community finance IRELAND



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communityfinanceireland.com



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-profit organisations 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:

- Assisting with the purchase of new or existing premises.
- Capital development projects including upgrading, retro-fitting and future-proofing facilities.
- Working capital to help improve, diversify and expand services.
- Refinancing existing debts into a more manageable package.
- Bridging loans to support with the drawdown of retrospectively paid grants.

who do we support?

Community Finance Ireland works across the Community Voluntary and Social Enterprise sector working with clients in a wide range of sub-sectors from grassroots sports clubs to green energy projects, community services to faith projects and beyond.

Here are just some of the sectors we work with:



SPORTS CLUBS

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



COMMUNITY SERVICES

Community halls, 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

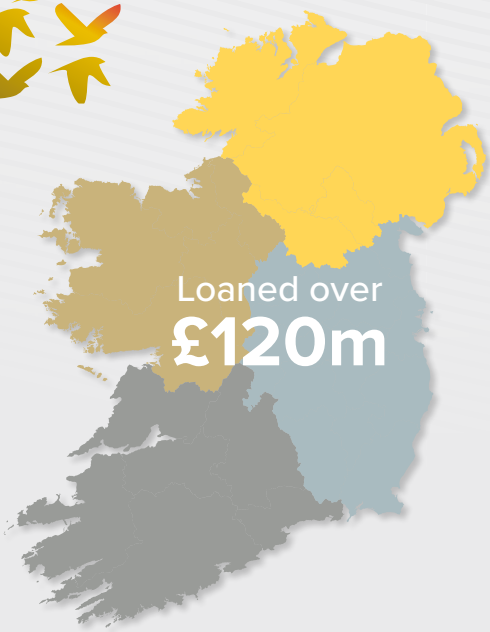
Community cultural spaces, drama groups, heritage building restoration and visitor attractions.

we speak finance but we hear people

We have **loaned over £120m** to clients across the island of Ireland.

Supporting loans ranging from **£10k to £1m+*,** 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.

*The minimum loan to an unincorporated body is £25k.



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 local council grants and other government initiatives.

Our loans are **Fast**, **Fair** and **Flexible**.

FAST:
We undertake to pick up your application quickly and walk through the application process with you. All loan applications are approved locally by a Client Relationship Manager in your local area.

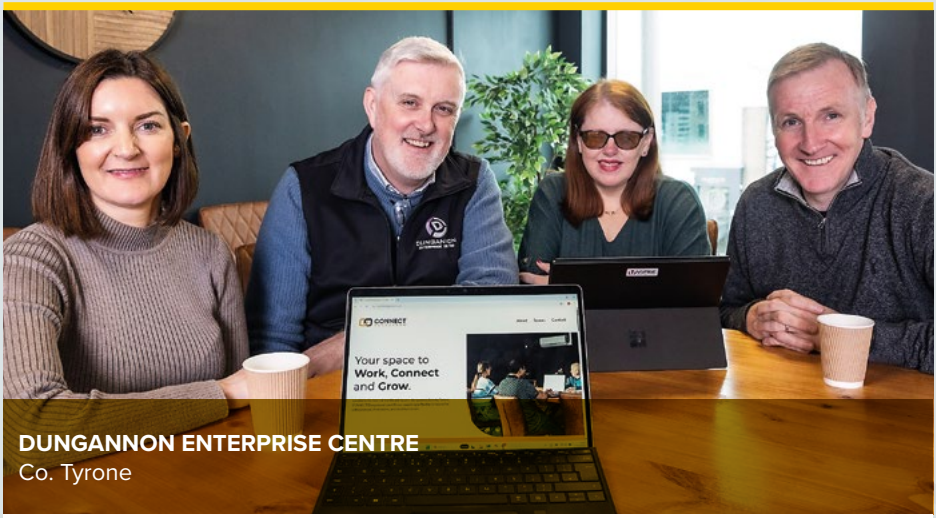
FLEXIBLE:
The term and repayments are designed around your needs, not ours. Your project is unique. So is your loan.

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.



