



ESPER WEALTH

PROPERTY INVESTMENTS

SEED ENTERPRISE INVESTMENT SCHEME AND LINES OF FUNDING

ESPER WEALTH LTD IS A COMPANY REGISTERED IN
ENGLAND AND WALES WITH COMPANY REGISTRATION
NUMBER 11930319.

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"These schemes play a crucial part in ensuring that early stage businesses have access to much needed investment, without which many future UK successes would not progress beyond an idea. These companies are the lifeblood of the UK economy and play a key role in job creation and economic growth. The EIS and SEIS have helped to secure the UK's reputation as a world leader in innovation."

Christina Stewart-Lockhart Director General, EIS Association



ABOUT US

ESPER WEALTH IS A UK START-UP THAT QUALIFIES FOR THE SEED ENTERPRISE INVESTMENT SCHEME. WE ARE SEEKING TO RAISE EQUITY FINANCE TO SCALE THE BUSINESS TO BECOME A HOUSEHOLD NAME. WE ARE TARGETING AN EXCEPTIONAL RETURN ON INVESTMENT.

ESPER WEALTH IS A PROPERTY COMPANY THAT USES FINTECH TO OFFER A BETTER SERVICE COMPARED TO EXISTING REAL ESTATE AGENTS. WE WILL USE THIS TECHNOLOGY TO CREATE A FRANCHISE MODEL.

OUR BUSINESS MODEL OFFERS SEVERAL COMPETITIVE ADVANTAGES:

- WE USE THE LATEST BLOCKCHAIN TECHNOLOGY IN THE FORM OF SMART CONTRACTS TO REDUCE THIRD-PARTY COSTS WHEN BUYING AND SELLING PROPERTY
- THIS TECHNOLOGY ALSO REDUCES TRANSACTION DUE DILIGENCE TIME AND ELIMINATES FRAUD.
- WE HAVE A JOINT VENTURE WITH THE FIRST UK DEVELOPMENT COMPANY THAT IS SEED FUNDED THROUGH BLOCKCHAIN TECHNOLOGY. THIS WILL ASSIST US IN CREATING EXTRA REVENUE FOR OUR SHAREHOLDERS.



SEIS Explained

SEIS offers several benefits

- 50% initial income tax relief resulting in a net cash outlay of 50p in the £
- Capital Gains Tax exempt on any profits
- Capital Gains Tax Reinvestment Relief
- Loss Relief resulting in a maximum risk exposure of 27.5p in the £ for a 45% taxpayer
- Potential Inheritance Tax saving of 40p in the £ after 2 years

The first £250,000 received qualifies for SEIS then any additional investors' funds goes into EIS



Worked Example

THE TABLES BELOW SHOW A £10,000 INVESTMENT IN A COMPANY. THERE ARE THREE CASE EXAMPLES. CASE ONE IS YOUR RETURN WHEN THE COMPANY TRIPLES IN VALUE. CASE 2 IS WHEN THE COMPANY BREAKS EVEN AND CASE 3 IS YOUR RETURN IF THE COMPANY FAILS.

CASE 1	CASE 2	CASE 3
The company does well and triples its value and you hold the shares for three years	The company value stays the same	The company closes and your shares are worth nothing
Investment = £10,000	Investment = £10,000	Investment = £10,000
Income Tax relief = £5,000 (as a reduction in your income tax bill)	Income Tax relief = £5,000 (as a reduction in your income tax bill)	Income Tax relief = £5,000 (as a reduction in your income tax bill)
Share sales = £30,000	Share sales = £10,000	Share sales = £0
Your gain = £25,000 (£20,000 profit from the sale plus £5,000 income tax relief)	Your gain = £5,000 (from the income tax relief)	Your loss = £2,750 (for a 45% taxpayer - £5,000 income tax relief and loss relief @ 45% on the rest.

Esper wealth is targeting a far higher return on investment.

Lines Of Funding

When you use finance to scale a business to eventually float on a stock exchange, you offer various lines of funding to help you achieve this. At each line of funding, the price is usually set by the company's corporate advisors who guide them on a suitable market price.

LINE OF FUNDING	SHARES ISSUED	INVESTOR HOLDINGS	DIRECTOR HOLDINGS	INVESTOR PURCHASE PRICE £	AMOUNT RAISED
First line	1,000,000	250,000	750,000	£2.00	£500,0000
Second line	500,000	500,000	0	£5.00	£2,500,000
Third line	500,000	500,000	0	£10.00	£5,000,000
Fourth line	1,000,000	1,000,000	0	£20.00	£20,000,000
Fifth line	1,000,000	1,000,000	0	£40.00	£40,000,000
Total	4,000,000	3,250,000	750,000	n/a	£68,000,000

PLEASE NOTE THESE LINES OF FUNDING ARE NOT SET IN STONE AND REPRESENT AN ILLUSTRATION ONLY.

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