



CONFIDENTIAL · FOR QUALIFYING INVESTORS ONLY

Information Memorandum

Unsecured Loan Note Programme

CM Beyer Limited (the “Company”) is raising capital through unsecured loan notes available to qualifying investors under exemptions in the Financial Promotion Order 2005. Fixed rates of **3.0%–7.0% p.a.**, terms from **three months to ten years**, minimum subscription **£1,000**.

This document is a financial promotion. It is for the sole use of the intended recipient and must not be distributed to any other person.

Issuer	CM Beyer Limited
Company Number	17009212
VAT	GB 515 2896 78
Trade Mark	UK00004349102 (Classes 35 & 36)
Registered Office	Suite 53C Unimix House, Abbey Road, London NW10 7TR
Sole Director	Daniel Hunter
Investor Relations	investor@cmbeyer.co.uk
Document Date	May 2026

Important Risk Warning

Don't invest unless you're prepared to lose all the money you invest.

This is a high-risk investment and you are unlikely to be protected if something goes wrong.

This financial promotion has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000 (FSMA). Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all property or assets invested.

CM Beyer Limited is not authorised or regulated by the Financial Conduct Authority ("FCA"). Investors will not have access to the Financial Ombudsman Service ("FOS") or the Financial Services Compensation Scheme ("FSCS"). This document does not constitute investment advice. Prospective investors should seek independent financial and legal advice before subscribing for loan notes.

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01 Executive Summary

The opportunity, the issuer, and the terms — at a glance.

CM Beyer Limited (the “Company”) is a UK-incorporated marketing, advertising, and business management consultancy with a measurable track record since incorporation in February 2025. The Company is raising capital through unsecured loan notes available to qualifying investors under exemptions in the Financial Promotion Order 2005.

The Company has been profitable from inception, has declared multiple dividends from distributable profits, operates with a capital-light services model, and delivers consistently strong client outcomes (2.7x average ROI, 89% retention, NPS of 72). Proceeds from the loan note programme will be deployed into working capital, service-line expansion, technology and AI integration, and growth of the Australian subsidiary.

Investment highlights

RATES	3.0% – 7.0% p.a. fixed (tiered by term)
TERM OPTIONS	7 (3, 6, 12 months; 2, 3, 5, 10 years)
MINIMUM SUBSCRIPTION	£1,000 (£2,500 for 5yr; £5,000 for 10yr)
INTEREST PAYMENT	On maturity (≤6 mo) or quarterly in arrears (12 mo+)
DIVIDENDS DECLARED	£336.14 across 3 distributions (FY2026)
ENGAGEMENTS DELIVERED	18 (94% on-time, NPS 72)
CLIENT RETENTION	89% vs ~70% industry
ELIGIBILITY	HNW (Art. 48) or Sophisticated (Art. 50A) only

Key terms summary

Feature	Detail
Issuer	CM Beyer Limited (Company No. 17009212)
Instrument	Unsecured Loan Note
Minimum subscription	£1,000 (£2,500 for 5yr; £5,000 for 10yr)
Available terms	3, 6, 12 months; 2, 3, 5, 10 years
Coupon	3.0% – 7.0% p.a. (fixed, tiered by term)
Interest schedule	On maturity (≤6 months) or quarterly in arrears (12 months+)
Security	Unsecured — no charge over Company assets
Eligibility	HNW (FPO Art. 48) or Sophisticated (FPO Art. 50A) only
Use of proceeds	Working capital, growth, service expansion, technology
Governing law	England and Wales

02 Business Overview

Who we are, what we do, and how we operate.

2.1 The Company

CM Beyer Limited was incorporated on **7 February 2025** as a private company limited by shares, with registered office at Suite 53C Unimix House, Abbey Road, London NW10 7TR. The Company holds UK Trade Mark **UK00004349102** in Classes 35 (advertising, business management) and 36 (financial and consultancy services), is VAT-registered (GB 515 2896 78), and is fully compliant with HMRC Making Tax Digital requirements.

Banking is provided by **Lloyds Bank**. The operating infrastructure is built on enterprise-grade systems: IONOS for hosting and EU data residency, Anthropic's Claude for AI-assisted workflows, Semrush for marketing intelligence and competitive analysis, and DocuSign for legally binding document execution.

2.2 Ownership and governance

The Company has issued **100 ordinary shares at £100 each** (£10,000 paid-up share capital). Sole director and member is **Daniel Hunter**. The Company operates under bespoke Articles of Association with a formal Director's Resolution framework: every material decision is documented in a numbered, dated resolution and retained for a minimum of ten years.

