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# Welcome to Empire Global

Empire Global Finance is a dynamic, client focused, Debt Specialist serving International & UK Clients. The management team, along with its dedicated staff, have many years of experience within Private & Commercial Banking and they are committed to providing an outstanding level of service to both introducers and clients.

We have an extensive panel of lenders at our disposal enabling us to provide access to numerous suitable, competitive products. We not only have effective, long-standing relationships with the major high street banks and building societies, but also a number of specialist business and commercial lenders that have entered the lending sector over the last few years. As a result, we are proud to say that we can successfully place most lending propositions in a timely manner.



## Working with You for a Tailored Approach

# Commercial Mortgages

We can arrange commercial mortgages to meet most situations and have the expertise to source the most suitable product that not only meets the client's needs but also provides a competitive package.

Our introducers and clients are highly valued by us all here at Empire Global Finance. We will do all that we can to ensure that applications are processed speedily to completion.

## The Commercial Mortgage Marketplace

Over the years, the number of lenders has increased significantly here in the UK, which can only be of benefit to everyone seeking finance. For instance, in the early days, such lending was arranged with banks, but then some of the major building societies came on board, and were closely followed by specialist lenders and private banks.

## We Can Help:

- ✓ Trading businesses
- ✓ SME Turnover under 25m
- ✓ Mid Corp Turnover 25m+



# Private Clients

## We Can Help:

- ✓ HNW/UHNW
- ✓ Expats & International clients
- ✓ Offshore Banking/Structures

## Why Bank Offshore?

We give you a brief insight and overview as to the reasons and motivation to go offshore. The benefits of doing business offshore will depend on your own personal situation. The motivation for individuals (particularly expats) and corporations to utilise offshore planning, funds and corporations are driven mainly by the following:

## Reasons for Banking Offshore

- ✓ Trading
- ✓ Investment
- ✓ Holding
- ✓ Financing
- ✓ Professional services or consultancy
- ✓ Patent, royalty and copyright holding
- ✓ Ship management and yacht owning
- ✓ Personal and corporate tax planning

Before deciding to go offshore speak to a qualified TAX advisor.

## Popular Jurisdictions:

- ✓ Guernsey
- ✓ Bahamas
- ✓ British Virgin Islands
- ✓ Isle of Man
- ✓ Jersey
- ✓ Turks & Caicos Islands
- ✓ Cayman Islands
- ✓ Gibraltar
- ✓ Marshall Islands
- ✓ Mauritius

# Bridging Finance

Bridging finance is used for a variety of purposes, such as to enable someone to complete on the purchase of a new property pending the sale of an existing one or buying a property at auction. If short-term borrowing is required it usually needs to be sourced quickly so you will be pleased to read that we have the resources available to help make this happen.

## The Short Term Finance Marketplace

If required, we have a specialist team at your disposal to help in the preparation of a bespoke bridging loan proposition. We will submit the case to the most suitable lender and monitor its progress through to the release of the funds. If it is subsequently decided that the funding is required on a long-term basis we can seamlessly assist in arranging this. We have access to lenders who can provide short-term lending for a number of different scenarios with terms from 1 month up to 24 months. Interest can then be serviced on a regular basis or rolled up and retained by the lender.

Bridging finance can be extremely flexible and can be used for various purposes. For example, you may wish to buy a property quickly or carry out a refurbishment and then either sell or refinance based on the new value with a term lender (known as BRR strategy).

## We Can Help:

- ✓ Residential
- ✓ Commercial
- ✓ Auction
- ✓ Private Bridging
- ✓ Land
- ✓ Refurbishment
- ✓ Act as a Cash Buyer

(using HNW clients' money)

# Property Development



There is a huge shortage of properties for owner occupation here in the UK, therefore, developers must renovate/refurbish old properties. Many developers require funding towards buying the land, site work costs and the building/renovation costs, so if a client is in that situation, you will be pleased to hear that there are lenders available.

## The Development Finance Marketplace

As with many lending schemes there are numerous providers able to cater for the needs of most property developers, whether it is for a sole trader building one new property or a large phased development of several hundred houses.

We have an extensive panel of lenders that we have built up excellent relationships with over the years. We will work with you and the development funder to create a tailor-made package to support your specific scheme. You may want to draw down on the funds in stage payments or may wish to roll up the interest or prefer to pay it monthly or quarterly. We will monitor the progress of the proposition every step of the way.

## We Can Help:

- ✓ Residential Construction
- ✓ Commercial Construction
- ✓ Heavy Refurbishment
- ✓ Ground Works
- ✓ Land Purchases
- ✓ Permitted Development Rights (PDR)



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