OWL B&B

A transparent short-stay rental platform built for hosts and guests.

An SEIS Investment Opportunity

seis
Seed Enterprise Investment Scheme

Enterprise Investment Scheme

HM Revenue & Customs

IMPORTANT LEGAL NOTICE

This information memorandum ("Memorandum") relating to Owl B and B Limited ("Company") is exempt from the financial promotion restriction in section 21 of the Financial Services and Markets Act 2000 ("FSMA") on the grounds that it is only directed at and being sent to the categories of investor described below. The Company has procedures to prevent investment by any other class of person.

This document has not been approved by an authorised person as defined in FSMA ("authorised person"), whose approval would be required if this Memorandum were not so exempt. This document is not, therefore, subject to the controls which would apply if it were approved as a financial promotion by an authorised person. If you rely on this document to invest, you may be exposed to a significant risk of losing your investment. You should not rely on it if you do not have professional experience in investing in shares of the kind described in this document. If you are unsure about investing in such shares, you should consult an authorised person who specialises in advising on such investments.

This Memorandum is only directed at and being sent to persons who fall into one or more of the following categories:

- "investment professionals" within article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the "Financial Promotion Order") who have professional experience of investing in shares of the kind described in this Memorandum;
- "certified high net worth individuals" within article 48(2) of the Financial Promotion Order;
- "high net worth persons" within article 49 of the Financial Promotion Order;
- "certified sophisticated investors" within article 50(1) of the Financial Promotion Order;
- "self-certified sophisticated investors" within article 50A(1) of the Financial Promotion Order;
- "associations of high net worth or sophisticated investors or the members of such associations" within article 51 of the Financial Promotion Order.

The purpose of this Memorandum is to provide information to persons who have expressed an interest in investing in the Company. If you have not received this Memorandum directly from the Company, your receipt is unauthorised. Please return this Memorandum to the Company immediately. If you are in any doubt about the contents of this Memorandum, we strongly recommend that you seek your own financial advice immediately from an appropriately authorised solicitor, accountant, or other independent financial adviser who is duly authorised under the Financial Services and Markets Act 2000.

RISK FACTORS

Investing in the Company is speculative and involves significant risk. The attention of prospective investors is drawn to the contents in this document entitled 'Risk factors'. This Memorandum does not purport to be comprehensive and has not been independently verified. While the Memorandum has been prepared in good faith, no representation, warranty, assurance or undertaking (express or implied) is or will be made, and no responsibility or liability is or will be accepted by the Company or by its officers, employees or agents in relation to the adequacy, accuracy, completeness or fairness of the information and opinions in this Memorandum, or of any other information (whether written or oral), notice or document supplied or otherwise made available to any interested party or its advisers. All and any such responsibility and liability is expressly disclaimed to the extent permitted by law.

IMPORTANT LEGAL NOTICE (PART 2)

In particular, but without prejudice to the generality of the foregoing, no representation, warranty, assurance or undertaking is given as to the achievement or reasonableness of any future projections, management estimates, prospects or returns contained in this Memorandum, or in such other information, notice or document. The recipient acknowledges and agrees that no person has, nor is held out as having, any authority to give any statement, warranty, representation, assurance or undertaking on behalf of the Company.

This Memorandum contains forward-looking statements that involve substantial risks and uncertainties and actual results and developments may differ materially from those expressed or implied by these statements due to a variety of factors. These forward-looking statements speak only as of the date of this Memorandum. In addition, all projections, valuations and statistical analyses provided in this Memorandum may be based on subjective assessments and assumptions and may use alternative methodologies that produce different results and should not be relied upon as an accurate prediction of future performance. Except as required by applicable law or regulation, the Company does not undertake any obligation to update or revise any forward-looking or other statements, whether as a result of new information, future developments or otherwise.

No information set out or referred to in this Memorandum shall form the basis of any contract. Any prospective purchaser of shares in the Company shall be required to enter into a subscription agreement acknowledging that they have not relied on, or been induced to enter into such an agreement by, any representation, warranty, assurance, or undertaking save as expressly set out in that agreement.

This Memorandum is not being distributed to persons outside the UK. However, any recipient of this Memorandum in jurisdictions outside the UK should inform themselves about and observe any applicable legal requirements. This Memorandum does not constitute an offer to sell or an invitation to purchase securities in the Company in any jurisdiction.

This Memorandum shall not exclude any liability for, or remedy in respect of, fraudulent misrepresentation. By accepting this Memorandum, the recipient agrees to be bound by the foregoing limitations. This Memorandum is dated July 2026.

CONTENTS

Introducing Owl B&B

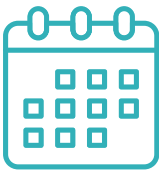
Owl B&B is a new short-term holiday rental platform designed to bring transparency, fairness and trust to the online travel market.

Founded in January 2025 the company is challenging the status quo of traditional platforms by eliminating hidden fees and prioritising verified, direct communication between hosts and guests.

Where others add layers of complexity, Owl B&B offers clarity: a simple, fixed pricing model and a trusted booking environment supported by verified users, secure payments and fair terms for everyone.

At a Glance

- SEIS/EIS Advance Assurance received
- 7,000+ hosts pre-registered ahead of launch
- UK trademark protection secured
- Website and app in development, due to launch in August 2026
- Partnerships in place with Wise, Credas, and Sketch Creative



LAUNCH DATE: AUGUST 2026

REGISTERED HOSTS: 7,000 +

PARTNERS:
WISE | CREDAS | SKETCH CREATIVE

TRADEMARK PROTECTION:
SECURED UK (EU PENDING)

Market Overview

The short-term rental sector is one of the fastest-growing areas in travel and hospitality.

Global Market Highlights

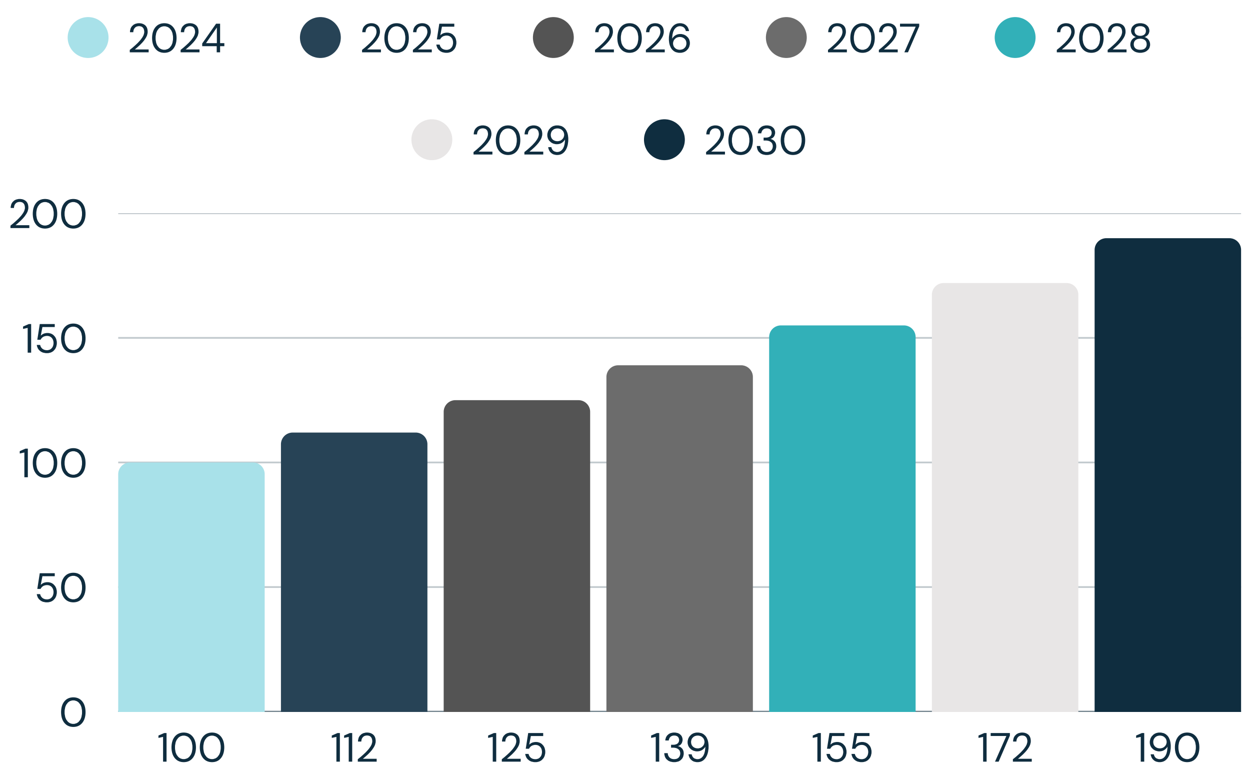
- £100 billion global value in 2024
- Expected CAGR of 11.4% from
- 2025–2030
- 719 million nights booked online
- in 2023
- 35 million active listings across global platforms

