

EII TAX RELIEF INVESTMENT OPTIONS 2019



Oakwood Financial Advisors
Floor 2, 64 Mount Street Lower, Dublin 2
t: 01 652 3070 e: info@oakwoodfinancial.ie

Investment strategy

- Established companies with a 3-5 year **strong trading record**.
- Capable and experienced **management team**.
- Companies involved in **growth sectors** and/or with **growth potential**.
- Positive net asset value and **low gearing** levels.
- **Ability to repay** investment after 4 years (however this may be extended).

Tax Relief	Minimum Investment	Maximum Investment	Investment Closes	Proposed Exit Date
40% (payable in year of investment)	€10,000	€150,000	20 th Dec 2019	January 2024

- Up to **40% tax relief** available.
 - Tax relief is obtained for the year the investment is made, i.e. for an investment made in 2019, the investor will get 40% relief in his/her 2019 tax return (usually filed in 2020)
- All income tax relief – **includes unearned income (rents, dividends, pensions, ARF distributions etc.)**
- Tax Relief on **up to €150,000 investment** per annum.
- Qualifying individual - tax resident & paying income tax in Ireland.

A.

Davy / BDO



- BES Funds
- Joint Venture with BDO & Davy
- Minimum Investment €10,000
- Maximum Investment €150,000
- Once off entry fee: 3%
- Tax Relief on:
 - PAYE
 - Rental Income
 - ARF Income
- Relief Available
 - 40% in Year 1
- Minimum 4 Year Investment Term
- High Risk Investment

*subject to certain criteria being met



B.

BVP



- BVP Investments
- Minimum Investment €10,000
- Maximum Investment €150,000
- Once off entry fee: 3%
- Tax Relief on:
 - PAYE
 - Rental Income
 - ARF Income
- Relief Available
 - 40% in Year 1
- Minimum 4 Year Investment Term
- High Risk Investment

*subject to certain criteria being met



BVP Investments Limited t/a Business Venture Partners (“BVP”)

- Proven experience in selecting and managing **high quality** investment opportunities.
- Access to a portfolio of companies and **renewable energy** projects that will **diversify** your investment portfolio.
- BVP manages funds totalling **€23 million** for BES/EII investors.
- Targeted return for the Fund is **15% per annum** (including the tax relief at the marginal rate).



Important Information

1. This is a medium to long-term investment (minimum of four years from date of investment of the funds) and there is no early exit mechanism.
2. If you invest in this Fund you may lose some of all of the money you invest.
3. There is no guarantee that the Fund will achieve its investment objectives.
4. Investors are exposed to the performance of the small and medium sized companies in which the Fund will invest.
5. Income tax relief which is available in two tranches may not be granted or may be withdrawn if the conditions of the legislation are not satisfied by the Manager, the Fund, Investment Companies and/or Qualifying Investors.
6. The Manager may not succeed in finding suitable companies and/or fully investing the Fund which may result in a return of uninvested funds and a reduction or recovery of the income tax relief already claimed or potentially available to Investors.
7. You may not have sufficient income taxable at the higher rate so that part or all of the income tax relief on of the investment amount, if obtained, could be obtained at a lower rate than the higher rate then applying.
8. A once off fee of 3% of the investment amount will be payable by the Investors to the Managed of the fund at the time of the investment. This fee does not qualify for tax relief.

Please note

- This is a **medium to long term investment** and there is no early exit mechanism.
- The EII investment fund is a **High Risk** investment product.
- While you receive tax relief at 40% you run the risk that you may not get a return of the balance of your fund if the underlying company/companies invested in do not perform as expected.

Important Information



- Oakwood Financial Advisors is an independent financial advisory. Oakwood has based this document on information obtained from the firms outlined. The opinions contained in this document are based upon publicly available information at the time of publication (29th November 2019) and are subject to change without notice.
- This presentation material, which has been produced by Oakwood Financial Advisors Limited, is issued by Oakwood to parties attending the presentation to which it relates. The information contained herein does not purport to be totally comprehensive. It is strictly for information and discussion purposes only. Supporting information such as a detailed brochure is also available for each investment and it is recommend that this is individually reviewed.
- The information contained in this presentation is not investment research or a research recommendation for the purposes of regulations. The presentation does not constitute an offer for the purchase or sale of any financial instruments, trading strategy, product or service. No one receiving this presentation should treat any of its contents as constituting advice. It does not take into account the investment objectives or financial situation of any particular person. Investors and prospective investors are advised to make their own independent commercial assessment of the information contained herein and obtain further advice suitable to their own individual circumstances, before making an investment decision, and only make such decisions on the basis of their own objectives, experience and resources. Interested parties are not entitled to rely on any information or opinions contained in this presentation or the fact of its distribution for the purpose of making any investment decision or entering into any contract or agreement with Oakwood in relation to any investment.
- Tax information contained herein is based on our current understanding of the tax legislation in Ireland and the Revenue interpretation thereof. It is provided by way of general guidance only and is neither exhaustive nor definitive and is subject to change without notice. It is not a substitute for professional advice. You should consult your tax advisor about the rules that apply in your individual circumstances.

Important Information (Cont'd)



- This presentation contains summary information. Statements, expected performance and other assumptions contained in this presentation, are based on current expectations, estimates, projections, opinions and/or beliefs of Oakwood at the time of publishing. These assumptions and statements may or may not prove to be correct. The information contained in this presentation has been obtained from issuing providers BVP and Davy / BDO. While such sources are believed to be reliable, Oakwood shall have no liability, contingent or otherwise, to the user or to third parties, for the quality, accuracy, timeliness, continued availability or completeness of same, or for any special, indirect, incidental or consequential damages which may be experienced because of the use of the data or statements made available herein. As a general matter, information set forth herein has not been updated through the date hereof and is subject to change without notice.
- While reasonable care has been taken in the preparation of this presentation, no warranty or representation, express or implied, is or will be provided by Oakwood or any of its shareholders, subsidiaries or affiliated entities or any person, firm or body corporate under its control or under common control or by any of their respective directors, officers, employees, agents, advisers and representatives, all of whom expressly disclaim any and all liability for the contents of, or omissions from this presentation, the information or opinions on which it is based and/or whether it is a reasonable summary of the Investment and for any other written or oral communication transmitted or made available to the recipient or any of its officers, employees, agents or representatives.

Warning: Past Performance is not a reliable guide to future performance. The value of your investment may go down as well as up.

EII Investment Schemes are High Risk Investments with no guarantee on the return of your funds.