

Self-employed income

Use this simple guide to help you upload the right evidence to support your mortgage application.



We need you to upload either:


- 1 Santander's accountant's certificate, filled in by an accountant with an acceptable qualification, or
- 2 If you don't have an accountant, self-assessment tax forms (e.g. SA302) PLUS supporting Tax Year Overviews (TYOs) for the same period. These can be requested from HMRC or an online HMRC account.

Accountant's certificate

If you've been asked to send us an accountant's certificate, your accountant can use the below guide to help them complete it.

Page 1

- 1 For all self-employed applicants make sure your accountant completes **all** fields in 'Section A'. This includes your business name and trading name. They also may need to complete section B, C and D. This depends on your self-employment type.
- 2 If you're a sole trader - your accountant needs to complete **all** fields in the table in 'Section B'.
- 3 If you're a partner of a partnership business - your accountant needs to complete **all** fields in the table in Section C. Please make sure they enter your business ownership as a percentage.



Accountant's certificate September 2022 Confirming income for all self-employed applicants

THIS MUST BE FULLY COMPLETED BY AN ACCOUNTANT WITH A QUALIFICATION ACCEPTABLE TO SANTANDER. PLEASE COMPLETE THIS FORM, PRINT IT OFF, SIGN AND RETURN IT TO THE APPLICANT(S) OR BROKER.

In ALL cases, please fully complete sections A, E and F, then:

- For sole trading self-employed applicants also complete section B
- For self-employed partners of a partnership business also complete section C
- For limited company director(s) (20% or more shareholding) also complete section D

You'll need to complete a separate certificate for each individual company.

Section A - As the company's accountant, please FULLY complete the following details. 1

Name of applicant(s) whose income(s) is/are stated below	Nature of the business
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Business commencement/incorporation date
	<input style="width: 95%;" type="text"/>
Name of the business and trading name (if applicable). For sole traders, if no business name use applicant name.	
<input style="width: 95%;" type="text"/>	

Please note:
We require information from the last three years' trading accounts and will only accept income declared in the UK for tax purposes. The most recent year-end must not be more than 18 months before the date of the mortgage application. If you cannot provide three years' figures please provide the reason:

Where two applicants derive income from the same business, this form can be completed for both applicants, however, make sure the individual shareholding and income is clear.

Section B - For sole trading self-employed applicants, please FULLY complete the following details. 2

	Dates of financial year end		
	Most recent year	Year 2	Year 3
Annual turnover	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Gross profit before tax	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Net profit before tax	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Section C - For self-employed partners of a partnership business, please FULLY complete the following details. 3

Percentage of business owned (must be entered as a percentage)	Applicant 1	Applicant 2
	<input style="width: 95%;" type="text"/> %	<input style="width: 95%;" type="text"/> %

		Dates of financial year end		
		Most recent year	Year 2	Year 3
Annual turnover	For the business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Gross profit before tax	For the business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Net profit before tax	For the business	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Net profit before tax attributable to applicant	Applicant 1	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
	Applicant 2	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Accountant's certificate (cont.)

Page 2

- 4 If you're a limited company director - your accountant needs to complete **all** fields in 'Section D'.
- 5 For all self-employed applicants make sure your accountant completes **all** fields in 'Section E'.
- 6 Make sure your accountant includes a full explanation in 'Section E':
 - if there's any significant increase/decrease in your profit or turnover; or
 - if there's been a decline in your profit or turnover in the latest year; and
 - if your income will continue at the same level moving forward.
 They can't enter 'N/A' if any of these scenarios apply.

Section D - For limited company director(s) (20% or more shareholding) 4 **LLY complete the following details**

Registered number of company Alphabet share structure Yes No

Number of shares held by Applicant 1 Applicant 2 If yes, is there any reason to suggest that future dividends for all applicants will not be in line with those declared? If yes, please provide further detail in Section E. Yes No

Percentage of applicant's shareholding % %

		Dates of financial year end		
		Most recent year	Year 2	Year 3
Annual turnover	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit on activities	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit (after tax and before dividend)	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shareholders' funds	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's salary as director (A)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's dividend distribution* (B)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's total income (A + B only)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section E. 5 **LLY complete the following details**

Please provide comment and give your view in the box below of the ongoing ability of the business to trade where there is:

6 a significant increase/decrease of profit or turnover; or
 a negative shareholder's fund figure in any year; or
 a decline in the profit or turnover in the latest year.