2.3 Service divisions

Division	Focus	ROI
CMB Insight	Marketing strategy, research, SEO, campaign planning, KPIs, reporting	3.2x
CMB Amplify	Ad creative, media planning/buying (Google/Meta/LinkedIn), compliance	2.8x
CMB Core	Business consulting, operational reviews, financial planning, restructuring	2.4x
Direct Sales	D2C/B2B programmes, territory planning, training, field compliance	—

2.4 Revenue model

Revenue is generated through four channels: fixed-price project fees; monthly retained advisory retainers (the largest recurring-revenue component); campaign management fees on advertising media spend; and sales programme management fees for Direct Sales engagements. All pricing follows the published Schedule of Charges, which lists **500+ line items across 14 categories** — every client engagement maps to published rates, eliminating opaque hourly billing.

2.5 Performance (FY2025/26)

Metric	CM Beyer	Industry
Engagements delivered	18	—
Average client ROI	2.7x	~2.1x
Client retention	89%	~70%
Net Promoter Score	72	~42
Client revenue generated	~£1.34m	—
On-time delivery	94%	—

2.6 International operations

CM Beyer Australia Pty Ltd (ACN 694 721 992), at Suite 1146, Unit 5, 7 Eden Park Drive, Macquarie Park NSW 2113, operates as an independent entity under Australian law sharing the CM Beyer brand and methodology. The two entities are legally separate, though shared IP and operating standards preserve service consistency.

2.7 Regulatory and compliance framework

The Company operates under: Companies Act 2006 · UK GDPR · Data Protection Act 2018 · PECR 2003 · CAP/BCAP Codes · Consumer Rights Act 2015 · Consumer Contracts Regulations 2013 · Bribery Act 2010 · Online Safety Act 2023 · Employment Rights Act 1996 · Equality Act 2010 · National Minimum Wage Act 1998.

03 Market Analysis

The size of the opportunity and the Company's position within it.

3.1 UK consulting market

The UK management consulting market is valued at approximately **£18 billion** (Management Consultancies Association, 2025), growing at high single digits and driven by structural demand: digital transformation, regulatory complexity, AI integration, and the persistent need for SMEs to access strategic capability they cannot afford to hire in-house.

3.2 Addressable segment

CM Beyer's target market is **UK SMEs with annual turnover between £500,000 and £50 million** — businesses too large for freelance support but too small to be served economically by Big Four or top-tier consulting firms. This segment is consistently underserved.

3.3 Differentiation

Competitive advantages: Fixed, published pricing (no opaque hourly billing) · Compliance-first delivery (CAP/BCAP/GDPR built into every workflow) · Measurable outcomes (KPIs and reporting frameworks agreed before work begins) · Radical transparency (published governance, dividend history, ESG commitments) · Integrated model spanning strategy, advertising, consulting, and direct sales under one accountable structure.

3.4 Growth strategy

- Retained client acquisition — expanding the monthly recurring revenue base.
- Direct sales expansion — the highest-margin, most scalable division.
- Digital services deepening — extending SEO, performance media, and programmatic capability.
- Australian subsidiary growth — leveraging shared brand in a market with favourable parity.
- Thought leadership — published research drives inbound enquiry and lowers acquisition cost.

3.5 Why now

Three concurrent shifts in the SME consulting market support the timing of this capital raise: **(i)** SME marketing budgets are migrating from in-house teams to outsourced specialists; **(ii)** AI tools have collapsed the cost of high-quality strategic and creative output; and **(iii)** regulatory complexity increasingly requires specialist compliance capability that mid-market clients cannot self-source.

04 Financial Information

Trading, dividends, use of proceeds, and debt service.

4.1 Trading history

The Company commenced trading in **February 2025** and generated revenue from its first month of operation. It has been profitable in every reported period, with multiple dividends declared from distributable reserves under Companies Act 2006 Part 23. Because the operating model is capital-light, the majority of revenue converts to gross profit. Statutory accounts are filed at Companies House within statutory deadlines.

4.2 Dividend track record

Reference	Per share	Total	Date paid
FY2026/01	£0.05	£5.00	1 Apr 2026
FY2026/02	£0.2338	£23.38	3 Apr 2026
FY2026/03	£3.0776	£307.76	25 Apr 2026
Cumulative total	—	£336.14	3 distributions

Each distribution declared by Director's Resolution under Companies Act 2006 Part 23, supported by interim management accounts confirming sufficient distributable profits. Full record at cmbeyer.co.uk/dividend-history/.

4.3 Use of proceeds

Subscription proceeds will be applied to the following purposes:

- Working capital for client delivery and growth.
- Service-line expansion into adjacent verticals and additional geographies.
- Technology and AI infrastructure — extending the operating stack.
- Marketing, business development, and client acquisition.
- Australian subsidiary operations — local working capital and growth investment.

