

Fulfil your potential



GLOBAL FINANCE SERVICES

*It's in your moments of decision that your destiny is shaped,*

Anthony Robbins



As we are all aware , in this life it is easier to make it via the right connections and a warm introduction than just hard work on its own.

We are here to help open those doors and make it easier for you

## Contents

	<i>Page</i>
Licensing Opportunity	3
Introduction	4
People Behind the Opportunity	5
Global Finance Services Programme	5
Global Finance Services Licence	6
Training and Development	8
Licensee Rights and Privileges and Fees	8
Earnings	8
Operational Supremacy	10
Company Obligations and Commitments	11
Questions and Answers	11
Who Should Apply	12
Cost to Purchase a Global Finance Services Licence	12
The Next Move	12
Where Do I Go From Here?	15

## Licence Opportunity

We are delighted to be in the position to offer you a unique opportunity that is potentially life changing.

We are offering you the chance to join a highly lucrative industry which is stringently regulated by the government, without the restrictions of experience, qualifications, or the high cost of compliance.

As an Independent Consultant operating under a Global Finance Services Licence you can enjoy a professional status knowing you have the full security of a qualified back up team whose sole purpose is to ensure all your business is compliant with government regulations and that your business is processed and completed quickly, efficiently and ethically.

Our experience has enabled us to build relationships throughout the industry so that you have access to a complete financial service. The Global Finance Services Licence gives you access to adverse and non adverse products an example of these include regulated mortgages, secured loans for debt consolidation, commercial mortgages, semi commercial mortgages and much more.

Global Finance Services Licence offers you the opportunity to hit the floor running:

- Minimal start up capital
- Almost immediate return on investment
- No stock holding
- Minimum equipment -just a phone and fax -can be based at home

- Earnings limited only by the hours you choose to work and effort you put in
- Full training and ongoing support from recognised experts in the industry
- Training and support to gain professional qualifications (CeMAP)
- Full support ensuring you are compliant under the new FSA Regulations

As you may or may not be aware, the finance industry has changed substantially over the last few years and indeed almost beyond recognition.

There was a time when more or less anyone could set up in business as a Finance Broker without any form of experience or qualification. Needless to say this resulted in some very questionable practices and most certainly some very bad advice.

Since 31st October 2004 no Lender will deal with a Finance Broker unless they are approved by the Financial Services Authority (FSA). To continue trading, they therefore have to be registered and approved by the FSA, have a full Consumer Credit Licence, Data Protection Registration, and Professional Indemnity Insurance as a minimum. They need to be in a position to have access to the entire lending spectrum using the best software that technology today allows and utilising the benefit of years of practical experience. Global Finance Services have all of this in place for you. Licensees working with us will be authorised to work under our FSA approval and we will ensure all advice provided not only meets but exceeds the compliance code. We will constantly be updating our Licensees to keep

them aware of changes within the industry and regulations ensuring they are up to date and compliant.

As we are directly authorised by the FSA, our Licensees do not need to be registered with the FSA or possess any qualifications, Global Finance Services can continue to offer our clients access to the whole mortgage market, and not be restricted, as some Appointed Representatives will be.

This will allow our licensees to do what they do best - MEET CUSTOMERS AND EARN!

That is the commitment to you.

## Global Finance Services



## Introduction

Of the tens of millions of home owners in the UK, most are paying their mortgage over a 25 year term and at a rate of interest that is not one of the most competitive in the market place today.

The market is packed with people who have equity in their homes and who wish to release this to consolidate debt, buy other property, perhaps buy a holiday property or just generally to sort out their financial difficulties through debt consolidation. We arrange finance on a daily basis for people with no proof of income or with a poor credit history. The range of business we cover is endless.

This represents a huge and relatively untapped market, into which Global Finance Services offer a unique licence opportunity for anyone with or without previous experience in the field, to capitalise upon.

Global Finance Services offers one of the most effective programmes available today and presents an opportunity for successful applicants to train and to operate their own Global Finance Services licence without the hassle, time and outlay involved in setting up a new business and with an almost immediate return on investment. It is a turnkey solution for those wishing to enter the finance sector and wanting to hit the ground running.

Owning and operating a Global Finance Services licence can be an exceptionally rewarding opportunity. With the training and support of our experts and with a proven formula to follow, there is

no reason why a successful applicant trading as a licensee will not make an enormous success of this business.

There is also something equally as rewarding as the financial incentives - the satisfaction of running a business when you are genuinely providing a value added service. This is something you can really appreciate when you have experienced it for yourself and when you receive your first "Thank You" letter from a satisfied customer.

