CFM

Stockbroking & Investment Management

Capital Financial Markets Limited is an owner-managed company specialising in Investment Management services for the individual. Its offices are in the City of London.

Our aim is to achieve market-beating risk adjusted investment returns and to provide a first class service for our clients.

“Working in a number of traditional firms shaped my views about how my own company, Capital Financial Markets Limited, should look after its clients. We aim to provide a service that has the resources and the reassuring presence of a big company, but that develops strong and lasting relationships in the way that a small business can. At the heart of our service is integrity, transparency and a commitment to do the best for our clients.

“We offer a number of specialist Investment Management services, most of which involve designing and managing bespoke investment portfolios for our clients. If you appoint us, we will ensure that we understand your financial circumstances, investment objectives, investment preferences and attitude to risk, and design a portfolio tailored to you. We will make sure that we foster our relationship with you, so that you always feel comfortable about picking up the phone and talking to us.

“Our aim is to grow this business through the quality of our customer service and a reputation for strong investment performance. It is therefore in our interest, as well as yours, to do the very best we can for you.

“As Investment Specialists, one of the most important aspects of our services is that we are able to use direct investments in shares, bonds and other securities where suitable. This will often lower the total management costs for managing your portfolio compared to it being invested purely into unitised funds.”

Paul Coffin
Managing Director

Personal Investment Management services

We offer a broad range of personal Investment Management services to suit different kinds of investor.

Full Management Service*

Many investors want access to expert advice without worrying about the day-to-day management of their portfolio.

We will create a bespoke investment portfolio for you. We will manage it actively, taking investment decisions on your behalf, looking after the administration, and sending you regular valuations and performance data to help you track the progress of your portfolio.

You can contact us at any time to discuss how your portfolio is developing, or to change the mandate within which we operate. You can also have online access to your portfolio's valuation. Whether you choose to follow its progress closely or from time to time, we will make sure that we are working in partnership with you so that we continue to manage your investment in line with your expectations.

Your investment can be funded from cash or by transferring existing investments to us, or a combination of these.

*Also known as Discretionary Management

Advisory Managed Service

Some investors prefer to retain control of their investment decisions, but want the advice and support of an experienced professional.

We will monitor your portfolio and make recommendations based on your investment objectives and your attitude towards risk, but we will not make any changes to your portfolio without your explicit approval.

Your investment can be funded from cash or by transferring existing investments to us, or a combination of these.

Our advisory services are classed as Restricted. The definition of this can be found on page 6. As Investment Specialists, we are able to invest in direct equities, government and corporate bonds, and other securities which may lower the total cost of managing your portfolio and lead to improved investment performance.

Advisory Dealing Service

This service is for clients who want to retain control of their investment decisions, and only require ad hoc advice.

This is a reactive service, and we will be reliant on you, the client, contacting us and asking for advice, rather than us pro-actively contacting you.

Execution Only Service

Our Execution Only Service gives you direct telephone access to a stockbroker, who will act on your instructions. As an Execution Only client, Capital Financial Markets Limited is not responsible for assessing the suitability of any transaction, nor do we give advice in relation to any transaction.

Individual Savings Account (ISA)

ISAs are investment accounts, within which profits attract no capital gains tax and dividends are not liable to Income Tax. They are designed to be long-term investment vehicles, but you can withdraw capital if you need to.

We offer an ISA Wrapper which can either be used by you in an Execution Only capacity (see page 4), or form part of your managed portfolio.

A wide range of investments can be held in an ISA, including UK and overseas shares, government and corporate bonds, investment and unit trusts, and cash. Our ISA is not restricted to a certain list of funds, as is the case with some providers. Your ISA can be treated as part of your overall portfolio and be run alongside it, or it can be run separately.

We will provide you with a (minimum) twice yearly statement and with access to an online valuation of your account.

Self Invested Personal Pension (SIPP)

Most old style personal pensions with the large insurance companies have restrictions on where you can invest. You can normally only invest in the life company's own funds.

