

work
snapshot





BRIGHTSTAR
YOUR SPECIALIST FINANCE PARTNER

NAME: NICHOLA JOMOA
TITLE: MORTGAGE ADVISER
COMPANY: GLOBAL MORTGAGE MANAGEMENT LTD

NICHOLA DOES MORE

I have used Brightstar since 2012, the guys have always been very approachable and open to helping our clients through, in some cases, a stressful process. We like the fact they are an extension of what we do. We introduce Brightstar to our clients as our specialist team and they offer our clients seamless solutions. These are clients who wouldn't normally be able to obtain a conventional mortgage but Brightstar are equipped to offer solutions where others fail. In the words of our clients: "you have helped me where no-one else could".

We find Brightstar exceptionally useful for our non-conventional clients who may be looking for a slight income stretch or have minor adverse blemishes, as they often need a lender who has a different approach to high street affordability models. What is great about Brightstar is they are able to bridge gaps where conventional lending lets us down.

Brightstar's service allows us to assist clients where others would fail and this enables us to maintain our working relationships with our clients and also our introducers, which is essential to our business.

DO MORE WITH BRIGHTSTAR #MadeEasy

SPECIALIST MORTGAGES & BTL / SECOND CHARGE MORTGAGES / UNSECURED LOANS
BRIDGING FINANCE / COMMERCIAL FINANCE / DEVELOPMENT FINANCE



Chela Chemical Formulations

Catalogue website – modernised, redesigned and built

blaze
communication



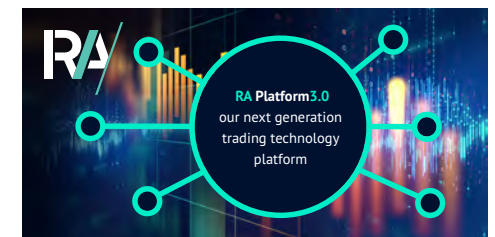
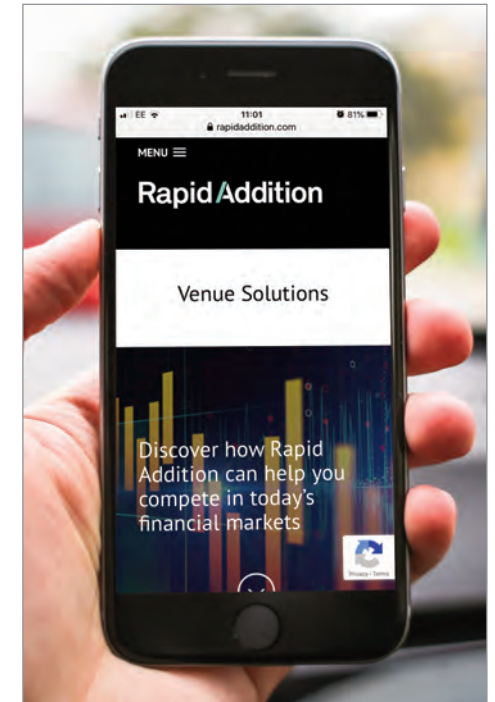
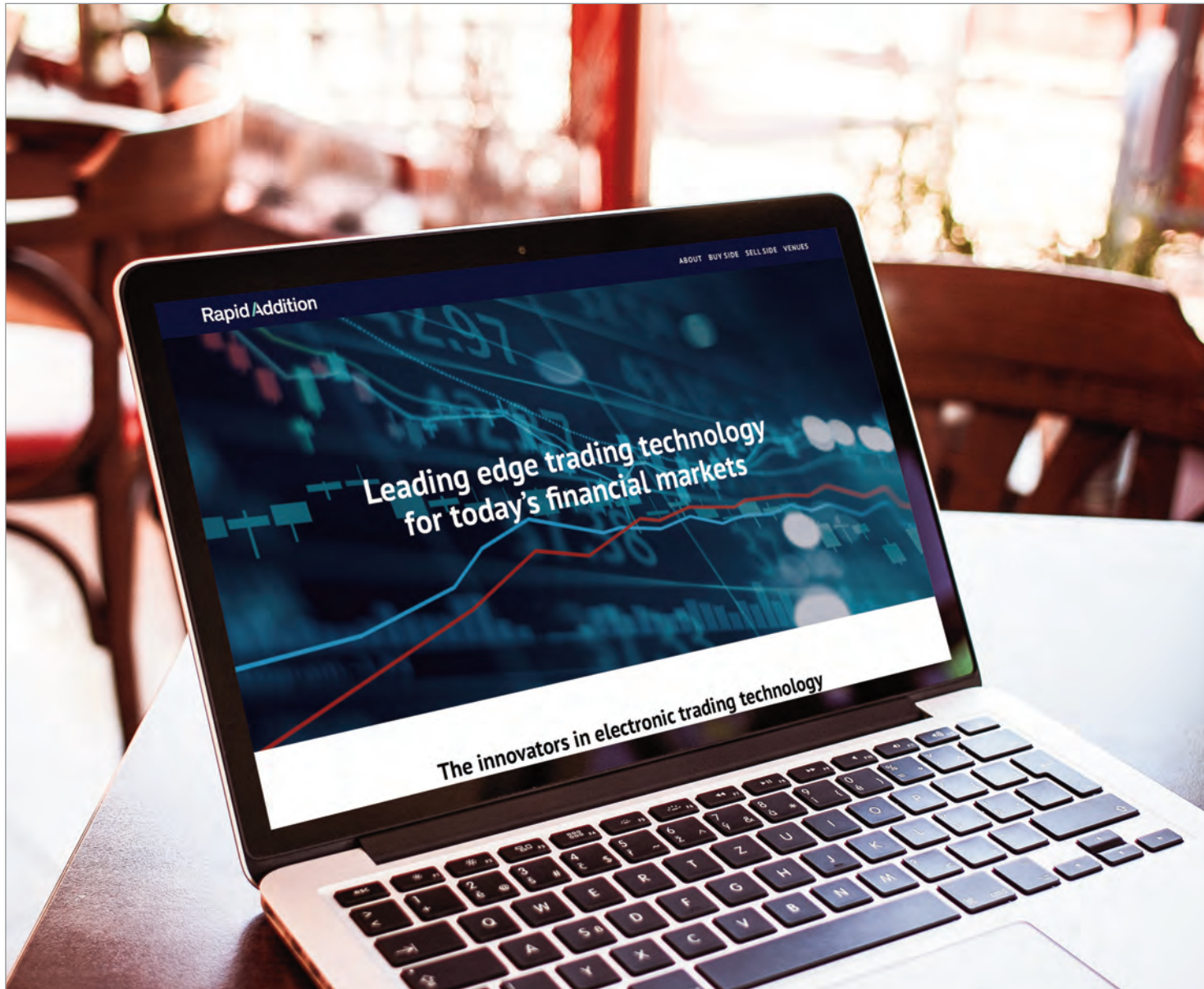
Campaign To End Loneliness