Demand Drivers

- Rising consumer preference for online bookings
- Growing frustration with hidden costs and poor customer service
- Increasing demand for secure, verified accommodation providers

This market is primed for disruption. Owl B&B will capitalise on the growing appetite for transparent, reliable and cost-effective booking platforms.

Global Short-Term Rental Market Growth:



Source: Industry market data, 2024–2030 (estimated CAGR 11.4%)

The Problem

Hosts and guests alike face ongoing frustrations with current market leaders such as Airbnb and Booking.com.

Key Issues

- **Hidden Fees: Average** 23% service fees reduce host profits and inflate guest prices.
- **Limited Communication:** Guests often cannot contact hosts before booking.
- **Lack of Control:** Hosts penalised for pricing flexibility or cancellation changes.
- **Security Concerns:** Fake listings and unverified users are causing risk and loss of trust.

HOST

⚠ Lose up to 20% per booking in platform fees.

⚠ Limited pricing control and cancellation flexibility.

⚠ Little to no support when disputes arise.

GUEST

⚠ Pay 12–16% in hidden fees.

⚠ Cannot message hosts before booking.

⚠ Frequent issues with fake or unreliable listings.

The Owl B&B Solution

Owl B&B directly addresses these issues with a fair, transparent and easy-to-use platform.

Transparent Pricing

- Hosts choose between:
  - £120 annual subscription (per listing)
  - £15 pay-per-booking fee
- Guests pay a flat £15 booking fee, no percentage commissions.

Direct Communication

- Hosts and guests can communicate before confirming bookings, ensuring clear expectations and smoother experiences.

Flexible Pricing Tools

- Advanced host dashboards with seasonal pricing, promotions and negotiated rates.

Verified Security

- Partnership with Credas for ID verification.
- Verified profiles for all users.
- Ongoing monitoring to prevent fraudulent accounts.

Revenue Streams

- Host subscription and pay-per-booking fees, plus fixed guest booking fees
- Referral commissions via Wise
- Branded merchandise sales (hoodies, caps, plush toys, towels)

Competitive Advantage

Feature	Airbnb	Booking.com	Owl B&B
Average Host Fees	5–15%	15–20%	£120 annual subscription per listing or £15 per booking
Guest Fees	12–16%	Built-in markup	£15 flat
Direct Host–Guest Contact	No	Limited	Yes
Verification	Optional	Basic	Advanced (Credas)
Transparency	Low	Moderate	High

Result:
Owl B&B retains more earnings for hosts, saves guests money and builds trust through secure, verified communication.

Traction and Development Roadmap

Milestone	Dates
Company Established	January 2025
SEIS/EIS Advance Assurance	August 2025
UK Trademarks Secured	February 2025
7,000+ Hosts Pre-Registered	Achieved
Website & App Development	In Progress
Platform Launch	August 2026
European & US Trademark Expansion	Planned Q4 2026

Leadership Team

James Nash

Chief Executive Officer

James Nash is an accomplished British entrepreneur with over two decades of experience founding, scaling and successfully exiting businesses across advertising, hospitality and digital platforms. Recognised as a market pioneer, James has consistently identified untapped opportunities, created first-to-market concepts and built scalable, profitable business models.

His career began with Feature Space Ltd (1998–2001), where he transformed unconventional advertising in public houses and car parks into a profitable enterprise that he later sold. He went on to launch UK Speed Dating (2001–2004), introducing the UK's first speed-dating concept, expanding to 33 franchise territories nationwide and achieving a full business sale within three years.

In 2004, James acquired The Pub Inn Guide, which he rebuilt into the UK's largest online pub and bar directory. He led the business for over fifteen years through a complete digital transformation, introducing mobile applications, telesales operations and subscription revenue streams before completing a successful exit in 2019.

Since 2016, James has co-founded and directed a bespoke web-development company specialising in digital solutions for the hospitality industry. His ability to combine creative vision with commercial execution continues to define his work with Owl B&B, where he leads strategy, partnerships and business growth.

Leadership Team

Andrea Nash

Chief Technology Officer

Andrea Nash is a digital innovator and entrepreneur with more than 30 years' experience spanning retail, marketing, hospitality technology and web development. Her career demonstrates sustained success in creating, managing and transforming businesses through creativity, leadership and strategic foresight.

Andrea first founded and sold three retail ventures in the 1990s before co-creating Feature Space Ltd, an inventive venue-advertising company later sold at a profit. She went on to co-launch UK Speed Dating, the UK's first speed-dating enterprise, where she helped design and manage the franchise network that grew to 33 locations nationally.

In 2004, Andrea jointly acquired The Pub Inn Guide, leading its technical redevelopment and mobile-app creation, while overseeing IT, HR and brand management. Her leadership helped reposition the business as a national digital platform before its sale in 2019.

Since 2016, Andrea has co-owned a web-development agency serving small businesses and hospitality clients, delivering bespoke e-commerce and UX-focused solutions. At Owl B&B, she oversees platform design, infrastructure and technology strategy, ensuring the system's scalability, reliability and user experience align with the company's long-term vision.

Leadership Team

Founders Law

Legal Partner

Founders Law is a boutique London-based law firm specialising in corporate law, intellectual property, employment law and data protection. Established in 2019, the firm provides comprehensive, tailored legal support to start-ups, scale-ups and high-growth companies across the UK's entrepreneurial landscape.

The team combines commercial awareness with extensive experience working both in-house and alongside global technology businesses, offering practical advice that balances innovation with risk management. Founders Law's approach focuses on clarity, precision and long-term protection of intellectual assets, ensuring clients are legally equipped to grow confidently and compliantly.

Their expertise in structuring corporate entities, safeguarding IP, managing shareholder agreements and advising on data-privacy frameworks makes Founders Law an ideal legal partner for Owl B&B.

Professional Partnerships

Owl B&B has partnered with industry leaders to ensure seamless operations, secure transactions and a visually engaging user experience.

Certified Identity Verification

Ensuring full ID and compliance checks for hosts and guests under the UK's Digital Identity Trust Framework.

Financial Integration Partner

Facilitating seamless, low-cost international transactions and rewarding the platform through per-transaction fees.

Sketch Branding & UX Agency

Delivering the website and app interface, combining robust functionality with a modern, intuitive user experience.

Investment Introduction Partner

Connecting experienced investors with credible investment opportunities, supporting growth through structured introductions.

Investment Summary and Exit Strategy

Current SEIS Raise

Owl B and B Ltd is currently seeking to raise £250,000 under the Seed Enterprise Investment Scheme (SEIS). In return, investors will collectively receive 12.5% equity in the company.
This gives a post-investment valuation of £2 million.

