

COMMON SENSE LENDING IT'S IN EVERYTHING WE DO

Self-employed - Income Shortfall



For intermediary use only

Background

- Self-employed hairdresser trading for 18 months
- Previously employed as a hairdresser for nearly 10 years

What did we do?

- The applicant's previous employed income was £25k and her new self-employed income was £26k
- We used the first years submitted accounts along with projections as the client had a long track record within the industry and their projections were strong
- The underwriter was also confident that if client had to find new employment, the same income would be achievable



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