



TOMORROW LOANS PLC: Information Summary

Unquoted preference shares offering
Business Relief from Inheritance Tax



WELCOME TO TOMORROW

The Tomorrow Group has been newly established by a team of experienced professionals with the goal of growing a diversified business, funded through an attractive, income-producing investment with the benefit of IHT-planning features.

The Shares carry a preferential right to an annual dividend equal to 4.25% of their issue price and, subject to investor's personal circumstances, should qualify for 100% Business Relief from inheritance tax once they have been held for two years.

The Group currently comprises the Company and three subsidiaries which are engaged in the trades of hotel management (including majority ownership of the hotel's freehold), secured lending and renewable energy installation.

IMPORTANT INFORMATION:

This summary (the "**Summary**") constitutes a financial promotion relating to offers of redeemable non-voting preference shares (the "**Shares**") by Tomorrow Loans plc (the "**Company**") and has been issued by the Company and approved under section 21 of the Financial Services and Markets Act 2000 ("**FSMA**") by Endeavour Ventures Limited (FCA No. 431709). If you are in any doubt about the content of this Summary you are recommended to seek your own independent financial advice immediately from your stockbroker, solicitor, accountant or other independent financial adviser authorised under FSMA who specialises in advising on investment in unquoted shares.

The Company is not authorised or regulated by the Financial Conduct Authority or any other regulatory authority. None of the Shares have been admitted to dealings on any regulated market or any other investment exchange and no application for such admission has been made. It is not intended to make any other arrangements for dealings in the Shares on any such exchange.

The Financial Service Compensation Scheme (FSCS) does not apply to an investment in the Shares.

**You could lose all of your money invested in this product.
This is a high-risk investment and is much riskier than a savings account.**

The nature of the investment means that it is not suitable for all investors. Anyone can receive this Summary and the related information memorandum (the "**Information Memorandum**"), but you must meet at least one of these criteria become an investor; i) persons who are the client of a regulated financial adviser who will advise them as to the suitability of this Investment or who has categorised them as a professional client; or, ii) persons in respect of whom an FCA authorised firm or other person will comply with FCA rules on appropriateness in respect of the investment and who either qualify as certified high net worth individuals and have signed a High Net Worth Investor Statement in the last twelve months, subject to a preliminary assessment of the investor's profile and objectives, or qualify as sophisticated investors and have signed either a Sophisticated Investor Statement or, subject to a preliminary assessment of the investor's profile and objectives, a Self-Certified Sophisticated Investor Statement in the last twelve months.

Before making the decision to invest, please ensure you read the Information Memorandum in full paying particular attention to the section entitled Risk Factors.

	OFFER A	OFFER B
Maximum Raise	£7,000,000	£13,000,000
Minimum Investment	£25,000	£100,000
Dividends	4.25% per annum of the Issue Price	4.25% per annum of the Issue Price. Due to the Bonus Share issue, the effective rate is 4.2925% per annum on the sum subscribed
Bonus Shares	None	Investments of £100,000 or more will be granted one additional Preference Share for each full £10,000 subscribed; for example a £100,000 subscription will be allotted 1,010 x £100 Preference Shares
Shares offered	Preference Shares carrying a preferential right to dividends, a preferential right to their issue price on a return of capital and no voting rights	
Closing Date	5 th April 2021 or earlier if fully subscribed or at the discretion of the Directors	
Issue Price per Share	£100.00	
Initial Fees	No fees are payable by Investors	
Tax benefits	Once held for two years, the Preference Shares should qualify for 100% Business Relief from Inheritance Tax	

LIQUIDITY

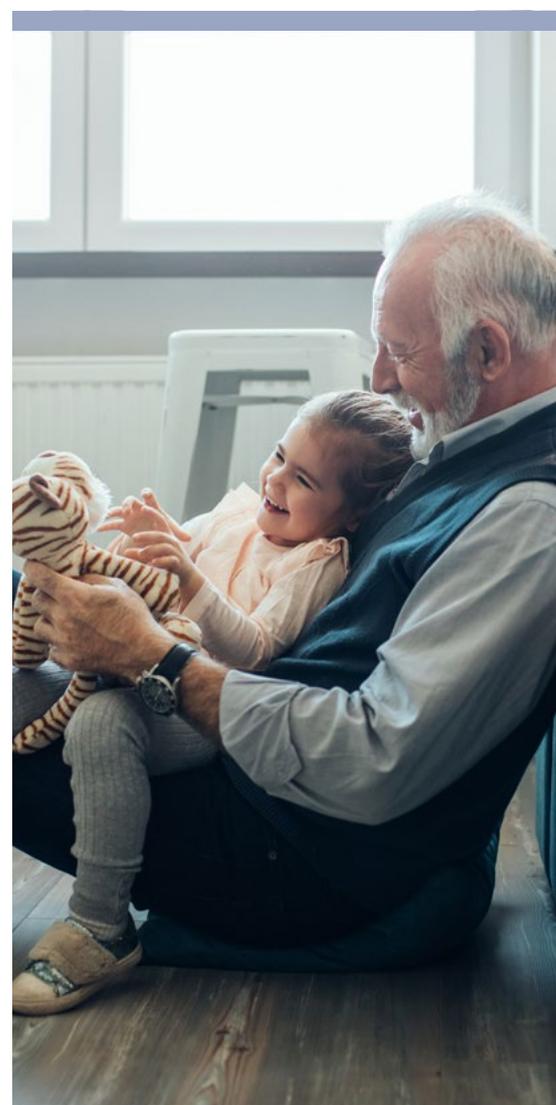
After holding for at least two years, you or your beneficiaries may redeem your Preference Shares by serving notice on us. We require six months' notice to arrange a redemption. There is no penalty and no redemption charge for redeeming Shares. You are also entitled to transfer all or part of your holding to a replacement shareholder (but the Preference Shares should be considered illiquid because there will be no active public market).

INHERITANCE TAX PLANNING

Inheritance Tax (IHT) at 40%, once the problem of only the very wealthy, now captures many more people, often those who have worked hard and saved all their lives. This is largely a voluntary tax, and can be partially or totally avoided with some simple thought and careful planning; consider these examples:

The Anderson's estate is valued at £1,450,000 in May 2019. On second death they leave everything to their children including their main residence. After the nil rate bands and the prevailing main residence bands are applied, the remainder of their estate is taxed at 40%, leading to a tax bill of £200,000.

The Barnett's estate is also valued at £1,450,000 and they also leave everything, including their home to their children. £500,000 of their other assets were comprised of BR qualifying shares which they held for more than two years. On death, the estate does not need to pay IHT on the shares that qualify for BR, but only on the balance, giving an IHT bill of £0 i.e. a **saving of £200,000** compared to the Anderson's estate.



If you have any questions or require the Information Memorandum, please **CONTACT US:**



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