Are there any adverse qualifications to the accounts? Yes No

If Yes, please provide an explanation in the box below.

Accountant's certificate (cont.)

Page 3

- 7 For all self-employed applicants make sure your accountant answers **all** fields in 'Section F'.
- 8 Your accountant **must** select the professional body that awarded their qualification from the drop down list. They must also tick to say if they're an Associate or Fellow of that professional body. If your accountant was awarded their qualification by the Institute of Chartered Accountants of Scotland they need to tick Member instead of Associate or Fellow.
- 9 The form **must** be signed by an accountant with an acceptable qualification. A company signature or a signature from you is **not** acceptable.

Section F – Please FULLY complete in ALL 7

Is current trading at least in line with the details declared in the sections above? If no, please provide details in Section E. Yes No

Does the business/applicant have an outstanding Invoice Back Loan (IBL) or Coronavirus Business Interruption Loan (CBIL)? Yes No

If yes, please detail below:

Type (IBL or CBIL)	Amount (£)	Term	Date repayments started/due to start	Monthly repayment amount (£)	Repaid in full?	Where repayments have started is this reflected in the declared trading figures?	Does the business remain solvent despite the additional liability in the balance sheet?

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

Name: Date:

Accountant's qualification (must hold a UK accountant's qualification with one of the following professional bodies) 8

Accountancy firm and full address:

Are you an Associate or Fellow? Associate Fellow

Are you a Member (only applicable for Institute of Chartered Accountants of Scotland)? Member

Accountancy firm telephone number:

Signature (must be a wet signature) 9

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

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Important information

- Please make sure your accountant fills in one certificate for each individual business.
- We need you to give us 3 years' figures. If you've been trading for less than 3 years, then we can accept no less than 2 years' figures.
- **We only accept our standard accountant's certificate. We reserve the right to ask for accounts if we need them.**

Self-assessment tax calculations (e.g. SA302s)

If you're uploading SA302s, use the below guide to make sure they show what we need before you upload them

- 1 The HMRC logo.
- 2 The unique tax reference.
- 3 Your name and address.
- 4 The tax year.
- 5 The document name e.g. SA302.

HM Revenue & Customs **Self Assessment: Tax Calculation**

2062770000000000001
MRA SOMERNE
SANTON ROAD
ANTWINE
ANTWHERE
ANT KYG

UTR: 12345 6789
RNO: AA02222A
Date: 01 May 2017

2062770000000000001
MRA SOMERNE
SANTON ROAD
ANTWINE
ANTWHERE
ANT KYG

UTR: 12345 6789
RNO: AA02222A
Date: 01 May 2017

Tax Calculation for 2016/17 (year ended 5 April 2017)

Thank you for your tax return.

We enclose our tax calculation based on the amounts shown in your tax return.

Our calculation shows the tax due under Self Assessment for 2016/17 is £15,065.77, payable in three amounts:

Tax payments on account	£6,208.22	due by 31 January 2018
2nd payment on account	£6,208.22	due by 31 July 2018
Balancing payment	£2,649.34	due by 31 January 2019

We also calculate the payments on account towards your tax bill for 2017/18 are:

Tax payments on account	£7,332.89	due by 31 January 2019
2nd payment on account	£7,332.89	due by 31 July 2019

If your income for 2016-17 has gone down you can ask to reduce these payments on account.

Find form SA302 Self Assessment claim to reduce your payments on account at gov.uk/understand-and-apply-self-assessment-claims-and-change-your-payments-on-account

Please note the total amount due by 31 January 2018 is £10,002.23. We will add this amount to your SA300 Self Assessment Statement.

The above figures do not take into account any payments you may have made towards amounts due on these dates, or any other amounts which may be outstanding or becoming due.

