

Blackfinch Corporate Management Service

The Corporate Management Service (CMS) is a bespoke tax-efficient solution for businesses. We developed it to help business owners put excess corporate cash to work.

The service allows your company to access asset-backed lending trades aimed at creating profit, balanced with a focus on diversification, security and risk mitigation.

If HMRC deems this cash 'surplus', it could affect tax reliefs. We work with directors to get it trading through asset-backed and property development lending. As cash stays in the business, owners always stay in control. As part of the bespoke offering, we work with you to develop a trading strategy tailored to your requirements and business needs.

FEES

Initial Fee	3%
Annual Management Charge ¹	0.5% + VAT
Company Servicing Fee	1.5% + VAT

¹Charged annually and only if minimum target return is met.

Clients' capital is at risk and the return is not guaranteed.

²The Blackfinch CMS may not be suitable for all clients. We would recommend that prospective clients seek independent advice before making a decision.

³Tax reliefs are dependent on individual circumstances and are subject to change

⁴We will only issue loans which we believe will qualify for BR. However, the BR-qualifying status of any asset is not guaranteed.

The Blackfinch CMS is not a regulated product and doesn't offer the same protection as a regulated investment.

IMPORTANT INFORMATION

Capital at Risk. This Information is Issued by Blackfinch Investments Limited which is authorised and regulated by the Financial Conduct Authority (FCA Number 153860). Registered Address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales Company Number 02705948. All information correct at May 2024.

KEY FEATURES

Opportunity to maximise the earning potential of excess cash

Focus on responsible investment considerations in loans

Competitive discrete returns of 4-6% (depending on risk profile and net of all fees) with no upper limit²

Inheritance Tax relief after two years (and if held at death) depending on firm's circumstances³

May help businesses re-qualify for certain lost tax reliefs e.g. BADR and BR⁴

Access to and control of capital

Clients choose their preferred level of target return and risk

Clients select loans for their lending business

Aims to preserve capital in a cost-efficient way

Non-UCIS

POTENTIAL CLIENTS²

Business clients who want access to & control over their money

Business clients targeting strong returns of 4-6%

Businesses with excess cash that could be deemed an excepted asset

Businesses with excess/surplus cash where trading status could be in jeopardy

Any business looking for a wider range of opportunities

Family investment firms

Businesses that might not qualify for Business Relief (BR) or Business Asset Disposal Relief (BADR)

Businesses that have ceased trading

Signatory of:

