



COMMUNITY LOAN FINANCE

FOUNDED 1996

Finance to Help Your
Community Grow

Clann Credo - Community Loan Finance

Financing Sporting Communities #10MSportsFund

Jim Boyle

Clann Credo Sports Fund Launch

National Sports Campus 7th February 2018

Our Ambition



COMMUNITY LOAN FINANCE
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**Vibrant local communities
in Ireland turning their
own visions into realities**

Vantastic Accessible Transport

"When we approached the average commercial bank they expected us to nearly mortgage our souls...Clann Credo sufficed knowing that the project will provide a good social return."



“Graduation” at the North Wall Community Development Project Creche



**Where every community is
aware of the possibilities that
Community Loan Finance
offers**

Presentation Overview



COMMUNITY LOAN FINANCE

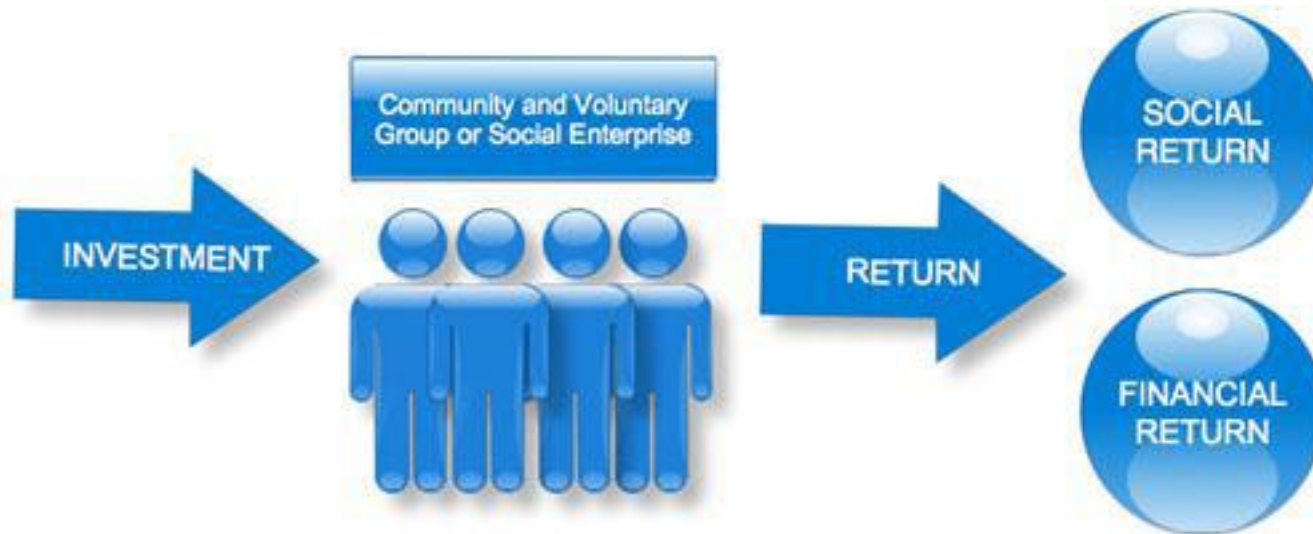
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- **WHAT IS SOCIAL FINANCE?**
- **CLANN CREDO – COMMUNITY LOAN FINANCE**
- **CLANN CREDO SPORTS FUND**
- **COMMUNITY FINANCE AT WORK**
- **HOW TO APPLY FOR SOCIAL FINANCE**

What is Community Loan Finance?



