

영국 쇠퇴 · 낙후지역의 사회적 기업에 대한 자금공급 활성화제도

: Community Investment Tax Relief 와
Community Development Finance Institution을 중심으로

변필성 | 국토연구원 연구위원

가, (2 1).

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가

가,

CITR(Community Investment Tax Relief) CDFI(Community Development Finance Institution) 가 .

「 CITR CDFI

CITR과 CDFI의 개요, 그리고 관련 용어 정의¹⁾

		3	3
			BIS (Department for
CITR	(Track Record)	Business, Innovation and Skills)가	CDFI
			CDFI
		3	
	(Disadvantaged		CDFI
Communities)		CITR	가
	CDFI		CDFI 2
	가 2002	CDFI 1	
		CITR	CDFI
CDFI			(Disability)
가	5		(Disadvantaged)
		가	
	CDFI	250	
		5	
		(Annual Balance Sheet Total)	4,300
		(:	
Micro-Finance Fund)	CITR	25%	
	CDFI		가
	(Retail) CDFI		
CDFI	(Wholesale)	²⁾ ,	
CDFI		가	
CDFI	CITR		

1) Department for Business, Innovation and Skills.(; 2008) Explanatory Memorandum to the Community Investment Tax Relief Regulations 2008. no.383

2) Indices of Deprivation 2000 Electoral Ward Local Authority District
Index of Area Deprivation Postcode Sector Welsh Index of Multiple Deprivation 2000 Electoral Division Noble Index Electoral Ward
(Department for Business, Innovation and Skills. 2008).

가 .

가 (Partnership)

CDFI CDFI

CITR의 운용 및 관련 규제³⁾ , CITR .

CITR

CDFI .

5%

가 5 가 CDFI .

CITR

(Department for Business, Innovation and Skills.)가

CDFI CITR .

CITR 가 , CITR

HMRC(HM Revenue and Customs)가 .

CITR 30 CDFI ,

CDFI가 (Tax Relief (CDFI가),

Certificate) , CDFI

(Subscription) (Department for Business, Innovation and Skills. :

CDFI CITR . 2009: www.hmrc.gov.uk/manuals/citmanual). 가 CDFI

가 ,

5 가 CDFI

CDFI (Control) . 1 .

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(Sole 18

Beneficial Owner) . 6 1 ,

가 CDFI , CITR . ,

3) www.hmrc.gov.uk/manuals/citmanual

CDFI (CDFI가 5) (Redeem) . CITR CDFI . CDFI가 5 , , , . CDFI CITR 5 2. CITR 제공 중단 5% (Department for Business, CDFI CITR Innovation and Skills.).

1. 투자자금 상환 제한 , 가 , CDFI 5 CITR , CDFI , CDFI가 () , CITR . CDFI가 3, 4, 5 , 2 , (, 3, 4, 5 18 6 1 25% , 50% , 75%) 75%, 50%, 25% . CITR , CDFI 1 . CDFI 6 , . CDFI CDFI .

4) CDFI가 (www.hmrc.gov.uk/manuals/citmanual).

가 , CITR
 가 CDFI ⁴⁾ .
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 , 5 ,
 CITR . 가 CITR
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 1 3 가 , (Entire loss)
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 . 3 , 4 , 5 .
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 가 CDFI
 25%, ,
 50%, 75% . CITR .
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 CDFI가 , CITR
 , 1 5 , 가
 , CITR
 . CITR 가

3. 제공된 CITR의 회수

CDFI . CDFI 가
 5 1 6
 , CDFI CDFI 가

⁵⁾ , CITR 가 5% , CITR (www.hmrc.gov.uk/manuals/citmanual).

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(Department for Business,
Innovation and Skills.).
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CITR , CDFI
CITR
, CDFI , (Department for Business, Innovation
CDFI가 and Skills. ; www.hmrc.gov.uk/
manuals/citmanual).

인증 CDFI의 자금공급 및 관련 규제

3 :
25% , 50% , 75%
1 , 2 , 3
75% ,
CDFI CITR 1 ,
(Investment Fund) 1 4 .
(
) ,
CDFI .

CDFI	CDFI가
(Department for Business, Innovation and Skills. ; www.hmrc.gov.uk/manuals/citmanual).	CITR (www.hmrc.gov.uk/manuals/citmanual)
(Publicly-Funded Guarantee)	(Development Trust)
(Profit-Distributing Enterprise) ⁶⁾	
10	
,	
,	() ¹⁰⁾
7)	
8)	
(Non-Profit-Distributing Enterprise)	50%
, 25	()
	CDFI CDFI
CDFI () ⁹⁾	CDFI ()
20%	) ¹¹⁾ 10% 3
	CDFI

6) CITR , CIC(Community Interest Company) (www.hmrc.gov.uk/manuals/citmanual).

7) CDFI (Department for Business, Innovation and Skills.).

8) , (of a purely local nature) (www.hmrc.gov.uk/manuals/citmanual).

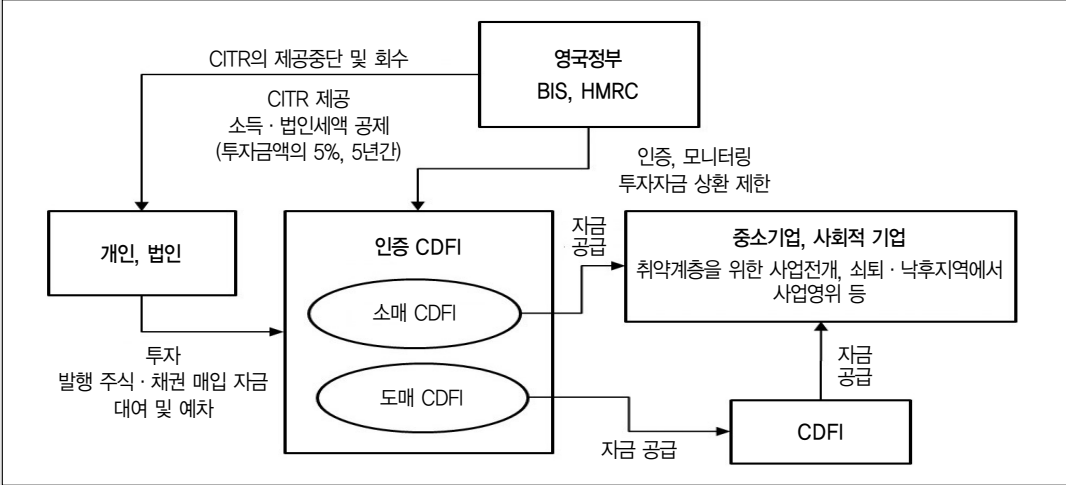
9) 1 CDFI가 CDFI (www.hmrc.gov.uk/manuals/citmanual).

10) CDFI (www.hmrc.gov.uk/manuals/citmanual).

11) 7)

12) 7)

〈그림 1〉 영국정부의 CITR 운용과 인증 CDFI의 자금공급



CDFI

25

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)¹²⁾ 20%

25

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맺음말

CITR

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< 1>

가

CDFI가

[illegible]

참고문헌

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Explanatory Memorandum to the Community Investment Tax Relief(Accreditation of Community Development Finance Institutions)(Amendment) Regulations 2008 No.383(Prepared by HM Revenue and Customs)(www.bis.gov.uk에서 구독 가능)

영국 Department for Business, Innovation and Skills의 홈페이지:
www.bis.gov.uk

영국 HM Revenue & Customs의 CITR 매뉴얼 홈페이지:
www.hmrc.gov.uk/manuals/citmanual