



# THRIVE

## CORPORATE MANAGEMENT SERVICE

The Thrive Corporate Management Service (CMS) has been developed for business owners with excess corporate cash that could be deemed by HMRC to be 'surplus'. Blackfinch helps businesses create a bespoke portfolio that gets this cash trading in a lending business. Business owners retain full control of their cash throughout. The service is based on asset-backed lending and property development lending.

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### MINIMUM CONTRIBUTION AMOUNT

£200,000

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REGULAR WITHDRAWALS CAN BE TAKEN  
**LIQUIDITY FOR THESE PORTFOLIOS IS UP TO  
FOUR WEEKS.**

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### POTENTIAL CLIENTS<sup>1</sup>

- Business owners who want access to and control over their money
- Clients who wish to target strong returns of 4% to 7% on their investment
- Businesses which may no longer qualify for incentives such as Business Relief or Entrepreneurs' Relief
- Clients that have excess cash where it could be deemed as an excepted asset
- Companies with excess/surplus cash where trading status could be in jeopardy
- Any business looking for diversification
- Family investment companies

### BENEFITS

- Competitive discrete returns of 4%, 5%, 6% or 7% per year (depending upon risk profile and net of all fees) with no upper limit<sup>2</sup>
- Inheritance Tax (IHT) relief potentially immediate or potentially after two years (and if held on death) depending on the company's circumstances
- Access to and control of your capital
- Clients choose their preferred level of target return and risk
- Clients select which loans they would like their lending business to be involved in
- Simple to set up
- Aims to preserve capital
- A cost-efficient solution
- May help businesses re-qualify for certain lost tax reliefs e.g. Entrepreneurs' Relief (ER) or Business Relief (BR)<sup>3</sup>
- Non-UCIS
- An opportunity to maximise the earning potential of excess cash

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### 3% INITIAL FEE

0.5% ANNUAL MANAGEMENT  
CHARGE (AMC) PLUS VAT<sup>4</sup>

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- <sup>1</sup> The Thrive CMS Portfolios may not be suitable for all clients and we would recommend that prospective clients seek independent advice before making a decision
- <sup>2</sup> Your capital is at risk and the return is not guaranteed.
- <sup>3</sup> We will only issue loans which we believe will qualify for BR, but the BR qualifying status of any asset is not guaranteed.
- <sup>4</sup> Charged annually and only if minimum target return is met.

The Thrive Corporate Management Service is not a regulated product and does not offer the same protection as a regulated investment.