The contents of this document are to provide you with the information to answer your initial questions. If you have any further questions, no matter how they may seem please do not hesitate to contact us. The same question will probably have been asked by every other potential applicant.

## People behind the Global Finance Services Opportunity

The principals of Global Finance Services have maintained a steady growth in the financial services business and their expansion programme opens opportunities to a restricted number of licensees throughout the UK.

No experience or qualifications are necessary as full training and ongoing support are provided. We also sponsor and train you through your CeMAP professional qualifications.

The Principals have years of experience in the financial services market as well as direct sales, offering an invaluable package of knowledge and support in these key fields.

Global Finance Services offer a totally independent service and are not tied to any Bank, Building Society or Lender. We offer completely impartial advice in the placing of mortgage business (with the most competitive lender).

The day to day operation is supported by a growing and dedicated team whose objective is to ensure that each licensee is productive and most importantly profitable.

### The Global Finance Services Programme

At this point we will explain briefly how the Global Finance Services programme works and why it is so effective. More detailed information will be available

when we speak and of course you will be fully trained to conduct the programme when you decide to become a licensee.

Generally speaking most people in the UK can acquire a mortgage. Using an established marketing strategy you will reach the masses of people in your area that do require a mortgage.

There are a large number of people in the UK:

- Who apply for mortgages with their Bank or Building Society but fail following credit scoring.
- Who already have mortgages but are paying far too much.
- Who are looking for debt consolidation
- Who are looking for a personal and a professional service

With our online computer systems and experience, we are able to source mortgages and loans for the majority of people. As we are independent, we are able to source from the whole market area and have access to mortgages and loans which are not always available "on the High Street".

Generally speaking the "High Street Lenders" will not deal with customers unless they have a perfect credit rating. We understand that approximately 40% of mortgage applicants have experienced some sort of credit problem in the past. Global Finance Services can obtain loans and mortgages for people who, not withstanding the fact they have County Court Judgements or the like against them, have been turned down elsewhere. Our Licensees therefore have an enormous advantage over the more traditional High Street Lenders or Mortgage Brokers

who may be tied to particular Lenders or particular groups of Lenders. This gives us a most definite advantage.

Our marketing strategy develops leads. As we are totally independent we can access mortgage and loan finance from every Lender and we are able to place mortgages in the maximum number of cases.

## Global Finance Services licence

The system has been developed over a number of years and is the principal underpinning for the success of Global Finance Services. We have analysed the current market, reviewed what other finance companies have in their approach and taken the best points and put them together to form what is arguably the most effective and efficient system

The process could not be simpler. Applying our system will develop opportunities within your chosen area. This area can be as large or as small as you like. This guarantees very high levels of interest and opportunity.

First of all we would like to stress that our Licencees are not salesmen they are advisers. Our Licencees are not involved in door to door cold calling nor are they involved in hard selling. When our systems and procedures are followed people come to us wanting to buy from us. People come to our Licencees because they have a need. Our Licencees have to be able to speak to people to gain their confidence, to explain our products and invite potential customers to buy from us. To achieve this we will train you on all aspects of presentation.

As with most businesses, the mortgage industry is a 'numbers game'! The more enquiries you receive the more applications you will have, the more completions will take place and the greater your potential earnings. During the training course, we will show you in detail our tried and tested marketing strategy, which when applied will get the phones ringing.

The Licencee will then generate appointments, at an average level of 20 per month, which should produce an income of £12,000 + per month. The Licencee however sets the level themselves. For someone who wishes to work part time and earn only a few thousand pounds per month fewer leads are required.

We will give you the strategy and opportunity to achieve your personal goal whether financial or professional you set yourself.

Once you have received your appointments the procedures are very straightforward. You are trained fully on the procedures by us and you should have no difficulty at this stage whatsoever. You will have to meet the customer with our pre-printed Enquiry Forms and go through a series of questions which lead you to an eventual conclusion. The Enquiry Forms prompt you to ask all the appropriate questions. With the benefit of our training, our procedures and following through of the appropriate questions in these Enquiry Forms, you will portray a real confidence to your customers which will satisfy them as to your professional status and as to your abilities.

When we receive the completed Enquiry Forms preferably via fax/email, we will begin searching appropriate products for your clients. From the information supplied, we will identify the most suitable package and produce all the necessary documents ensuring all aspects of regulatory compliance are adhered to.

The Application Forms and the appropriate documents will then be sent directly to you. You will then assist the client, where necessary, to complete the paperwork and pass everything to Head Office, who will then, as expeditiously as possible, process the application

A fee of £100 is paid to you at this stage and the wheels are now in motion towards the principal part of your earnings.