Share Structure

- **Total shares issued: 40,000,000**
- **Share price: £0.05**
- **Shares available under SEIS: 5,000,000 Ordinary B (non-voting) shares**

Minimum Investment Example

- **Minimum investment: £5,000**
- **At £0.05 per share, this equals 100,000 shares.**
- **Exit Value £50,000**
- **Projected return multiple: 10x**

Projected Exit

- **Target company sale: 2030**
- **Estimated company sale value: £20 million**
- **Expected share value on exit: £0.50**
- **Share price increase: 900% (from £0.05 to £0.50)**
- **A £5,000 investment is projected to return £50,000 at exit (10× return).**

(These figures are illustrative and based on internal forecasts and market comparisons.)

Financial Forecast

Owl B&B is currently in the process of securing its initial SEIS funding to support platform development, technology infrastructure and marketing.

The following figures present a conservative five-year revenue forecast for the company's first full trading years, covering 2026 to 2030.

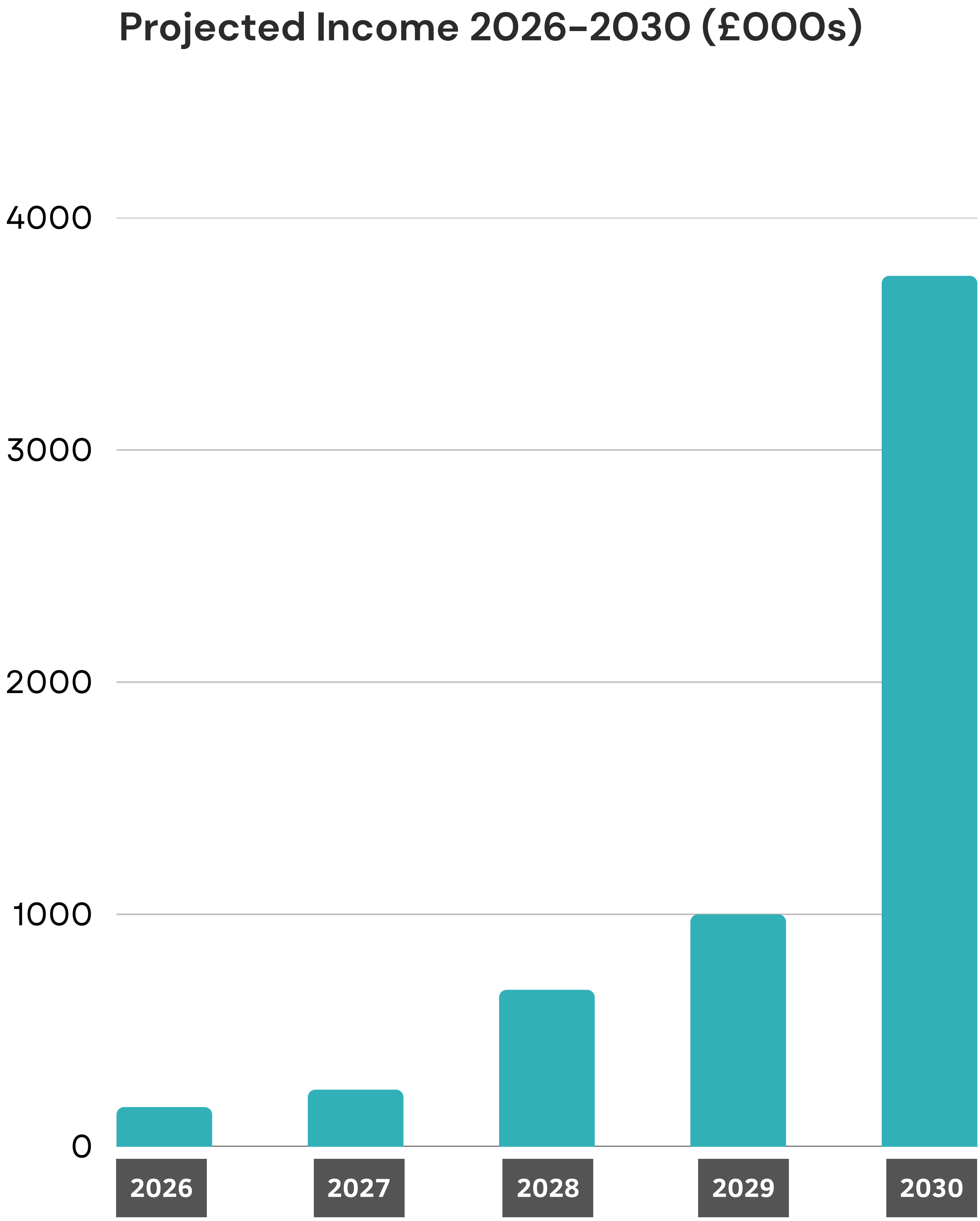
The projections reflect steady growth through host acquisition, subscription revenue and international expansion.

