



Issue 22 January 2018

Need a new car for your Business?

If you are in the market for a new car for your business, we can help you find a great deal on car finance.

Business owners with over two years ABN and GST registered can apply for car or equipment finance without the requirement of providing tax returns, making the steps to buying your next work vehicle simple and stress free.

Our easy application process allows you to focus on your business while we search for the best and most suitable finance deal.

Often, we save our business clients countless hours and thousands of dollars.

So, start looking for that shiny new car

and call us with your car dealer quote and we'll do all the rest. You could be driving away with your new vehicle within a few days!

To learn more about the easy car application process call us today on 07 3264 7100.



Break through the noise & purchase with confidence

There's a lot of noise out there when it comes to buying property, and that's why it's important to obtain specialist advice based on sound property economics data.

To help our valued clients, we're proud to announce our partnership with our local Property Specialists, Catapult Property Group, to help if you:

- Are a property investor and would like to pay down your home sooner
- Want to learn how to buy the best investment property in today's – market
- Have your existing property portfolio reviewed and gain insight into the current state of the South East Queensland property market, where jobs are being created, and infrastructure being built to allow for population growth.
- Have family members who want to buy their first home

At Cornerstone, we take great pride in providing our clients with the best possible service. In line with this commitment to our clients, we're also part of a broader network of professionals who offer services that may be helpful to you. Catapult Property Group's in-house

property research division identifies property opportunities in economic growth locations, by analysing a series of market indicators and core elements. They will then negotiate with the seller to give you the best value for money. We will work with their Property Team to ensure the finance option we recommend is the best possible rate and suits your property investment and debt reduction goals!

With these variables controlled, our clients will receive the best opportunity for capital and yield growth in the Queensland property market.

We invite you to take advantage of our partnership with Catapult Property Group to support you or your family's next property purchase. First consultation's are free and will require only an hour of your time. With the right property delivering you additional income, it could be the difference your family needs to own your home sooner.

If you would like an appointment please call our office on 07 3264 7100.



Special interest articles

Article 1 - Understanding your borrowing capacity

Article 2 - Economic update

Article 3 - What is premium funding?

Understanding your borrowing capacity

Being approved for a home loan is an exciting moment. But it's important to understand your borrowing capacity before you commit to a mortgage. Just because you can borrow a certain amount, doesn't mean you should.

Here's how to assess your financial situation to understand how much you can borrow.

Consider your existing financial commitments

In principal, your borrowing capacity depends on a number of factors, including:

- Your income
- Your monthly expenses
- Your existing debts
- How much deposit you have saved
- Current interest rate
- Type of loan
- Whether it's principal, or principal and interest loan
- The term of the loan
- Estimated repayments

As a general rule, it's not a good idea to allocate more than 30% of your monthly household income to re-paying your home loan.

Put together a budget

The best way to know what your borrowing limit might be is to create a budget -and stick to it. Once you know what's coming in and going out of your bank account, you'll know how much you can afford to repay - and therefore how much you should borrow.

There are a number of different phone

applications or websites that can help you put together a budget. When setting your budget, make sure you consider factors such as:

- Council rates
- Body corporate fees (if applicable)
- Insurance costs
- Maintenance costs
- Utility bills
- Estimate groceries
- Medical bills and health fund payments
- School fees
- Phone and internet costs
- Petrol and transport payments
- Entertainment, travel and clothing
- Other loans or credit card debts

Think about the future

When putting together your budget, make sure you leave a bit of wiggle room in case things change. It's important to understand how a change in circumstances will impact your finances.

Anything from a hike in interest rates to an addition to your family will affect your ability to honour your financial commitment.

Talking to a mortgage broker can help you understand what you can and should commit to financially, but the final decision is yours to make.



How to purchase an investment property

If you're interested in becoming a property investor, it can be hard to know where to start. Here are seven tips to help get the ball rolling:

1. Make a plan and stick to it

The property itself isn't the end goal- you're likely looking to make a profit. Once you know your end goal, create a plan for a realistic time-frame. Remember to review this plan regularly as your situation and the property market changes.

2. Research the market

Do your research to see what types of properties are easily attracting tenants and what properties are staying on the market for longer periods of time. This will help you choose the right property to purchase.

3. Pick your location carefully

Location is critical to performance. Consider the proximity of the property to the CBD, schools and local shops. It's also a good idea to find out what the public transport options are.

4. Know your budget

Always check your financials before deciding to purchase a property. Get pre-approval and make sure you have all extra costs available, including conveyancing, inspections and any taxes.

5. Think about how you purchase the property

When setting up the sale contract for your purchase, consider whose name to put the house under. Whether it's in your own name, through your super or a family trust, it's important to understand how this investment affects any existing assets.

6. Think about what tenants are looking for

Look for properties that offer that little something extra, like a second bathroom or a lock-up garage-anything that might appeal to potential tenants looking for a home of their own.

7. Ask for expert advice

Your broker can put you in touch with accountants, real estate agents, lawyers and valuer's-experts that can help guide you in your decision making.

Economic update... by Peter Switzer

Why does the media ignore 15 months of great jobs growth?

While the world of newspapers seems preoccupied with every story other than our great employment numbers, and because I think more jobs means good things for the economy, our future and individual Australians, I think someone needs to talk about it!