You will receive an SA300 Self Assessment Statement nearer the due date telling you how much to pay. Please note we charge interest and penalties on payments made after a due date.

You can find out how to pay us at gov.uk/pay-self-assessment-tax-bill

If you are registered for Self Assessment Online, log in at enline.hmrc.gov.uk and use the "view account" option to see what you owe.

This tax calculation is based on figures in your tax return, before it has been checked. It is not our confirmation that your return is complete or correct. If, at a later date, your return is found to be incorrect, your tax calculation will be amended accordingly.

The amounts of Student Loan repayments included in this calculation will be repaid to Student Loans Company and credited to your Student Loan account.

We have sent a copy of this notice and calculation to your agent. We will write to you and your agent again if we have any questions about your tax return. Please let us know if there is anything you do not agree with or do not understand in our calculation. Our telephone number is shown above.

SA302 Page 1 HMRC 04/17

Self Assessment: Tax Calculation

2062770000000000001
MRA SOMERNE
SANTON ROAD
ANTWINE
ANTWHERE
ANT KYG

UTR: 12345 6789
RNO: AA02222A
Date: 01 May 2017

Tax Calculation for 2016 - 17 (year ended 5 April 2017)

Income received (before tax taken off)

Payment of employment	£33,254
Profit from self-employment	£44,800
Income received from UK banks and building societies	£2,464
Total income received	£80,518
minus Personal allowance	£6,440
Total income on which tax is due	£74,078

How I worked out your Income Tax

Pay, pensions, profit etc.	£32,700	@ 20%	£6,540.00
Interest received from bank of building society etc.	£18,604	@ 40%	£7,441.60
	£0	@ 30%	£0.00
	£2,646	@ 40%	£1,058.40
Total income on which tax has been charged	£53,950		

Income Tax charged **£17,044.00**

plus Class 4 National Insurance contributions

	£31,685	@ 9%	£2,851.65
	£3,365	@ 2%	£67.30
Total Class 4 National Insurance contributions due			£2,918.95

plus High Income Child Benefit Charge

			£1,000.00
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Income Tax and Class 4 National Insurance contributions **£21,044.00**

minus Tax deducted

From all employments, UK pensions and state benefits	£5,026.80
CE vouchers and profits	£16,471.00
Interest received from UK banks and building societies	£34.6
Total tax deducted	£21,532.4

Income Tax and Class 4 National Insurance contributions due **£15,065.77**

Page 2

Important information

- We accept forms produced by HMRC approved commercial software.
- If the form is produced online, it needs to say "Your tax return is 100% complete".
- We **can't** accept income that shows 'profit from UK land and property'.
- If you have more than one business, we need a certificate or accounts for each one.

Tax Year Overviews (TYOs)

As well as uploading your tax calculations e.g. SA302s we also need you to upload the corresponding Tax Year Overviews (TYOs). Use the below guide to make sure they show what information we need before you upload them

- 1 The HMRC logo.
- 2 Your name.
- 3 The unique tax reference.
- 4 How much tax is due.
- 5 How much tax has been paid for the tax year.
- 6 The document name e.g. SA302.

Important information

- The TYO must match the corresponding SA302 for income and tax.
- Overdue tax is not acceptable.

HM Revenue & Customs

Help Close
Information as at 01 May 2017
Ms A N Other
Unique Taxpayer Reference (UTR): 12345678910

Self Assessment
Select taxpayer
At a glance
About you
Ask a question
View accounts
Tax years
Surcharges
Interest
Penalties
Payments/Credits received
Repayments
Tax return options
Reduce payments on account
Request a repayment
View statements
FAQs
Business help and education/emails

Tax years
Tax year overview
Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Get'.
Tax year ending:
You can also view tax returns due/received by following [Tax return options](#).

Tax year ending 05 Apr 2017.
This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs. If you want to print this information for your records, use the print facility on your browser.
Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
Tax	16,540.60
Surcharges	0.00
Interest	0.00
Penalties	0.00
Sub total	16,540.60
Less payments for this year	15,059.40
Less other adjustments	0.00
Total	1,081.20

SA302 Page 1 of 1 Printed 01/05/2017