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- Repayable Loan Finance
- Socially Minded Investors
- Social Outcome AND Repayment Capacity



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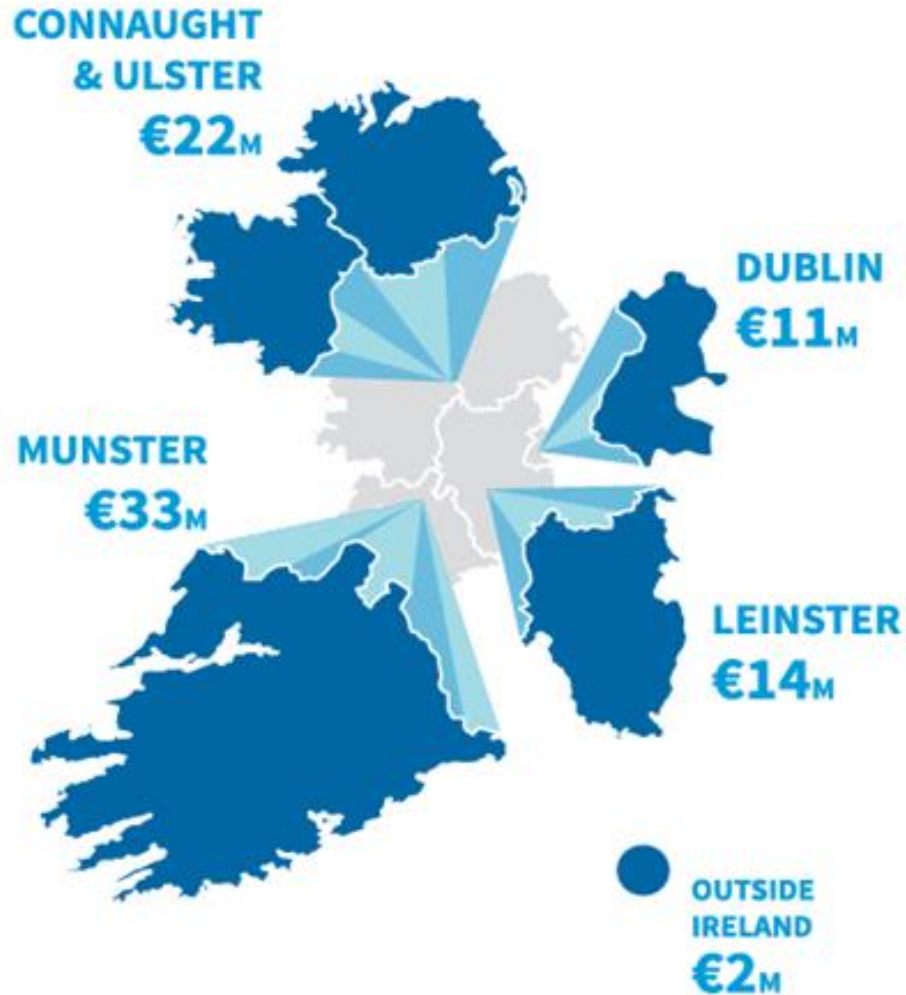
An Roinn Iompair
Turasóireachta agus Spóirt

Department of Transport,
Tourism and Sport

€90 million
900 Projects



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Sectors Accessing Finance



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- **Community Facilities** – Community Centres, Childcare, Family Resource, Social Housing
- **Sports Clubs** – Football Clubs, Athletics, GAA
- **Health and Eldercare Services**
- **Youth Clubs, Scouts Groups**
- **Addiction /Rehabilitation Facilities**
- **Counselling Facilities**
- **Disability Services**
- **Arts / Heritage Groups**
- **Environmental- Recycling**



Community Sports Loan Fund



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€10M COMMUNITY
SPORTS LOAN FUND

- €10,000 to €500,000
- All amateur sports
- Bridging loans
- Term/Matching loans