Be More Us – a campaign to celebrate small moments of connection

blaze
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CHAIRMAN'S REPORT

2020 has been a year of unprecedented challenges for the Bank. Our business has been resilient, and we have achieved strong financial performance. The Board and Executive have worked hard to ensure the Bank's long-term success, and we are proud of the results we have achieved.

During the reporting period, we have seen a strong increase in our deposits, and we have continued to invest in our technology and our people. We have also seen a strong increase in our mortgage lending, and we have continued to support our customers through these challenging times.

The Board is pleased to report that the Bank's performance has been strong, and we are confident in our ability to continue to deliver strong results in the future. We will continue to invest in our technology and our people, and we will continue to support our customers through these challenging times.

Chairman's Report

United Trust Bank has seen another year of strong business growth, while significantly investing in technology and our people.

CORPORATE GOVERNANCE REPORT

Regular reporting is essential to members of the Bank to ensure they are kept up to date with any changes to the regulatory environment within which the Bank operates.

The Bank's approach to corporate governance is based on the principles of transparency, accountability, and integrity. We have a strong track record of compliance with the regulatory requirements, and we are committed to maintaining the highest standards of corporate governance.

Corporate Governance Report

We continue to maintain a robust and effective Corporate Governance and Risk Management Framework, to support the Bank's strategy and success for its stakeholders.

DIRECTORS' REPORT

The directors present their annual report, together with the financial statements and auditor's report for the year ended 31 December 2020.

Strategic objectives

The Bank's strategic objectives are to deliver strong financial performance, to support our customers, and to invest in our technology and our people. We are committed to achieving these objectives, and we will continue to invest in our technology and our people to support our customers through these challenging times.

Key performance indicators

The Bank's key performance indicators are: deposits, mortgage lending, and technology investment. We have achieved strong results in all three areas, and we are confident in our ability to continue to deliver strong results in the future.

