

Accountants Certificate: Self-employed applicants Income Confirmation Form

This form must be completed by an Accountant* acceptable to Gatehouse Bank on behalf of the applicant. Once completed, please print the document, sign and return it to the applicant or broker.

For **ALL** cases, please complete **sections 1 and 5**, then, dependent on the applicant profile:

- For **sole trading** self-employed applicants, also complete **section 2**.
- For **self-employed partners in a partnership business**, also complete **section 3**.
- For **limited company director(s)** (25% or more shareholding), also complete **section 4**.
- **Please complete a separate form for each individual company.**
- **If two applicants derive income from the same business this form can be completed for both. Please ensure their individual income and shareholding is clear.**

*For UK Expats and International applicants, Gatehouse Bank will only accept accounts or Accountants Certificates from practitioners with one of the following qualifications:

- Accountancy qualifications which are globally recognised e.g. ACCA, ACA and CIMA.
- Accountancy qualifications which are recognised in the applicants' domicile country. However, our underwriters reserve the right to request additional evidence for assessment purposes.

Section 1 – Please confirm the following details for your applicant

Applicant name(s)

Business name

Nature of the business

Trading name (if different)

Business commencement
or incorporation date

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PLEASE NOTE: The Bank requires information from the last two years' trading accounts with the information submitted in this form. The most recent year-end must not be more than 18 months before the date of the finance application. If you cannot provide two years' figures, please provide the reason in the box below:

Section 2 – For sole traders

	Dates of financial year end	
	Last completed year:	Year 2:
Annual turnover (£)		
Gross profit before tax (£)		
Net profit after tax (£)		

Section 3 – For self-employed partners in a partnership business

Percentage of business owned:

Applicant 1: %

Applicant 2: %

		Dates of financial year end	
		Last completed year:	Year 2:
Annual turnover (£)	For the business		
Gross profit before tax (£)	For the business		
Net profit after tax (£)	For the business		
Net profit after tax (£) attributable to the applicant	Applicant 1		
	Applicant 2		

Section 4 – For limited company director(s) (25% or more shareholding)

Company Registration Number:

Alphabet share structure: Yes No

Number of shares held by: Applicant 1 Applicant 2
 Percentage of applicant's shareholding: % %

		Dates of financial year end	
		Last completed year:	Year 2:
Annual turnover (£)	For the business		
Profit on activities (£)	For the business		
Profit (after tax and before dividend) (£)	For the business		
Shareholders' fund (£)	For the business		
Applicant's salary as director (A) (£)	Applicant 1		
	Applicant 2		
Applicant's dividend (B) (£)	Applicant 1		
	Applicant 2		
Applicant's total income (A + B only) (£)	Applicant 1		
	Applicant 2		
Applicant's share of retained profits (£)	Applicant 1		
	Applicant 2		

Section 5 – Please confirm the following details for your applicant(s)

Are there any adverse qualifications to the accounts? Yes No

If Yes, please provide clarification to justify why below.

Please provide commentary and view below of the ongoing trading ability of the business where there is any one of the following:

- increase/decrease of 25% profit or turnover; or
- a negative shareholder's fund figure in any year; or
- a decline in the profit/turnover in the latest year.

I can confirm that the above information is a true and accurate reflection of the financial performance of the applicant's business and both business and personal tax affairs are up to date.

Name

Accountant's email

Accountant's qualifications*

Accountancy firm, full address and postcode

Signature

Date

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