited company director(s) (20% or more shareholding) also complete section **4**  
You'll need to complete a separate certificate for each individual company
- Where customers are drawing funds from the business towards the deposit complete section **5**

### Section 1 – As the company's accountant, please clarify the following details

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



Name of the business (for sole traders if no business name use applicant name)

Nature of the business

Trading name (if applicable)

Business commencement/incorporation date

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 2 – For sole trading self-employed applicants

	Dates of financial year end		
	Last completed year	Year 2	Year 3
Accounting Y/E date			
Annual turnover			
Gross profit (EBITDA)			
Net profit before tax			

### Section 3 – For self-employed partners of a partnership business

Percentage of business owned  
(must be entered as a percentage)

Applicant 1

%

Applicant 2

%

		Dates of financial year end		
		Last completed year	Year 2	Year 3
Accounting Y/E date				
Annual turnover	For the business			
Gross profit (EBITDA)	For the business			
Net profit before tax	For the business			
Net profit before tax attributable to applicant	Applicant 1			
	Applicant 2			

#### Section 4 – For limited company director(s) (20% or more shareholding)

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?

Percentage of applicant's shareholding

%

%

If yes, please provide further detail in section 8.

☐

Yes

☐

No

#### Dates of financial year end

		Last completed year	Year 2	Year 3
Accounting Y/E date				
Annual turnover	For the business			
Gross profit (EBITDA)	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 5 – Where customers are drawing funds from the business towards the deposit

Is the applicant(s) drawing additional funds from the business to fund the deposit or any part of this transaction?

☐

Yes

☐

No

If so, please state how much and any effects this may have on the business?

#### Section 6

Are there any adverse qualifications to the accounts?

☐

Yes

☐

No

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

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

- any sharp 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.

## Section 7 – Please 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 8.

☐ Yes ☐ No

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

☐ Yes ☐ No

If yes, please detail below.

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?

## Section 8

**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

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

Accountancy firm and full address

Are you an Associate or Fellow? ☐ Associate ☐ Fellow

Signature

Postcode

Accountancy firm telephone number

**Recognised Qualifications: CTA, ICAEW, ACA, FCA, ICAS, CA, ACCA, FCCA, CIMA, ACMA, FCMA, CIPFA, CPFA, AIA, AAIA, FAIA, AAPA, IFA, FFA, AFA, CPA, ACPA, MAAT, FMAAT or FPCA. If you do not hold one of these qualifications, state the qualifications you do have. For Limited Companies, the Accountant's Certificate must be reviewed and signed by an accountant with a recognised qualification.**

**Please ensure that the certificate is endorsed with your accountant's practice stamp. For Limited Companies, the attached accountant's certificate must be reviewed and signed by an accountant with a recognised qualification. If there is no stamp available, please submit the certificate with a covering letter on your company's letterheaded paper or sent from your company email address.**