

	Community Investment Tax Relief (CITR)	Social Investment Tax Relief (SITR)	Enterprise Investment Scheme (EIS)
<b>Who can invest</b>	<ul style="list-style-type: none"> <li>• Individuals</li> <li>• Corporations</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals</li> </ul>	<ul style="list-style-type: none"> <li>• Individuals</li> </ul>
<b>Types of investment</b>	<ul style="list-style-type: none"> <li>• Debt (senior or subordinated)</li> <li>• Shares</li> <li>• Deposits</li> <li>• Securities</li> </ul>	<ul style="list-style-type: none"> <li>• Debt (subordinated)</li> <li>• Shares</li> </ul>	<ul style="list-style-type: none"> <li>• Shares</li> </ul>
<b>Investee</b>	Accredited CDFI: providing access to finance to businesses in disadvantaged communities	<ul style="list-style-type: none"> <li>• Charity</li> <li>• CIC</li> <li>• Community benefit society</li> </ul>	<ul style="list-style-type: none"> <li>• Company limited by shares</li> <li>• EIS Fund</li> </ul>
<b>Duration of investment</b>	5 years	3 years	3 years
<b>Relief</b>	<ul style="list-style-type: none"> <li>• Income or corporation tax relief of 25% of investment</li> <li>• Distributed over 5 years of investment; 5% relief per year</li> </ul>	<ul style="list-style-type: none"> <li>• Income tax relief of 30% of investment</li> </ul>	<ul style="list-style-type: none"> <li>• Income tax relief of 30%</li> <li>• Can be claimed upfront in the first year</li> </ul>
<b>Maximum investment</b>	<ul style="list-style-type: none"> <li>• No investment limit per investor</li> </ul>	<ul style="list-style-type: none"> <li>• £250,000 over three years per investee</li> <li>• £1 million per investor (into multiple investees)</li> </ul>	<ul style="list-style-type: none"> <li>• £5 million per year per investee; maximum of £12 million per investee</li> </ul>
<b>Investment parameters</b>	<ul style="list-style-type: none"> <li>• Investment must be onward lent to beneficiaries at an average of 75% per year</li> </ul>	<ul style="list-style-type: none"> <li>• Investment must be used for relevant trade within 28 months</li> </ul>	<ul style="list-style-type: none"> <li>• Investment must be used for existing qualifying trade</li> </ul>
<b>End beneficiary/impact</b>	End beneficiary is SME in a disadvantaged community	End beneficiary is investee social enterprise	End beneficiary is investee company