



## who are we?

Community Finance Ireland (CFI) is the most progressive social finance provider on the island of Ireland. We are in this position because we work exclusively with not-for-profits and social enterprises to help them access affordable and sustainable loans. We are passionate about ensuring social impact is felt not just dreamt.

We believe in putting people in front of people and each of our clients has a dedicated local Client Relationship Manager who will meet with you in person and help you with every step of your loan from initial project idea to loan drawdown and beyond.

## what do we support?

In our 20+ years of doing business, we have supported a wide variety of projects including:

- Support with drawing down of retrospective grants, sports grants, LEADER grants and local government grants.
- Assisting with the purchase of new or existing premises.
- Upgrading, retro-fitting and future-proofing facilities.
- Helping to improve, diversify or expand services to increase your membership base.
- Refinancing existing debts into a more manageable package.

# who do we support?

**SPORTS CLUBS:** GAA, soccer, rugby, tennis, athletics, golf, gymnastics, hockey, ice hockey, boxing, water sports and more.

**COMMUNITY SERVICES:** such as community halls, community development groups, after schools clubs, transport and childcare facilities.

#### **SOCIAL ENTERPRISES AND**

**WORKSPACE:** rural digital hubs, shared workspaces, enterprise centres, community tea rooms and craft makers.

**SUSTAINABILITY:** green energy initiatives, forestry projects and food sustainability enterprises.

**FAITH GROUPS:** church buildings, new spaces for worship and religious festivals and associated community gatherings/events.

#### **HEALTHCARE AND WELLBEING:**

family resource centres, community counselling services, social farms, family support projects, men's sheds and providing services for people with disabilities.

#### ARTS, HERITAGE AND TOURISM:

community cultural spaces, drama groups, heritage building restoration and visitor attractions.



We have **loaned over €95m** to clients across the island of Ireland.

Supporting loans ranging from €10k to €500k, you can be confident that if you have an idea or a dream, we know how to support your request and help get finance into your project.



# your finance choices

We offer a finance solution that is tailored to your project. We can offer both Term and Bridging loans or a blend of both. We can also offer finance that can aid the drawdown of retrospective grants including Sports Capital Grants, LEADER funding, local council grants and other government initiatives.

Our loans are Fast, Fair and Flexible.

#### **FAST:**

We promise a 48 hour response, when you complete and submit your application through our online service. We also promise a local Client Relationship Manager will be on hand, throughout the lifetime of your loan.

#### **FLEXIBLE:**

The term and repayments are designed around your needs, not ours. Your project is unique. So is your loan.

## **FAIR:**

No special offers. No personal guarantees. Nothing hidden in the small print. A competitive price at a rate that is fair.

# let's make lasting change for good

Community Finance Ireland's team are based in your area working with local volunteers like you and are dedicated to helping you realise and achieve your ambitions.

From community groups to sports clubs, childcare facilities to churches, enterprise hubs to green energy projects, we've worked with a diverse range of clients across the island of Ireland. Here are just some of the projects we've helped in recent years.



Carlingford Community Development has been working in the Carlingford area for the past 20 years on site at the Foy Centre, a multi-purpose community centre. CFI provided the centre with a bridging loan facility which enabled them to drawdown LEADER funding towards the development of a youth café at the Foy Centre.

"The process with CFI could not have been more straight-forward and the team were so easy to work with."

**Erin Finegan**Youth Development Officer



Fifty years since the people of Glenasmole took it upon themselves to build a community hub in the local area, Glenasmole Community Association (GCA) have recently worked with CFI to reopen the doors of the newly renovated community centre.

The community-owned building has undergone major refurbishment over the past number of years with the financial support from CFI.

"If it wasn't for CFI, we wouldn't be here today. Because they support volunteer and community groups, CFI didn't ask us for personal guarantees, and just talking to their team eased the financial fears. Nothing felt insurmountable after that."

**John Lee** Board Member





Boher Community Development Group is a shining example of what a community can achieve when they come together.

Recently CFI supported Boher Community Development Group in the creation of a sensory garden and recreational amenity at the heart of Boher in Tipperary.

"To have the social finance support from CFI to get us over the line was fantastic – the team understand the challenges which community organisations face and their services are tailored to support volunteer-led groups like ours."

Nicola Welford Chairperson



Originally constructed in 1810 as a church, Crosspatrick Hall later served as a school for the local rural community before being repurposed as a community hall in 1950.

In 2020 CFI supplied the group with the funds to invest in extensive renovations which have transformed the building into a vibrant hub of activity for residents of all ages from table tennis and spin classes to bridge tournaments.

"Our experience with CFI was really fantastic. They helped us with advice on our Leader grant application as well as the bridging loan to get the project off the ground. That support is the reason we're here today."

Thomas O'Connell Secretary



Newcastle West Tennis Club, which was founded in 1927, had been closed for seven years when a group of volunteers were inspired to reopen the club during the first 2020 lockdown. The club now has 370 members on its books, aged between six and seventy.

Thanks to finance from CFI, Newcastle West Tennis Club is now ready to welcome new members as newly resurfaced courts ensure all-weather access and state of the art facilities for players of all ages and experiences.

"It's a no brainer. What struck me most was the level of trust and personal care from the CFI team. I've been involved in local clubs my whole life and I'd definitely be recommending them to other clubs and community groups in Limerick."

Tom Ruddle Chairperson



First founded by a group of local schoolboys, Na Piarsaigh GAA Club has been at the centre of the Fairhill community in Co. Cork since 1943. As the club prepared to celebrate its 80th anniversary, the board outlined plans for further expansion to meet the demands of a growing membership.

CFI provided finance to the club to assist with their next phase of development which will include upgrading the public walkway and securing adjacent land to accommodate an additional training pitch.

"I particularly like that CFI are a non-profit organisation. CFI understand that we are volunteers who just want to provide quality sports services for our local community. They understand where we are coming from and the challenges we faced as a voluntary board."

Denis O'Neill Club Chairman



Fort Dunree Military Museum and its exhibitions aims to capture the significance of the rich history of the area showcasing everything from Norsemen to Wolfe Tone.

The Museum availed of a bridging facility from CFI to drawdown Grant Aid towards the provision of shower and changing facilities at the centre, primarily for the benefit of the many walkers who brave the 70 plus acres in all types of weather.

"We have a great working relationship with CFI. There are never any issues, our client relationship manager always responds promptly and we get the funds for our projects on time."

**David Magee** Manager



The award-winning An Mheitheal Rothar (AMR), a social-sustainable enterprise based in Galway City, is rolling out an expanded service at their community workshop at NUI Galway thanks to funding from CFI.

Founded in 2012, An Mheitheal Rothar provides access to cycling and cycling mechanic skills training to people in Galway, regardless of their ability to pay. In 2018, the social enterprise introduced their award winning 'Recycle Your Cycle' initiative, which repairs and upcycles second-hand bikes.

"Our loan from CFI is enabling us to invest in new bike stock for our bike shop. Customers can avail of the Bike to Work scheme for these new bikes."

### **Cathy Coote**

Fundraising & Communications Officer



## sectors we support



Sport



Community Services



Enterprise and Workspace



Arts and Heritage



Childcare



Housing



Education and Training



Environment



Faith



Health and Well-being



Tourism

# choose change

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**SCAN ME** 

COVER IMAGE: Pulling Together: members of St Patricks Rowing Club Ringsend Dublin on the River Liffey. The oldest skiff rowing club in Dublin now launches its traditional skiffs from a modern pontoon at the mouth of the river thanks to support from Community Finance Ireland. Photo by: Marc O'Sullivan.







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