If all of this seems very simple, that is precisely the way we intended it to be. It is our reputation that is at stake as much as your own and we cannot afford to make it anything but easy for you.

We will take care of processing the application through to completion and payout, whilst you do what you do best.



## Training and Development

At Global Finance Services we recognise the necessity for excellent initial training and ongoing support.

Years of experience have created a wealth of knowledge which is readily available to you at any time. Regular on-going training is available to keep you fully informed of any changes and to help if any problems occur

Due to the limit on the licences we can offer we hold regional training sessions on a monthly basis.

Prior to attending the training course the new licensee will have completed our Application Form, spent a great deal of time chatting with us and will have had references completed. If successful, will have signed all legal agreements and submitted the licence fee.

The Training Agenda covers the following subjects:

- Mortgages- what are they?
- Secured loans - What are they?
- Regulation & compliance -how it works  
Administration systems
- Forms and associated paperwork Presentation techniques and skills
- Lead generation
- Motivation
- Telephone skills
- Introduction to formal qualifications required
- CeMAP - Phase 1

Upon completion of the course, you will be familiar with the financial services industry, the FSA regulations, and most importantly be fully proficient at

conducting the Global Finance Services programme which will enable you to start trading and visiting clients

All licencees have access to a telephone helpline to deal with any aspects of the business with which they require assistance.

These rules and all other terms and conditions are clearly described in our standard agreement, a copy of which will be made available on request.

### Licencee Rights, Privileges and Fees

A Global Finance Services licensee is entitled to the following rights and privileges:

- Attend a Global Finance Services licensee training course
- Upon satisfactory completion of the training program - a "GFS Diploma" approving you to trade under the GFS Licence.
- Use the title and description Global Finance Services Consultant, trained and competent in administering the programme
- Use the Global Finance Services logo and trade under licence
- Uninterrupted supplies of stationary
- Access to the Global Finance Services helpline
- Global Finance Services e-mail
- Sponsor, training and support to gain the CeMAP 1, 2 and 3 professional qualifications
- Access to all of the Global Finance Services Products and services

### Earnings

We will show you how our current Licencees are earning on average £1500 per mortgage/secure loan with many earning substantially more. Your earnings are compiled typically as follows:

1. Initial £100 at application stage
2. Large broker fees on completion of mortgage
3. Commissions paid by lenders

### Full Licence Holder Potential Income

It is of course difficult to be precise as there are many factors that can influence the income and profit potential, not least the amount of people you see and the amount of hours you choose to work.

Once the mortgage and associated business is complete the solicitors send a cheque to Global Finance Services for the total due. The Lenders send us their Commission cheques as do the Insurance Companies - we pay you monthly.

You can expect to complete a minimum of four cases in a month, thus generating £72,000 per annum, even if other commitments interfere, and you only complete three cases per month, then your earnings could be £36,000 per annum -a substantial income potential - whether full or part time. The amount you earn is set by YOU. If you are prepared to put in the effort the earning potential is huge.

Obviously these costs and indeed the income can vary dramatically. Some licencees may incur rent and other charges and may choose to employ an assistant at some time. They are also likely to have much higher turnovers and therefore higher profits.

The example given is just an example and in no way guarantees or implies any specific income or profits. It should however be obvious that there is an opportunity to operate your licence in a way that suits you within reason, to make as much money as you wish.





## Operational Supremacy

Global Finance Services are unique in that our Finance services desk advisors, customer service consultants, lender relationship personnel and support staff are not only all in-house in the same processing centre but are deliberately organised as a total integrated team.

This represents a number of specific advantages:

All personnel workstations are linked to a state-of-the-art processing system allowing immediate access to your files, thus ensuring speed and efficiency towards business completion.

The culture is one of shared responsibility and the free exchange of knowledge relating to problems, changed circumstances in product criteria, relationship issues which assist interaction with your client and also with lenders by developing a better understanding of their respective requirements.

## Mortgage/Loan Protection

It goes without saying that whenever a mortgage is finalised a liability is placed on the customer who has borrowed that money to repay that money. Insurance questions require to be addressed so that in the event of a number of unfortunate or tragic circumstances the borrower or their families are not put in an impossible position whereby they cannot service their mortgage commitments. The obvious safeguards are life assurance and critical illness cover. For most of us the home which we are buying will represent the largest financial commitment that we are likely to make. Whilst some Lenders will offer a sympathetic ear when borrowers are experiencing problems, this

will not pay the bills. Death, critical illness, involuntary unemployment, sickness or an accident can cause major financial hardship. We are able to offer protection as a valuable product providing security at the time the customer needs it.

