

# Accountant's Certificate

## To confirm income to Skipton Intermediaries for all self-employed mortgage applicants

Account number:

Client's address:

Postcode

Client's name:

**For a sole trader/self-employed partner of a partnership business complete Section A, B and D.**

**For a limited company director (20% or more shareholding) complete Section A, C and D.**

### Section A: as the company's accountant, please clarify the following details;

Name of the business/firm (trading as):

**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.**

Nature of business:

Business address:

Postcode

Has your client traded continuously over the last 12 months? Yes  No

Business commencement/incorporation date: (DD/MM/YYYY)

 /  / 

How long have you acted for your client?

Clients NI number:

Tax office and reference number:

**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:


### Section B: for sole trader/self-employed partner of a partnership business

Percentage of clients Shareholding/Ownership:  %

Please confirm your clients income from the business during the last three years.

For less than three years trading, please provide a minimum of the latest two full years trading figures.

Dates of Accounting Year End  
(DD/MM/YY)

 / 

Annual turnover

Net Profit (before personal  
tax, after any business tax)

Clients drawings

 /  / 

Continued overleaf

## Section C: for Limited Company Director (20% or more shareholding)

Percentage of clients Shareholding/Ownership:  %

		Dates of Financial Year End		
		Latest Completed Year	Previous Completed Year	Year 3
		DD / MM / YY	DD / MM / YY	DD / MM / YY
Annual Turnover	For the business	£	£	£
Profit on activities	For the business	£	£	£
Profit (after tax and before dividend)	For the business	£	£	£
Total Dividend	For the business	£	£	£
Closing Cash Balance	For the business	£	£	£
Total Assets	For the business	£	£	£
Total Liabilities	For the business	£	£	£
Shareholder Funds	For the business	£	£	£
Client's dividends	For the applicant	£	£	£
Client's salary	For the applicant	£	£	£

## Section D:

Have these figures been finalised? Yes  No  (If no, please state why)

Please state any qualifications to the accounts or comment generally on any substantial variation in the figures provided:


Please give details of your client's income from other sources:

	Latest Completed Year	Previous Completed Year
	05 / 04 / YY	05 / 04 / YY
Example - Profit from UK Land & Property	£	£

Please give details of your client's income from other sources:


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 the foreseeable future that are likely to affect the ability of the applicants to meet the proposed mortgage payment:


Does your client contribute to a pension? Yes  No

Continued overleaf

## Section D: (continued)

I confirm that the figures provided are a 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:

Signed:

Company stamp

Print name:

Date:

Accountants qualification:

Registered in Firm Name or Individual Name (please specify)

Membership number:

### THIS SECTION IS FOR YOUR 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 noted below

Qualification we will accept	Accountancy Body
ACA/ FCA/ ICA/ ICAI/ ICAS/ FCAS/ ACAS	Institute of Chartered Accountants in England, Wales, and Scotland
AAIA / FAIA / (A.I.A)	Association of International Accountants
ACMA / FCMA / CIMA	Chartered Institute of Management Accounts
ACCA / FCCA / AAPA	Chartered Institute of Certified Accounts
CLOT/ CTA/ FTII/ ATII	Chartered Institute Of Taxations
CIPFA	Chartered Institute of Public Finance Accountants
IFA/FFA/AFA	Institute of Financial Accountants
AAT/FAAT/MAAT	Association of Accounting Technicians
ATT	Association of Tax Technicians



**Skipton Intermediaries is a part of Skipton Building Society.** Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.