- So what’s the latest “read all about it” great jobs story? Here’s a summary:
- Employment rose for a record-equalling 15th straight month, up by 34,700 in December, after rising by 63,600 in November (previously reported as a rise of 61,600 jobs)
 - Full-time jobs rose by 15,100, while part-time jobs rose by 19,500. Economist had tipped an increase in jobs of around 15,000.
 - Unemployment rate went up from 5.4% to 5.5% but only because more Aussies went looking for work, with the participation rate up from 65.5% to a 6-year high of 65.7%.
 - 2017 brought 403.,100 jobs-the strongest 12-month period for job gains in 121/2 years!
 - And 303,400 of the jobs were full-time

This is a great story of over 400,000 Aussies going from the dole queue to getting a job. It’s a story about young people getting their first pay cheque, older Australians who might have thought they were condemned to the jobless scrapheap and mums who’ve been at home finding work to make home loan repayments and maybe a holiday possible for the family.

And the best bit is that all this is a prelude to a better economic year in 2018, not only for these individuals but for a hell of a lot of Australian who’ll have great job security and a greater chance of better pay rises in the context of an economy that's heading towards gangbusters land over the course of the year.

This is a true good news story starring real people who’ve lived through a genuine life drama, along with their families and friends. But thank God there has been a happy ending for 403,100 Australians.

That’s surely worth writing about!

Sticky beef and bean stir-fry



- Ingredients**
- 3 garlic cloves, sliced
 - 500g lean mince
 - 2 tablespoons gourmet garden Thai stir-in seasoning
 - 250mls pineapple juice
 - 1 tablespoon oyster sauce
 - 2 teaspoons coconut sugar
 - 350g green beans trimmed, sliced
 - 1 cup fresh coriander sprigs
 - 1/2 cup chopped mint leaves
 - 2 long fresh red chillies, thinly sliced
 - Steamed rice, to service (optional)

- Method**
- 1.Heat a large frying pan over medium heat. Spray with oil. Cook garlic for 1-2 minutes, until lightly golden. Transfer to a plate. Set aside. Add beef. Stir-fry for 5 minutes, until browned.
 - 2.Add seasoning. Cook stirring, for 1 minute. Add pineapple juice, oyster sauce and sugar. Simmer, stirring often, for 10 minutes or until liquid reduces and the mixture is dark golden and sticky.
 3. Add the beans and cook, stirring often, for 1-2 minutes, stir in coriander and mint. Sprinkle with chilli and garlic. Serve.

What is Premium Funding?

Premium funding enables our business clients to pay their insurance premiums in easy to manage monthly instalments.

Business insurance premiums are billed annually in advance to businesses. This premium can run into the thousands of dollars and leave a business strapped for cash.

As businesses are faced with increasing financial obligations, we now offer a flexible and convenient alternative to paying large insurance premium costs upfront. Avoiding these large lump sum payments frees up business cash flow for use elsewhere.

How Premium Funding works

We organise to pay your insurance premium on your behalf by the due date to the nominated insurer. You then pay an easy to manage monthly instalment. Our funding option can be extended to most types of commercial insurance policies.

Benefits of our Premium Funding include:

- Flexible monthly instalments
- Multiple payment methods, including direct debit and credit card
- Able to pay multiple insurance policies with one monthly payment
- Interest repayments may be tax-deductible
- Free up your cash flow to use elsewhere in your business

If you are a business owner and would use this facility to free up cashflow, call us today to make appointment to learn more.

Tracie's update...

Welcome to 2018 and a Happy New Year.

I can't believe the children are now back at school and all the hype and excitement of Christmas and holidays are over. Did you know we can help with you with more than just a home loan?

We can help with any type of finance - to purchase a car, equipment finance for business plant and machinery, commercial or business loans, insurance premium funding for business insurances, life insurance, income protection, superannuation, buyers advocacy service to find your next investment property or first home for a first home buyer, retirement planning and home decorators. Please call us today to take advantage of any of these services.

Once again I can't thank you enough for referring your family and friends.

So many of my older customers now have their own children purchasing their first homes and it is so exciting to see them come to us to help them with their first home. Although I am feeling somewhat a bit old as many of these children were only babies

when I helped their parents.

Next month we have the Better Business Awards and Cornerstone Home Loans are finalist for "Best Customer Service". Gillian my PA is finalist for "Best Administrator". We are excited and proud to have been nominated and now to become finalists.

Don't forget to "like" us on Facebook and Instagram. I put up new stories each week and interesting updates in the market and finance industry, so like our pages to keep informed. Until next time Tracie

PS: Hope you like our redesigned newsletter. Lets us know your thoughts on our social media pages.

Links to the pages are

Facebook: [https://www.facebook.com/](https://www.facebook.com/CornerstoneMortgageBrokers/)

CornerstoneMortgageBrokers/

Instagram: https://www.instagram.com/cornerstone_home_loans/

Here at Cornerstone we can help you...

- Get a home loan
- Review your current home loan
- Refinance your existing home loan
- Consolidate debt and free up equity
- Find a commercial or business loan
- Car and equipment finance

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FOR ALL YOUR FINANCIAL
NEEDS
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