A SIPP is a personal pension which has much greater investment flexibility. It allows you to use a pension to plan for your retirement by investing in a wide range of securities, stocks, property, funds and investment funds, ensuring that the investments are properly managed and are appropriate for your risk profile. You can manage the SIPP yourself or appoint an Investment Manager, such as Capital Financial Markets Limited, to manage the pension on your behalf.

As an independently-owned firm, we are not tied to any products or providers and can invest in the full range of available investments. If you appoint us, we will create and actively manage your SIPP portfolio and send you regular reports and valuations, so that you can follow its progress.

Inheritance Tax portfolio

Many people want to do what they can to avoid Inheritance Tax (IHT) so that they can pass on as much of their hard-earned money as possible.

Certain listed and unlisted trading companies benefit from business property tax relief, which can provide shelter from IHT. Shares on the Alternative Investment Market (AIM) often qualify for this tax relief. We have specialist experience in analysing and investing in these kinds of shares and will create and manage a portfolio for you in order to mitigate your IHT liability.

If you need specific advice regarding your individual tax position, we can recommend a panel of experts to you.

Services for Professionals

All of Capital Financial Markets Limited's bespoke portfolio solutions can be used by Professional Intermediaries such as IFAs, accountants and solicitors and integrated with financial planning, tax and estate planning and probate services. If you are a Professional Intermediary, please contact us to discuss your individual cases.

Security of your assets

Capital Financial Markets Limited is authorised and regulated by the Financial Conduct Authority 597030.

Capital Financial Markets Limited is an Appointed Representative of GHC Capital Markets Limited, which is authorised and regulated by the Financial Conduct Authority 152998. This means that your assets and money will be held securely and protected by the Financial Compensation scheme. GHC Capital Markets Limited is a member firm of the London Stock Exchange and a member of the Wealth Management Association (WMA).

In addition to the statutory protection, both GHC Capital Markets Limited and Capital Financial Markets Limited hold separate professional indemnity insurance.

How we account to you

We will provide you with a valuation, dealing, deposit and income record for your account every six months. We can provide these reports more frequently if required. We will also provide you with an end of year tax certificate, list of transactions, and Capital Gains Tax calculations.

You can access information about your portfolio including a full valuation, transaction and income statements, at any time through the secure server online.

Your income

We can reinvest your income, or pay it into a nominated bank or building society account.

Our fees and charges

Fees and charges apply to our services. Please ask us for details.

Terms and conditions

You will find our terms and conditions on our website, or we can send you a copy on request.

About this publication

This publication is intended as a general guide to the services we offer and is not an offer or solicitation for business. Nothing in this publication should be regarded as constituting legal, taxation, investment or other advice and prospective investors are advised to obtain such advice where they feel it is appropriate. This publication should not be used by any person outside UK Jurisdiction.

We have taken all reasonable care to ensure that all the facts stated in this publication are true and accurate. Any references to tax laws or levels are subject to change.

Restricted advice

Capital Financial Markets Limited offers clients a wide range of different financial services to suit their needs. We provide a comprehensive service - advising on, managing and buying and selling stocks, shares, unit trusts, gilts, corporate bonds and a wide range of other financial instruments. These services do not extend automatically to advice or management in relation to clients' overall financial planning arrangements, or to any individual aspect of their financial requirements other than stock market and stock market based investments. Our advisory investment services are therefore classed as 'restricted', since they are designed specifically for investors seeking specialist expertise and advice on investments and investment portfolios. As an independently-owned firm, we are not tied to any products or providers.

Further information

If you would like more information about any of our services and products, or would like to arrange an initial meeting, please contact us:

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Paul Coffin began his career as a fund analyst at stockbrokers Greig Middleton. Since then he has worked in a variety of traditional City stockbroking firms. A specialist in private client advice and management, he has extensive experience of dealing on the London Stock Exchange and advising on and managing investment portfolios.

He is a Chartered Wealth Manager - a designation awarded by the Chartered Institute for Securities & Investment (CISI) to recognise senior members who are at the top of their profession - and holds a Master's degree in Finance from the University of Leicester and Private Client Investment Advice and Management (PCIAM) examinations.

When he is not working, he is a keen follower of rugby.

He established Capital Financial Markets Limited in 2013, having observed that very few City Investment Managers were able to provide individual clients with a high level of personal service.

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