Fortunately we have our own in-house Protection Department. The Department's staff, have years of experience in the varying aspects of life cover, critical illness cover, accident, sickness and unemployment cover and the like. Therefore with any client of yours where a sale is achieved of any product, this means commission for you. You do not have to get involved. We do all the work.

We are attracting an increasing number of Licencees from the "insurance industry". These Licencees of course have years of experience in dealing with these areas themselves and take out a Licence with Global Finance Services to draw on our wealth of experience as far as promoting and processing mortgages are concerned. In this situation, there is no obligation on them to place the protection business through our offices and they can deal with this themselves.

In effect, we can deal with the mortgage and everything associated with the mortgage in-house. This will maximise your income and will maximise client loyalty for future business.

As the FSA are regulating the Loan/Mortgage protection products from January 14th 2005, all licencees planning to sell the product themselves will need to be competent in giving advice and recommendations. Relevant training will be provided.

## Company Obligations and Commitments

Upon receipt of a completed mortgage application from you, we at Global Finance Services will process all the information and ensure it is 100% correct before placing it with the Lender. We handle the majority of administration and paperwork, including accessing the best mortgage deals for your client, thus leaving you to concentrate on increasing your client base and income. We will assist you in any way we can to expand your client base and we do this with on-going training sessions and support. It is in our interest for you to be successful and we will help you all we can to achieve your goals.

## Questions and Answers

Global Finance Services answers NO to all of these questions:

1. *Will I ever run out of people to see?*
2. *Will clients have to find money up front for fees (excluding valuation)*
3. *Will clients be restricted from capital raising and loan consolidation?*
4. *Will any of my Broker Fees be subject to claw back?*
5. *Will I have to create Global Finance Services business ideas?*
6. *Will my support from Global Finance Services stop after training?*
7. *Will I be restricted in building my business?*

## What is involved in the training?

Once you are a licencee you will be able to attend any of the training courses. The first training session is to provide you with a solid understanding of the financial market place and the products available. It will also

show you how to market your services and to establish your business on a sound footing. After this there will be shorter continuing professional training sessions depending on individual needs.

## How will I find clients?

More often than not they will find you. Everyone and every business need cash. Brokers that arrange the billions of pounds of loans and leases are sought after but initially even they had to get themselves known. Our marketing plan will do just that for you; you will find that getting clients is easy.

## Will businesses deal with me rather than a banker?

Once you are trained you will be able to save your client time by directing his or her application to the most appropriate funding source. A client will prefer dealing with you because a banker can only deal with a single source; his/her own organisation. As an independent consultant you will be in a position to select a lender who best suits your clients' finance profile. So it follows a business will deal with you rather than a banker.

## What services can I offer?

Finding the right lender is of paramount importance to a business. However, by producing a professional loan or lease proposal a lender is in a prime position to respond quickly. Not only will you have provided funds but you will have done it efficiently.

## How do I make money?

The lenders pay a percentage of the gross amount lent, and you will charge a consultancy fee. We in turn will pay applicable commission to you at the month's end.

## Do lenders need a broker?

Yes, Lenders cannot afford branch offices throughout the country. You become their branch office, which in turn saves them costs and improves their efficiency. Additionally, you do not waste their underwriter's time with proposals that are inappropriate to their business further optimising their time.

## Will I run out of people to see?

No. You will be at the centre of one of the biggest growth markets in the world.

## Is this a franchise?

No, A franchisor may charge you anything from £25,000 to £75,000 and then restrict you to a geographical area. We charge a low licence fee and you are free to use our business name and work anywhere in the UK. We place no restrictions or targets on you.

## Must I quit my present job?

No. The choice is yours; you can work full time or part time. A finance broker can be a part time or a home based job. It depends on what you want to earn; the rewards are in direct proportion to the effort made. If you want to build a business slowly and systematically before going full time the decision is yours.

## Do I need experience?

No, Experienced consultants who are also established trainers will train you. Then you will be assisted and advised by our experienced consultants who know which lenders you should approach and how you should do it. We will share our experience and continue to help you as your business grows.

#### *Do I need money to lend?*

No. You will not be using your own money. You will be a "middle man" bringing the borrower and the lender together. The key to running a successful financial brokerage is having contact with as many lenders as possible. Global Finance Services will provide you with hundreds of lenders.

