Newcastle Building Society

Accountant's Certificate

Confirming income for all self-employed applicants

Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.

Newcastle Building Society is able to provide literature in alternative formats. The formats available are large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format, please visit www.newcastle.co.uk/alternativeformats for more information, ask an adviser in branch or call 0345 734 4345.

For sole traders or partners in a partnership, complete Sections A, B and D.

For limited company directors with a shareholding of 25% or more, complete Sections A, C and D.

Section A – Applicant and business details

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

Nature of business

Trading name (if applicable)

Name of the business

Business commencement/incorporation date
DD MM YYYY

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 – Sole trader or partner in a partnership

Applicant's ownership or partnership profit share (%)

Applicant 1 ____ %

Applicant 2 ____ %

		Most recent year ending DD MM YYYY	Previous year ending DD MM YYYY	Two years prior ending DD MM YYYY
Annual Turnover	For the business			
Net profit before tax	For the business			
Net profit before tax attributable to applicant	Applicant 1			
	Applicant 2			
Capital account balance	For the business			
Applicants' drawings	For the business			

Section C – Limited company director(s) with a shareholding of 25% or more

Registered number of company

		Most recent year ending DD MM YYYY	Previous year ending DD MM YYYY	Two years prior ending DD MM YYYY
% of shareholding held	Applicant 1			
	Applicant 2			
Annual turnover	For the business			
Profit on ordinary activities before tax	For the business			
Profit (after tax and before dividend distribution)	For the business			
Applicant's salary	Applicant 1			
	Applicant 2			
Applicant's net dividend distribution	Applicant 1			
	Applicant 2			
Shareholder Funds	For the business			

Director's loan account

Does either applicant have an outstanding director's loan account at the latest accounting date? If yes, complete the table below.

Applicant	Latest balance	Balance direction	Prior-year balance	Regular drawings?
Applicant 1		Owed to company / Owed by company		Yes / No
Applicant 2		Owed to company / Owed by company		Yes / No
Repayment arrangements, expected repayment date and whether repayment would affect company cash flow or the applicant's ongoing income:				

Section D – Sustainability, current trading and accountant's declaration

Please indicate below if the latest net profit levels are considered sustainable going forward:

Yes	No

If the latest net profit is not considered sustainable, please explain the expected decrease and provide the projected net profit before tax for the next financial year:

Reason for the decrease in profit	Projected net profit before tax

Are pension contributions being made by the business on behalf of Applicant 1?

Yes	No

Are pension contributions being made by the business on behalf of Applicant 2?

Yes	No

Please state any qualifications in the accounts and explain any material increase or decrease in profit or turnover in the latest year, including any exceptional or non-recurring items (e.g. profits arising from an asset revaluation or the sale of a business asset).

From preparing the books and/or accounts of the business, I am of the opinion that net profit before tax of the business is attributed to the applicant(s) above.

Name

Date DD MM YYYY

Accountancy firm and full address

Accountant's qualification (must hold a UK accountant's qualification)

Signature

Postcode

We are unable to accept any amendments to this form.