

Accountant's Letter – Self-Employed Limited Company Director Mortgage Applicants – Income Confirmation

This form must be completed by a UK Chartered Accountant. Once complete, please print, sign and return it to the applicant(s) or broker.

A separate letter is required for each business being used to support the application. Where two applicants draw income from the same business, one letter is sufficient.

The following information must be provided by the accountant in accordance with FRS 102 (the Financial Reporting Standard applicable in the UK and Republic of Ireland):

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

Applicant 1

Applicant 2

Company name

Business/Registered Number

Registered Address of the business

Postcode

Percentage of business owned

Applicant 1 %

Applicant 2 %

Nature of the business

Trading Name (if applicable)

Date business started

/ /

Correspondence Address of the business

Postcode

Income Details

Year Ending / /

(The most up-to-date financial statements should relate to a financial year end period within a maximum 18 months from date of Mortgage Application).

Any salary and/or dividends paid by the company to the applicant(s) in the last 3 financial years.

	Last completed year	Previous Year 1	Previous Year 2
	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>
Applicant 1			
Salary	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 2			
Salary	<input type="text"/>	<input type="text"/>	<input type="text"/>
Dividends	<input type="text"/>	<input type="text"/>	<input type="text"/>

If Company Retained Profit (Profit after Tax and Dividends) has decreased in the last financial year the Accountant and Company Directors must provide an explanation and comment on the current trading performance of the company (i.e., post Balance Sheet).

Please detail the Cashflow from Operating Activities (Operating Cashflow) of the Company in the last 3 financial year ends.

	Last completed year	Previous Year 1	Previous Year 2
	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>
Operating Cashflow	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please detail the Free Cashflow that was available for Shareholder Distribution (e.g., Dividends and/or Repayment of any Loans owed by the Company to the Directors/Shareholders) in the last 3 Financial year ends after deducting Cashflow used for investing and financing activities from the Operating Cashflow.

	Last completed year	Previous Year 1	Previous Year 2
	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>
Free Cashflow	<input type="text"/>	<input type="text"/>	<input type="text"/>

Is the Company turnover received in a currency other than GBP? If so what currency and what % of total turnover (by reporting currency) is non-GBP?

If Repayment of Directors' Loans is a feature, please detail the current balance outstanding at the most recent financial year end and itemise Directors' Loan reductions achieved by the Company in last 3 financial year ends.

Income Details (Continued)

Are there any items of Cashflow out that are considered exceptional by the Company Director(s) and non-recurring going forward? If so, please provide details and rationale.

In terms of the next 12-24 months are the Company Director(s) aware of any additional investing or financing activities planned or required that would reduce Free Cashflow?

Are the Director(s) and/or Company Accountant aware of any future changes that are not mentioned above that could impact the company's future profitability and/or Operating Cashflow?

Provide the cashflow forecast for the next 2 financial years for the company considering any future changes that could impact the company's future profitability or Operating Cashflow. (Cashflow forecasts may be provided as a separate attachment in a format acceptable to the Bank.)

I can confirm that the information provided in this form is an accurate reflection of the financial performance of the applicant's business.

Name

Accountant's qualification

Accountancy firm and full address

(must hold a UK accountant's qualification)

Signature

Date

D	D	/	M	M	/	Y	Y	Y	Y
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	Postcode	
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

You can request this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit barclays.co.uk/accessibility

Call monitoring and charges information

*Calls to 0800 numbers are free if made from a UK landline and international calls are charged at local rate, mobile costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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