#### *How long will you support me?*

We will support you as long as you hold a Global Finance Services Licence, so in effect there is no time limit. You can effectively consider our staff as extensions of your own office.

#### *How large is the market?*

In the UK there are over four million businesses and almost all need finance for; start-up funding, venture capital, factoring, leasing or even revolving overdrafts. Business people need mortgages, commercial or residential or just straight loans, however, your main bread and butter will be the average person who has trouble getting financing from the high street banks. For these people we offer Mortgages, Home improvement unsecured loans, secured loans and remortgages to release equity in their homes. We are specialists in adverse business.

#### *How can I broke mortgages when this is a controlled market?*

The Financial Services Authority regulate the domestic mortgage market and to be an independent consultant you need to hold the CeMAP professional qualification. Whilst we help you pass this we will offer you an introducer status which allows you to broke the business and we will show you how you be fully compliant the FSA.

### Who should apply

In our opinion it is important that you enjoy what you do for a living. Therefore, no matter how attractive a financial proposition this may seem, please do not consider this opportunity if it is not something that you will enjoy.

It is also important that you enjoy meeting people, have patience, understanding and enjoy helping others. How you come across in your dealings with your clients will have a big impact on the future success of your business.

Someone who is motivated, ambitious and wishing to fast track in to the jetset.

You should not apply unless you are prepared to have all the usual references taken up and unless you are able to pay the licence fee in full upon signing the agreement.

#### **The Costs to Purchase a Global Finance Services licence**

Global Finance Services Licence fee covers the training, compliance and ongoing support and development.

#### **Inexperienced Agents**

As an Introducer with little or no experience of the Mortgage Industry you would need to attend our Regional training course.

The costs of training are included in your fee as, of course, is every aspect of your Training, Operation Manuals and Documentation etc.

The overall programme is aimed at helping you to

achieve the professional CeMAP 1, 2 and 3 qualifications.

After the initial training you will have the confidence and knowledge to accept your first appointments and to begin your new career in the Finance Industry. The cost of the course is £1,495

#### **Experienced Mortgage Introducers**

For those already operating in the Mortgage field (professionally qualified) who will follow the outlined system, acting as Introducers but not giving advice? Because they require less training are offered a shortened induction course with a one-off fee of £995. The training is again held regionally on a monthly basis.

THERE ARE NO ONGOING "MANAGEMENT" FEES PAYABLE TO US

#### **The Next Move**

We are looking for responsible people. We are looking for people who are honest, trustworthy, presentable and most importantly able to relate to other people. You will have to be motivated and keen to earn a good standard of living.

We attract new Licencees from all walks of life. As far as our training is concerned, we assume, at the Introducer level, absolutely no product knowledge at all which is why new Licencees who have come from totally unrelated areas are successful with Global Finance Services.

You may wish to become involved with Global Finance Services for all sorts of different reasons.





You may have taken early retirement and wish to keep yourself active with a good earning opportunity. You may have been made redundant and be at a particular age where it is difficult to find an employed position and therefore wish to become self employed in a high earning industry. You may have another job, which you perhaps enjoy, but it is not generating sufficient income and you require a second income. You may be self-employed already earning a good income but have recognised the opportunities in financial services and wish to proceed and develop your business portfolio or you may just be looking for a change.

Whatever your background and whatever your reasons it is very important that you choose a tried and tested business model. It is important that you choose a business with a track record of success. We are also looking for budding or proven superstars within the financial services and mortgage industry who can realistically earn in excess of £100,000. If you have experience and are unsure what to do in view of the new FSA regulations, then this is for you.

In the previous pages we have endeavoured to give you as full a picture as possible as to how Global Finance Services operates.

We hope you will make the correct decision for yourself and move ahead with us.

## Where do I go from here?

Last year, in excess of FOUR MILLION people sought mortgages. Some will have received good advice and some will have received advice, which is perhaps less than perfect. The vast majority of those people wish to be looked after and will be grateful when they receive a friendly service and a service which is second to none. You will receive a great deal of personal satisfaction in providing a high level of service and having satisfied customers who will come back to you again in the future and who will refer their friends and colleagues to you. You will be providing a service which is very much in demand and which will stay in demand.

Whether interest rates go up or down, people will always require finance. If you wish to take advantage of The Global Finance Services Licence Opportunity then please telephone our Recruitment Manager direct on 0800 007 5387 without delay to discuss the opportunity in your locality.

If you wish to be considered, then complete the application form with this brochure and either post it using the envelope provided, email or fax it to us. If you are apprehensive about telephoning in the first instance then post or fax it back to us in any case. Our address is:

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