Sports & Recreation



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Spa GAA, Kerry



Vartry Rowing Club, Wicklow



Cherry Orchard FC, Dublin

Sports & Recreation



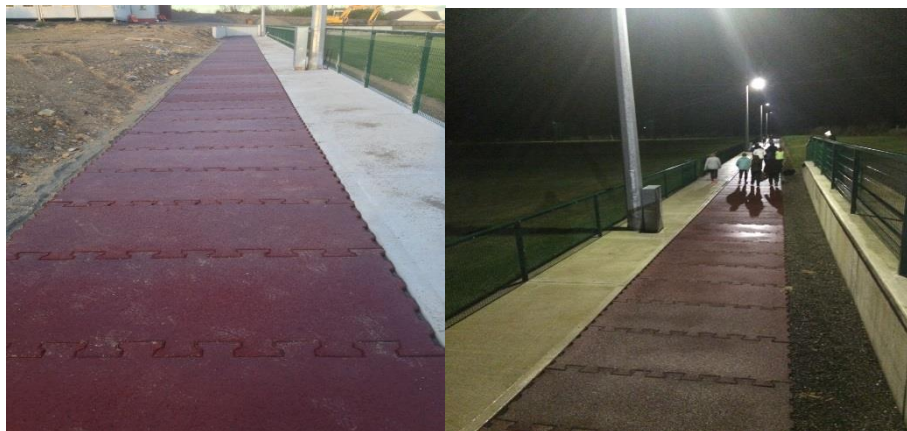
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East Meath
United F.C.
Laytown

Ballyhooly Tennis Club, Cork -Bridging Loan and
Term Loan

Ballinlough
GFC,
Ballinlough



Other Loan Funds



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€50M COMMUNITY
IMPACT⁺ LOAN FUND

- Term Loans
- Bridging Loans
- €150 Wheel Training

€25M COMMUNITY
LEADER LOAN FUND

- Bridging & Term LEADER
- €10k to €500k
- Free Wheel membership

LEADER Loan Projects



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Ashbourne
Baseball Club,
Co. Meath



Tullow and South
Leinster Tennis Club,
Co. Carlow.

Affordable Rates



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Community Sports Loan			
	Loan Amount	Typical Annual Interest Rates	Typical Arrangement Fee
Community Sports Term/Matching Loan: 5 to 15 years	€30,000 to €500,000	4.95% (Variable)	None
Community Sports Term/Matching Loan 2-5 years	€30,000 to €500,000	6%	None
Community Sports Bridging Loan: up to 2 years	€10,000 to €500,000	6%	1% <i>(Minimum fee €300)</i>
Community Sports Term/Matching Loan	€10,000 to €30,000	6.75%	None

- **Low Interest Rates:** Interest rates are fixed on loans of up to 5 years; for terms greater than 5 years, interest rates track the ECB.
- **No Penalty Early Repayment:** You have can make extra payments with no penalty fees; in fact you will save on interest. Applies to **ALL** loans, including **fixed rate loans**.

Why chose a Clann Credo loan?



8 out of 10 new customers referred by other Community Groups

- **Loans from €10,000 to €500,000**
- **In-depth Knowledge of Grants:** specialised loan products for **Sports Capital** and LEADER
- **No personal guarantees required:** we recognise the contribution of community leaders and volunteers
- **No Application Form:** we start with the information on your grant application
- **Early Repayment Without Penalty:** Applies to all loans, incl. fixed rate
- **Track Record of over 20 Years.**

Financing Sporting Communities



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The voice of Irish sport

Clann Credo SEC



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Sustainable Energy
Communities Programme



Our People



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REGIONALLY BASED STAFF

Midlands:

Roisin Mulligan

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South:

Susan Gallagher

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VOLUNTARY BOARD AND COMMITTEES

BOARD

Colin McCrea (Chair); Jerry Butler;
Gary Brennan; Magdalen Fogarty
(Founder); Emer Ní Bhrádaigh;
Grace Redmond; Jim Rourke; Paul
Sullivan

EVALUATION COMMITTEE

Paul Sullivan; Magdalen Fogarty;
Martin Coggins, Sheila Fox; Jerry
Kivlehan; Jim Egan; Gary Brennan.

PROJECT SUPPORT COMMITTEE

Jim Rourke; Colin McCrea; Emer Ní
Bhrádaigh; Ann Clarke; Pat
Leogue; Grace Redmond; Ger
Marshall.

Please Tell Others



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Help spread
the word!



Yes! WE'RE
OPEN

**Thank You
Please Keep in Touch**



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