



CORNERSTONE
FINANCE GROUP



WELCOME TO THE CORNERSTONE FINANCE GROUP



Forword

The Cornerstone Finance Group offers a truly unique service, offering financial services from across the industry. The Group is made up of specialist interlinking services that work together to provide unrivalled service.

We aim to provide better customer service by providing a full range of financial services all under one roof. Customers and partners who work with one arm of the Group can also benefit from a range of other services from another arm without switching providers.



M Wayman

Michael Wayman
CEO



Haydn Thomas

Haydn Thomas
Chief Commercial
Officer

OUR SOLUTIONS



Unlimited Cross Sales Opportunities

We offer unrivalled cross-sale opportunities from within the Cornerstone Finance Group, including personal finance, commercial finance, commercial insurance, pensions and investments and protection.

You'll earn commission for each client you introduce across the Group, all paid from the same place. You can introduce clients to us safe in the knowledge that you'll always get paid from the same company. Plus, you can manage all of your pay-outs through our easy-to-use online portal.



CORNERSTONE
COMMERCIAL FINANCE

COMMERCIAL FINANCE

Financial expertise you can trust
with solutions built around your business.



BUSINESS FINANCE

We offer a wide range of business finance options from asset finance for buying new equipment to secured and unsecured loans.

- > Secured Loans
- > Unsecured Loans
- > Invoice Finance
- > Asset Finance

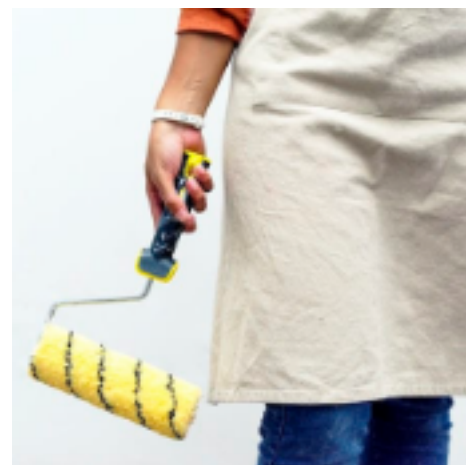
PROPERTY FINANCE

The property finance options we offer are extensive, ranging from bridging and development loans to commercial mortgages.

- > Commercial Mortgages
- > Bridging Loans
- > Property Development
- > Property Investment

CORNERSTONE CAPITAL

Our exclusive in-house specialist lending arm offers fast, flexible bridging for property professionals.



Bridging Loans

We provide bridging finance solutions to professional investors, landlords and SME's looking to:

- Purchase a property while you wait to sell another
- Refurbishment
- Auction purchases
- Business finance

Unregulated Bridging Finance can allow you to refurbish a property for a quick turnaround or replace your current development finance while you're waiting to sell.

Light Refurbishment Loan

Whether you're looking to add value to your portfolio or generate more rental income, Cornerstone Capital can help get your short-term light refurbishment loan completed in days. A light refurbishment loan is a short-term loan used to refurbish a property for resale or let. Known as 'flipping', light refurbishment loans are commonly used to purchase properties to lightly refurbish them before reselling or letting out.

Typical Bridging Loan

Amount	£100,000
LTV	60%
Term	6 months
Purpose	Property purchase

Typical Light Refurbishment Loan

Amount	£100,000
LTV	60%
Term	6 months
Purpose	Purchase & self-funded light refurbishment.

INTERNATIONAL FINANCE

International payments, expertly done.



INTERNATIONAL PAYMENTS

Through our dedicated currency specialists and competitive exchange rates we can reduce the costs of international payments.



Competitive exchange rates

Typically 2–4% better than high-street banks.



No transaction fees

No fees on overseas payments, reducing the cost of every payment.



Dedicated currency specialist

To help manage foreign exchange risk from fluctuating markets.



Trusted & secure

Equals Money are authorised by the FCA and regulated by HMRC.

In partnership with  **EQUALS** Group

INTERNATIONAL FINANCE

Trading overseas? If you're planning your next overseas project, we can arrange a solution that works for you.



Buyer Loans

If you're importing goods, our tailored import finance could help you improve cash flow, negotiate better terms with suppliers and pay them more promptly.

International Finance

Whether you're looking to purchase commercial property in Ghana or want to finance a new business venture in China, our international brokers can help you find the finance you need wherever you need it.