Proceeds will **not** be applied to: speculative investments, share buybacks, distributions to the existing shareholder, or any purpose materially different from those described above without prior written notice to noteholders.

4.4 Debt service coverage

Loan note interest in the range of **3.0% to 7.0% per annum** is modest relative to project-level gross margin, providing a substantial coverage cushion. Management monitors the Debt Service Coverage Ratio (DSCR) on a rolling basis. **Further subscriptions will be declined** if accepting them would cause aggregate debt service to exceed serviceability thresholds based on current trading rather than growth assumptions.

4.5 Capital structure

EQUITY	100 ordinary shares × £100 = £10,000 issued and fully paid; 100% held by Daniel Hunter.
RESERVES	Retained earnings accumulated from profitable trading since February 2025, net of dividends declared.
SECURED DEBT	None outstanding. The Company has not granted fixed or floating charges over its assets.
UNSECURED DEBT	Loan notes under this programme rank pari passu with other general unsecured creditors.

05 Loan Note Terms

Rates, returns, and the contractual structure of the instrument.

5.1 Rate schedule

Term	Rate p.a.	Interest payment	Minimum
3 months	3.00%	On maturity	£1,000
6 months	3.75%	On maturity	£1,000
12 months	4.50%	Quarterly in arrears	£1,000
2 years	5.00%	Quarterly in arrears	£1,000
3 years	5.50%	Quarterly in arrears	£1,000
5 years	6.25%	Quarterly in arrears	£2,500
10 years	7.00%	Quarterly in arrears	£5,000

Rates indicative and fixed at the date of subscription. The Company may amend the rate schedule for future subscriptions; existing notes are unaffected.

5.2 Illustrative returns

Principal	Term	Rate	Total interest	Total return
£1,000	12 months	4.50%	£45	£1,045
£5,000	3 years	5.50%	£825	£5,825
£10,000	5 years	6.25%	£3,125	£13,125
£25,000	10 years	7.00%	£17,500	£42,500

Figures illustrate gross interest at the stated rate, before any applicable tax. Investors are responsible for declaring interest to HMRC via self-assessment.

5.3 Detailed terms

SECURITY	Unsecured. No fixed or floating charge over Company assets. In insolvency, noteholders rank behind secured creditors and HMRC preferential claims, alongside other general unsecured creditors.
REPAYMENT	Principal repaid in full at maturity. The Company has no right to extend the maturity date without noteholder consent.
EARLY REDEMPTION	An investor may request early redemption on at least 90 days' written notice. Approval is at the Company's discretion; interest adjusted to reflect actual holding period.
TRANSFERABILITY	Not transferable, assignable, or disposable without the Company's prior written consent. There is no secondary market.
TAX	Interest is paid gross — no tax is withheld at source. Investors declare interest income to HMRC via self-assessment.

MAXIMUM SUBSCRIPTION	At the Company's discretion. The Company may accept any subscription in full, reduce the amount, or decline a subscription without reasons.
EVENTS OF DEFAULT	Non-payment more than 30 days overdue; presentation of a winding-up petition; cessation of business.
SUBORDINATION	Noteholders rank as general unsecured creditors, behind secured creditors and preferential claims (including HMRC).
DOCUMENTATION	Full Loan Note Instrument and Subscription Agreement provided to qualifying investors following submission of a non-binding Expression of Interest.

06 Risk Factors

Material risks every prospective investor must consider. This list is not exhaustive.

You should not invest in these loan notes unless you understand and are prepared to accept all of the risks below.

The risks listed are material but not exhaustive. Investors should seek independent professional advice.

01 Capital loss

The loan notes are unsecured. In the event of the Company's insolvency, noteholders rank behind secured creditors and HMRC preferential claims. You may lose some or all of the capital you invest.

02 Liquidity risk

The loan notes are not listed on any exchange and cannot be traded. Capital is locked for the full term subject only to the discretionary early-redemption mechanism described in section 5.3.

03 No FSCS protection

This investment is not covered by the Financial Services Compensation Scheme. You will have no recourse to the FSCS if the Company fails to meet its obligations.

04 No FCA regulation

CM Beyer Limited is not authorised or regulated by the Financial Conduct Authority. You will not have access to the Financial Ombudsman Service for disputes relating to this investment.

05 Business performance

Repayment of principal and payment of interest depend on the Company's ability to generate sufficient operating cash flow. Past performance is not a reliable indicator of future results.

06 Concentration risk

Holding a single unsecured loan note constitutes high concentration risk. Investors should consider this investment only as part of a diversified portfolio suited to their risk tolerance.

07 Early-stage company

The Company was incorporated in February 2025. While profitable since inception, it has a limited trading history and limited financial reporting cycles relative to established issuers.

