

# Self Employed

Everything you need to know



## THE MARKET

**4.79 million**

self employed in May 2016

**300,000**

more than  
previous year<sup>2</sup>



**15%**

of the UK workforce  
are self employed<sup>1</sup>



Increasing at a  
**faster rate than**  
employed  
roles<sup>2</sup>



Most common  
roles:

**Construction**



**Taxi Drivers**

Increase in Management  
Consultants<sup>3</sup>

Tend to be older than employees<sup>3</sup>

## OUR PROPOSITION

Range of self employed products

Can consider **1 year's accounts** for newly self employed (i.e. less than 2 years)

**Ltd. Co Directors<sup>4</sup>** - can use salary and dividends - can consider **salary & share of net profit** for established businesses

Cases **individually assessed** by our team of **experienced underwriters**



Upon maturity borrowers can choose from our **standard range of mortgage products<sup>5</sup>**



Newcastle Intermediaries

@Newcastle\_Mtgs

0345 602 2338

[www.newcastleis.co.uk](http://www.newcastleis.co.uk)

1. [http://www.mortgagesolutions.co.uk/better-business/2017/03/16/struggles-self-employed-mortgage-market/?utm\\_source=Adestra&utm\\_medium=email&utm\\_term=&utm\\_content=&utm\\_campaign=Daily%20SP04%20BTL&utm\\_campaignid=281&utm\\_cmdid=81173](http://www.mortgagesolutions.co.uk/better-business/2017/03/16/struggles-self-employed-mortgage-market/?utm_source=Adestra&utm_medium=email&utm_term=&utm_content=&utm_campaign=Daily%20SP04%20BTL&utm_campaignid=281&utm_cmdid=81173)

2. <https://www.mortgagestrategy.co.uk/16-thinking-clearly/>

3. <http://www.ons.gov.uk/ons/rel/imac/self-employed-workers-in-the-uk/2014/rep-self-employed-workers-in-the-uk-2014.html>

4. With a minimum 25% shareholding

5. Subject to lending criteria and LTV

Intermediary Support Team **0345 602 2338**

 9am - 5pm Monday to Friday

 Webchat available 9am - 5pm Monday to Friday

Find your local Business Development Manager at: [www.newcastleis.co.uk/MeetTheBDMTeam.aspx](http://www.newcastleis.co.uk/MeetTheBDMTeam.aspx)

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