

# 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 6**, 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**.
- For those who hold **rental income and income from property and land**, also complete **section 5**.
- **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.**

Year 3\* to be completed for **UK Expats and International residents** only.

## Accountant's qualifications\*\*:

- **UK resident applicants**, Gatehouse Bank will only accept accounts or Accountants Certificates from practitioners with one of the following qualifications:
  - Chartered Tax Advisor – CTA, ATII or FTII – Member or Fellow of the Chartered Institute of Taxation (CIOT).
  - Chartered Certified Accountant – ACCA or FCCA - Member or Fellow of the Association of Chartered Certified Accountants (ACCA).
  - Chartered Accountant – ACA or FCA – Member or Fellow of the Institute of Chartered Accountants in England and Wales (ICAEW).
  - Chartered Accountant – CA – Member of the Institute of Chartered Accountants in Scotland (ICAS).
  - Chartered Accountant - ACA or FCA – Member or Fellow of Chartered Accountants Ireland (formally, but still legally known as the Institute of Chartered Accountants Ireland (ICAI)) (CAI).
  - Chartered Management Accountant – ACMA or FCMA – Member or Fellow of the Chartered Institute of Management Accountants (CIMA).
  - Accounts provided from other accountants and book keepers must be supported by HMRC documentation confirming income.
- For **UK Expat and International resident 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)

  


Nature of the business

Trading name (if different)

Business name

Business commencement  
or incorporation date

D	D	M	M	Y	Y	Y	Y
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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

For UK residents, please complete the Last completed year and Year 2.

For UK Expat and International residents, please complete all 3 years, i.e. Last completed year, Year 2 and Year 3.

	Dates of financial year end		
	Last completed year:	Year 2:	Year 3*
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:  %

For UK residents, please complete the Last completed year and Year 2.

For UK Expat and International residents, please complete all 3 years, i.e. Last completed year, Year 2 and Year 3.

		Dates of financial year end		
		Last completed year:	Year 2:	Year 3*
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

Applicant 1

Applicant 2

Number of shares held by:



Percentage of applicant's shareholding:

 %

 %

For UK residents, please complete the Last completed year and Year 2.

For UK Expat and International residents, please complete all 3 years, i.e. Last completed year, Year 2 and Year 3.

		Dates of financial year end		
		Last completed year:	Year 2:	Year 3*
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 – Rental income and income from property and land

Do you have rental income?

Yes

No

If Yes, please provide evidence of land and property rental income:

For UK residents, please complete the Last completed year and Year 2.

For UK Expat and International residents, please complete all 3 years, i.e. Last completed year, Year 2 and Year 3.

	Dates of financial year end		
	Last completed year:	Year 2:	Year 3*
Number of properties?			
A. Profit from property land			
B. Tax charged (where applicable)			
C. Net profit from land and property (A – B = C)			

## Section 6 – 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

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