08 Key person risk

The Company has a sole director who is also the sole shareholder. The loss, incapacity, or unavailability of Daniel Hunter could materially impact operations and the ability to service debt obligations.

09 Regulatory and tax risk

Changes to UK tax, company, or financial services legislation, or to the regulatory perimeter applicable to financial promotions, could affect the terms of the loan notes, the after-tax return, or the viability of the programme.

10 Interest rate risk

Rates are fixed at the date of subscription. If market interest rates rise during the holding period, the relative value of your fixed-rate position will decline; you will be unable to exit and reinvest at higher prevailing rates.

07 Legal and Regulatory

The legal basis on which this offer is made and the process for participation.

7.1 Financial promotion regime

This document is a financial promotion within the meaning of section 21 of the Financial Services and Markets Act 2000 (FSMA). The promotion is communicated in reliance on exemptions in the FSMA 2000 (Financial Promotion) Order 2005 (“FPO”). It is directed only at persons falling within the following categories:

FPO ARTICLE 48	High net worth individuals — annual income of £100,000 or more, or net assets of £250,000 or more (excluding primary residence, pension benefits, and rights under insurance contracts).
FPO ARTICLE 50A	Self-certified sophisticated investors — meeting one or more of: member of a business angel network for at least 6 months; made 2+ investments in unlisted companies in the previous 2 years; worked in private equity or in SME finance in the previous 2 years; director of a company with annual turnover of at least £1 million in the previous 2 years.

7.2 Regulatory status

CM Beyer Limited is **not authorised by the Financial Conduct Authority**. The Company does not carry on any regulated activity within the meaning of FSMA. No application for FCA authorisation has been made and none is presently planned.

7.3 Subscription process

- 1 Self-certify your investor status at cmbeyer.co.uk/investor/
- 2 Submit a non-binding Expression of Interest (preferred term and indicative amount).
- 3 Company reviews and contacts you within 2 business days.
- 4 Loan Note Instrument and Subscription Agreement issued for review.
- 5 Independent financial and legal advice — read documents carefully.
- 6 Sign Subscription Agreement (DocuSign) and transfer subscription monies.
- 7 Loan Note Certificate issued once funds are cleared.

7.4 Anti-money laundering

The Company conducts customer due diligence in accordance with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (“MLR 2017”). Investors may be asked to provide proof of identity, proof of address, and evidence of source of funds. Subscriptions may be delayed or declined pending satisfactory completion of these checks.

7.5 Data protection

Personal data submitted in connection with this offer is processed in accordance with the UK GDPR and the Data Protection Act 2018. The Company’s full Privacy Policy is at cmbeyer.co.uk/privacy-policy/. Enquiries: privacy@cmbeyer.co.uk.

7.6 Complaints

Complaints relating to this investment should be addressed to compliance@cmbeyer.co.uk. The Company will acknowledge complaints within 2 business days and aim to provide a substantive response within 15 business days. Because the Company is not FCA-regulated, the Financial Ombudsman Service is not available for this investment.

7.7 Governing law

The Loan Note Instrument and Subscription Agreement are governed by the laws of England and Wales. The courts of England and Wales have exclusive jurisdiction over any dispute arising in connection with them.

08 Company Information

Statutory details and supporting documents.

Field	Detail
Registered name	CM Beyer Limited
Company number	17009212
Date of incorporation	7 February 2025
Registered office	Suite 53C Unimix House, Abbey Road, London NW10 7TR
Jurisdiction	England and Wales
Sole director	Daniel Hunter
VAT registration	GB 515 2896 78
UK trade mark	UK00004349102 (Classes 35 & 36)
Issued share capital	100 ordinary shares of £100 each (£10,000 paid up)
Australian subsidiary	CM Beyer Australia Pty Ltd (ACN 694 721 992)
Principal banker	Lloyds Bank
Website	cmbeyer.co.uk
Investor relations	investor@cmbeyer.co.uk

8.1 Supporting documents online

Document	Location
Loan Notes Portal	cmbeyer.co.uk/investor/
Dividend History	cmbeyer.co.uk/dividend-history/
Schedule of Charges	cmbeyer.co.uk/schedule-of-charges/
Corporate Governance	cmbeyer.co.uk/corporate-governance/
Articles of Association	cmbeyer.co.uk/articles-of-association/
ESG Commitments	cmbeyer.co.uk/esg/
Privacy Policy	cmbeyer.co.uk/privacy-policy/
Support / Knowledge Base	cmbeyer.co.uk/support/

Dated **May 2026**. Supersedes all prior versions. The Company may amend or withdraw this document without notice. No person is authorised to give any information or make any representations in connection with the loan note programme other than as contained in this document. This document is confidential and for the sole use of the intended recipient.