

Blackfinch Thrive Corporate Management Service

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

³We will only issue loans which we believe will qualify for BR. However, the BR-qualifying status of any asset is not guaranteed.

The Thrive 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 Montpelier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales Company Number 02705948.

KEY FEATURES

- Opportunity to maximise the earning potential of excess cash
- Focus on environmental, social and governance factors 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 circumstances
- May help businesses re-qualify for certain lost tax reliefs e.g. BADR and BR³
- 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