Financial performance

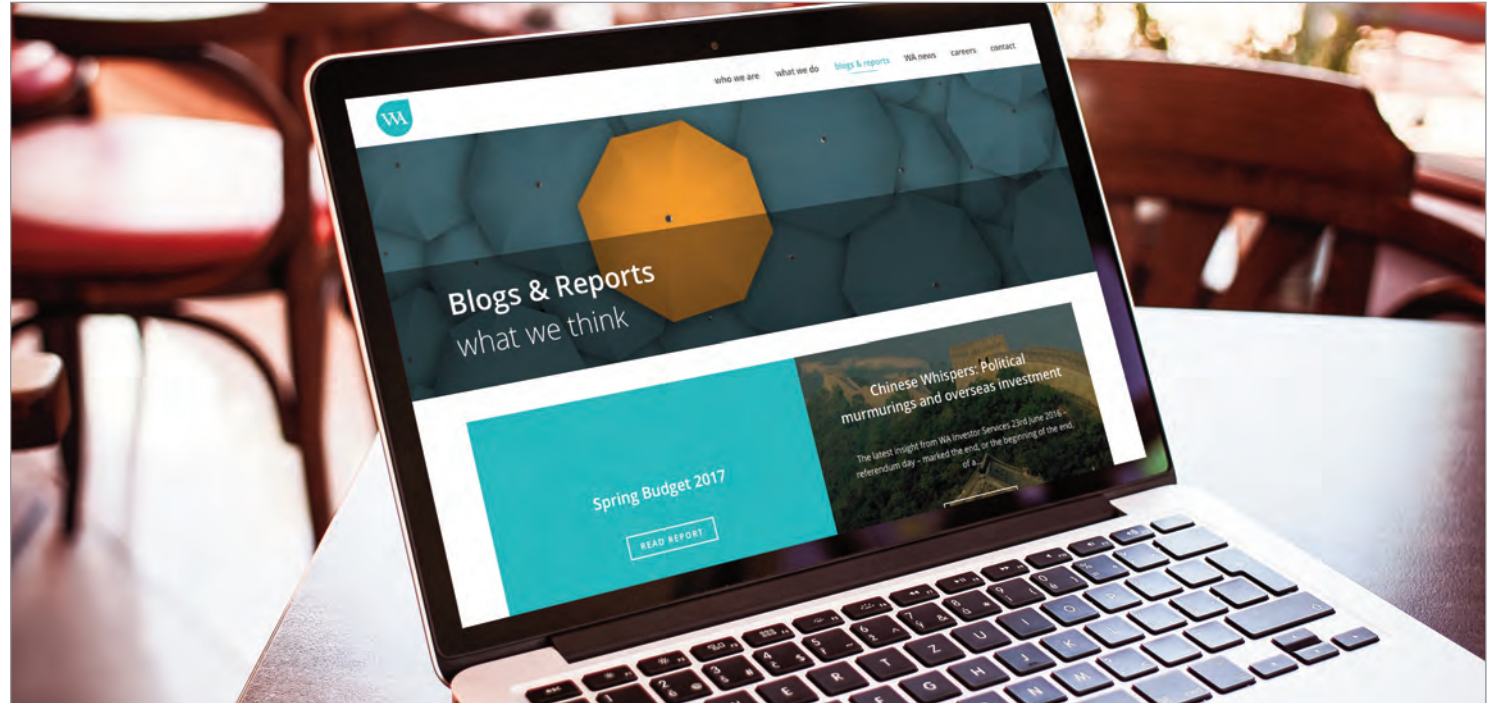
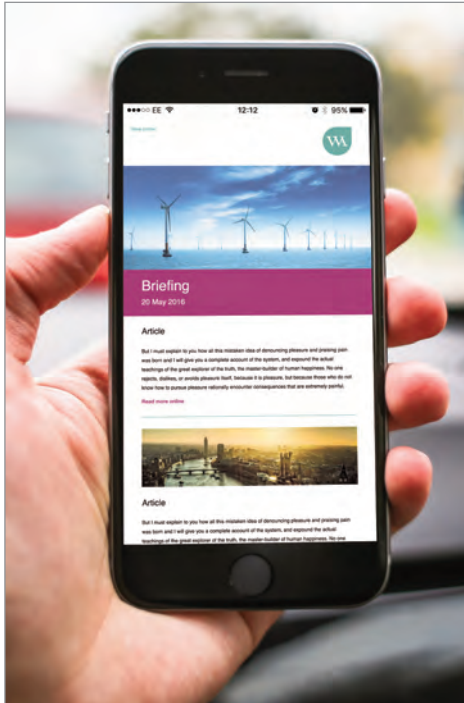
The Bank's financial performance has been strong, and we are confident in our ability to continue to deliver strong results in the future. We will continue to invest in our technology and our people, and we will continue to support our customers through these challenging times.

Future prospects

The Bank's future prospects are bright, and we are confident in our ability to continue to deliver strong results in the future. We will continue to invest in our technology and our people, and we will continue to support our customers through these challenging times.

Director's Report

The Bank has continued to invest in systems that improve efficiency and enable growth. Our Mortgage team introduced facial recognition, and the Deposits team launched Online Banking.







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Prevent puncture and needlestick hand injuries

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Work Right, Stay Safe

NOT ANOTHER CRUSHING BLOW!

Prevent impact and abrasion hand injuries

The Hand Protection Assessment Survey™ (HPAS) from Polyco is an ideal starting point to ensuring your employees and business are protected from the risk of injury.

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Email: hpas@polyco.co.uk

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