Dividends are projected to commence in early 2029, once sustained profitability is achieved.

INCOME	**2026**	**2027**	**2028**	**2029**	**2030**
Income: Host Subscriptions	119,000	242,000	472,000	770,000	2,625,000
Income: Guest Fixed Fees	34,000	69,000	135,000	220,000	750,000
Income: Wise Fees	17,000	34,000	68,000	110,000	375,000
TOTAL INCOME	**170,000**	**345,000**	**675,000**	**1,100,000**	**3,750,000**

Forecast figures are based on Owl B&B's internal business plan (2026–2030) and are provided for illustrative purposes only. Early years reflect brand development and user growth before reaching long-term scalability and dividend returns.

Financial Overview



The forecast shows steady projected revenue growth, with dividends projected to commence in early 2029.

About the Seed Enterprise Investment Scheme (SEIS)

Latest HMRC statistics, updated on 21 May 2026, show that during the 2024–25 tax year, 2,430 companies raised a total of £276 million under SEIS. Around 1,775 of these companies were raising SEIS funds for the first time, accounting for £229 million. The Information and Communication sector accounted for £115 million, representing 42% of all SEIS investment, while companies registered in London and the South East raised £181 million, representing 66% of the total.

Overall, SEIS funding increased by 14% year on year, following the expansion of the scheme limits introduced in April 2023.

The Seed Enterprise Investment Scheme (SEIS) was introduced on 6 April 2012 to help smaller companies raise early-stage capital as they begin trading. Modelled on the long-standing Enterprise Investment Scheme (EIS), SEIS offers more generous tax incentives to compensate investors for the higher risk associated with investing in young businesses.

At the time of writing, the combined tax reliefs available under SEIS are worth up to 64% of the amount invested, through a combination of income and capital gains tax benefits.

Summary of SEIS Tax Reliefs

- Income tax relief of up to 50% of the amount invested.
- Exemption from capital gains tax on disposal of SEIS shares.
- Loss relief against capital gains or income tax on qualifying disposals.
- Capital gains reinvestment relief for chargeable gains reinvested into SEIS shares.
- Inheritance tax exemption once the shares have been held for two years.

From April 2023, qualifying companies can raise up to £250,000 under SEIS. (Source: GOV.UK – Venture Capital Schemes)

Source: HMRC, Enterprise Investment Scheme and Seed Enterprise Investment Scheme Statistics, 21 May 2026.

Watch our short video

Learn how the Seed Enterprise Investment Scheme (SEIS) helps early-stage companies attract investment while offering generous tax incentives for investors.

Click the image to watch the video.

Download the SEIS Investor Brochure

Take a more detailed look at the Seed Enterprise Investment Scheme (SEIS), including how it works, the qualifying criteria and the full range of tax reliefs available to investors.

Click the image to download your free copy.

Official Agents

Telephone: +44 (0)203 322 9397
info@westbrookeassociates.com
www.westbrookeassociates.com

OWL B&B

Telephone: +44 (0)208 058 8795
contact@owlbandb.com
www.owlbandb.com