

At the Chalk Face:

How to correctly complete an Accountant's certificate.

To progress your case at pace, our underwriters need an accountant's certificate to be completed correctly.

Save time and use this handy guide to help you – or your client's accountant – to complete the form right first time.



Accountant's certificate

Client name	
Business address	
Business phone	
Client's share of business %	
Company name	
Company registration number	
Nature of business	
Business trading for _____ years _____ months	
Incorporation status:	Limited Company <input type="checkbox"/> Sole Trader <input type="checkbox"/> Partnership <input type="checkbox"/> Other (please state)

	This year projection 1	This year to date 2	Last year (Certified)	2 years ago (Certified)
Limited Company:				
Year-end date:				
Turnover / gross income				
Profit after tax				
Dividends paid				
For the Client:				
Gross salary				
Net salary (after tax & N.I.)				
Dividends received (after tax & N.I.)	3			
Sole trader:				
Year-end date:				
Turnover / gross income				
Profit before tax				
Net profit (after tax & N.I.)	4			
Partnership:				
Year-end date:				
Turnover / gross income				
Profit before tax				
Share of net profit (after tax & N.I.)	5			
Net rental income: (after tax, N.I., mortgage payments and any other associated costs)	6			
Total net income (after tax & N.I.)	7			

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1

Include projections up to the end of your client's trading year

Include the trading or income figures up to the end of the previous month

2

3

Record your client's individual dividends (net of NI and tax)

Take care to include your client's net profit after NI and tax

4

5

Take care to include your client's share of net profit after NI and tax

Include net figures – ie, exclude mortgage and secured loan payments, tax and NI for all rental properties inc. holiday lets

6

7

Include the sum of all net income

Hints and tips.



Ensure the company and income details match with the information entered on the application

E.g. company name and company number must be an exact match on MBV to Companies House – if Companies House record is 'Ltd' and your application says 'Limited' the case will encounter a delay



Include a full explanation in the 'Additional Information' box if the projection and 'year to date' figures aren't aligned



Provide an explanation if there's a loss or significant growth in income from the last years certified accounts to projection



Make sure you complete the 'Total Net income' figures for the applicant



Upload a copy of the accountant's practicing certificate with the full application pack on MyBrokerVenue



If the accountant doesn't have a company stamp, provide a supporting letter (pdf copy is fine) on company headed paper in the full application pack

Chalk Talk

Don't forget to view our videos on our [Chalk Talk page](#) where you'll find a further explanation on the above.

Get in touch!

Please contact our team on **0161 933 7101** for further support.