CORNERSTONE
COMMERCIAL INSURANCE

COMMERCIAL INSURANCE

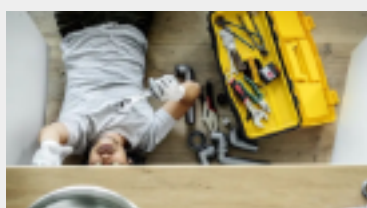
Our in-house Commercial Insurance team.

Cornerstone Commercial Insurance is an independent commercial insurance broker dedicated to finding the best insurance solutions. We invest the time and energy to



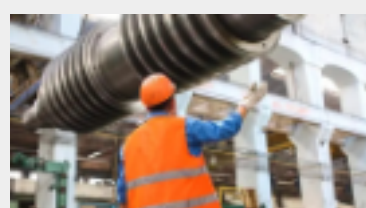
Property Owners

Essential protection for your commercial property.



Trade & Contracting

Protecting your business from the unexpected, from expensive equipment to staff and customers.



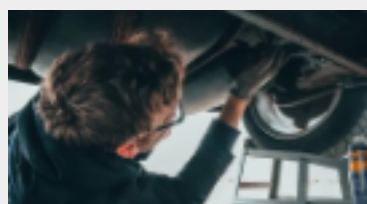
Manufacturing

Whatever your business makes, you need the right insurance policy in place.



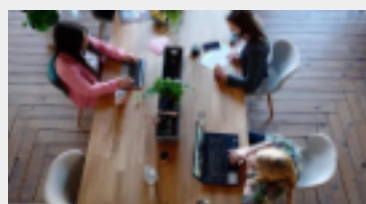
Retail

Whether you own a high street store or a family bakery, you'll need the right protection for your business.



Motor Trade

Cover for buying, selling or repairing vehicles from your home or premises.



Offices & Surgeries

With the right insurance, you can protect against property damage or compensation.

PROTECTION DIRECT

Expertise you can trust with solutions built around you.



YOUR PROTECTION

At Cornerstone Protection Direct, we pride ourselves on delivering excellent customer service. Our dedicated team make it their priority to deliver the very best for each of our customers. We are whole of market broker and compare life insurance quotes to ensure you find the right cover at the right price. Our team of experts help you navigate the insurance maze so you don't have to and we do all the hard work for you, from application all the way through to completion.



Essential Protection

We operate a trained team of specialist advisers who take the time to understand what you need from either:

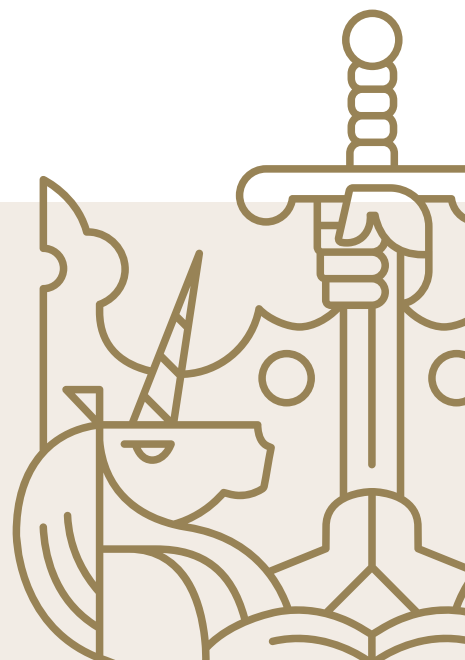
- Life Insurance
- Critical Illness Cover
- Income Protection
- Mortgage Protection

We not only help you find the best price available to you, we'll also make sure you get the right cover for your circumstances.

Funeral Planning

Our range of funeral plans offer a straightforward, affordable way to plan and pay for the funeral you want. Our plans will guarantee to cover the complete cost of your cremation funeral when the time comes, regardless of the impact of funeral inflation. If a burial is your desired funeral choice, your plan will pay a contribution towards the costs of cemetery and burial fees.

Chartered Advice The Gold Standard



Imperial Chartered has provided first-class independent financial advice to individuals, trusts and businesses for over ten years. As a chartered adviser business, we are committed to providing high-quality service and support. We aim to deliver the very best financial advice to our clients.



A FINANCIAL GROUP LIKE NO OTHER



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