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EMPIRE  
GLOBAL FINANCE

*Sports*





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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 & Banking and 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 who have entered the lending market 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.

A photograph of two women hugging warmly. The woman on the left has white face paint with red stripes, and the woman on the right has red face paint with white stripes. They are both smiling and appear to be at a festive event.

## Working with You for a Tailored Approach



# Sports Ambassador

Danny Fox

Danny Fox joined Empire having retired from playing professional football. Most notably, he played for Southampton, Nottingham Forest, Burnley and Celtic whilst also appearing for the Scotland Mens National Team.



His role at Empire includes working closely alongside our team of brokers to help communicate clients' needs. Having been a professional sportsman, Danny understands the financial needs of professional athletes and through combining this with the experience that Empire Global Finance has in High Net Worth Private Finance, they can prove to be a deadly duo in tackling your financial needs!

Danny commented:

"I'm incredibly proud to be representing Empire Global as their Sports Ambassador. The business shares the same values as myself, wanting to support the next generation of professional footballers with their property investments, and doing the right things for their clients. I'm very glad to be representing the business, working closely with the team and promoting ourselves"



# Asset Finance

## What is Asset Finance?

Asset Finance allows you to spread the cost of a luxury item over time, rather than requiring a large lump sum payment. The finance can be utilised for the purchase of most assets including cars, boats, watches and other high-value assets.

## We Can Help You Purchase:

- ✓ Cars
- ✓ Helicopters
- ✓ Boats
- ✓ Business Equipment
- ✓ Art

Empire recently sourced Asset Finance for a High Net Worth client who wished to install top quality kitchen equipment and furnishings in his recently acquired Pub & Restaurant. Through financing the fixtures using asset finance, the client was able to retain some of his own funds for working capital.



# Mortgages & Portfolios



## Residential Mortgages

With our new Residential Mortgage Business (Empire Residential Finance) being opened recently, we are now equipped to help you buy your own home. Our residential mortgage team has decades of experience within the Residential Mortgage market and with their access to the whole market, they can help find you the perfect mortgage for your first home.

## Property Portfolio

There are a range of options available to portfolio landlords, all of which Empire Global Finance's brokers are equipped to help you explore. Whether you wish to use your portfolio to secure a further purchase, refinance the whole portfolio or only a select number of properties, we can help you find the perfect bespoke solution for your lending needs.



# Property Development



There is a huge shortage of properties for owner occupation here in the UK and thus, developers are extremely active in both building new properties and renovating existing ones. Many developers require funding towards buying the land, site work costs and the building/renovation costs. At Empire, we are pleased to say that we have access to a number of lenders willing to fund such projects.

## The Development Finance Marketplace

We have access to lenders who will cater for the needs of most property developers, whether it be for a single property build 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. We can arrange for flexibility with lenders which will allow you to draw down on the funds in staged payments, roll up the interest or pay it monthly/quarterly. We will help you and 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)



# Specialist Mortgages

## High Value Mortgages

High Value Mortgages are considered to be mortgages of over One Million pounds in value. They can often be complex due to the value of the asset involved and the risk element that an asset of that value represents. Being aware of the potential problems that can arise with mortgages of this size, Empire have recruited experts who are able to help you navigate these transactions.

Typically, sports professionals can have complex income requirements with short term contracts, multiple income streams and the issues that residency/work permits/visas can present. We have a variety of specialist banks on our panel who understand the complex nature of this.

## Example

Empire recently successfully completed a loan for a retired Premiership Footballer who is a Dutch national. The client wished to buy a property in the South East with a market value of £5,000,000 however, his income streams were numerous and complex. Our broker at Empire was able to fully understand the client's needs and then successfully explain to a selected lender the intricacies of the applicant's income and secure a loan equivalent to 60% of the property value at a very competitive rate. The Client was extremely happy with the outcome.





# International Mortgages

There has always been a demand for mortgages on international properties but with lenders being less keen to finance property in different countries, it can be difficult to obtain finance.

Empire Global Finance have forged connections with several international lenders who are able to help. Using these connections, we can work alongside you and the lender to find the perfect package that fits your needs and gets you the most competitive rates.

With the difficulties that Brexit has created in attempting to obtain international mortgages, some brokers may find it hard to source funding. Empire have a list of vetted lenders who specialise in this. Our International Mortgage Team have valuable experience helping clients find desirable properties, in reputable areas, with private security.

## Where you can get funding:

- ✓ Portugal
- ✓ Dubai
- ✓ France
- ✓ Spain
- ✓ Greece



# Business Finance

Sports careers are short and often, once a player's career is over, their source of income can end abruptly. A few astute sports people invest in businesses outside of sports to give them a reliable source of income after their career ends. If this is done correctly, a steady and reliable cash flow can be created.

For one of our recent deals, we helped a retired premiership footballer, who had a significant debt free property portfolio, to source a multi million pound facility. The funds raised against the portfolio were used to invest into a bridging finance company.

The client's first deal with Empire Global yielded a Return on Investment (ROI) of 12% per annum, the sportsperson lent £400,000 on 2 commercial properties valued at c.£1,000,000 in the centre of Liverpool.







Chester • London • Dubai

 [info@empireglobal.co.uk](mailto:info@empireglobal.co.uk)

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