DUNGANNON ENTERPRISE CENTRE
Co. Tyrone

CFI have worked with the team at Dungannon Enterprise Centre for many years. As a repeat borrower, they're a trusted client who understands how to turn vision into action.

Their latest project, Connect Dungannon, is a flexible, shared office space for small and medium enterprises. CFI worked with them to acquire and refurbish a vacant property in the heart of Dungannon town centre, creating a new, innovative space which was fully let within just three months of opening.

"It wasn't just about bricks and mortar. It was about designing a space that truly meets rural business needs. Urban-style hot desks weren't the right fit. So we innovated—creating semi-private "barn door" pods that offer flexibility and privacy, tailored to how rural groups prefer to work."

Brian MacAuley
Chief Executive Officer



FIVEMILETOWN UNITED FC
Co. Tyrone

Fivemiletown United Football Club used funds from CFI to develop a new state of the art 4G training pitch and floodlighting facilities.

The impact of the new facility has been colossal, attracting new members from the wider region and has increased youth membership to almost 100 children who attend the mini soccer sessions every Thursday night.

“We reached out to CFI and Peter was quick to come down to meet me at the club and from the very first moment we met him, he made everything seem so easy, so friendly. He laid everything out in black and white for us. He had a great understanding of what we were trying to develop at the club and how we were trying to develop it.”

Chris McDowell
Grants Officer



COUNTY ARMAGH GAA
Co. Armagh

In 2025 County Armagh GAA embarked on Phase One of the development of a new GAA Centre at lands owned by Armagh GAA adjacent to St. Malachy’s Hurling Club at Moy Road, Portadown.

CFI provided the club with £1m towards the overall cost of this ambitious development project which sees the installation of two full size grass playing pitches, changing facilities, a gym, a ball-wall, equipment unit and car parking facilities.

"The sizable social finance loan provided to Armagh GAA from CFI will have a profound positive impact on the training facilities available to the 43 clubs across County Armagh. Without CFI's help we would have struggled to achieve our ambitions. Thanks very much to Phelim and his team for all his support and guidance throughout the application process and beyond."

Paul McArdle
Chairman



SEACOURT PRINT WORKSHOP
Co. Down

Seacourt Print Workshop has been a mainstay of Northern Ireland's arts and cultural community since 1981. Thanks to CFI's support, they have transformed a former bank building into new accessible and vibrant headquarters for printmaking, fostering creativity and community engagement.

The updated 7,500 square-foot facility now accommodates a diverse range of printmaking techniques, including etching, screen printing, and lithography, while offering expanded services such as free monthly workshops and open days aimed at fostering inclusion.

"We're proud to play a part in Bangor's cultural regeneration and our central location makes us more visible and accessible, enabling us to double our programming and support the community in new ways."

Emma Drury
Director







COMPASS ADVOCACY NETWORK
Co. Antrim

Compass Advocacy Network used finance from CFI to purchase and develop a social farm which provides training and leisure opportunities for over 50 people with learning disabilities each weekday.

A total loan value of £350,000 enabled the purchase of the 11-acre site and farmhouse outside Ballymoney, and the subsequent installation of phase-3 electricity and upgrade of the farm's outbuildings.

"The social finance support and advice from the team at CFI that allowed us to purchase and carry out improvement works at Lislagan Farm, has been invaluable. Peter and the team really understand and encourage our plans for growth and development. We couldn't have made our plans for the farm a reality without them."

Janet Schofield
Chief Executive Officer







ST. IGNATIUS ELIAS CHURCH
Co. Antrim

St. Ignatius Elias Syrian Orthodox Church in Derriaghy are just one of the many faith groups that CFI have helped to secure new premises that have been transformed to offer their community a new place to worship and to host community events.

CFI worked closely with the church to assist with the purchase and renovation of a derelict Orange Hall. The team at St Ignatius' have transformed the space with colourful artwork, beautifully designed in the Orthodox style.

"Thanks to Phelim and the team at CFI we have found our new home. Not only is the church a new place of worship for our congregation but it is also a place for our community to meet and socialise. Without CFI's help it would not have been possible."

Daniel Kavalayil
Secretary



LOUGHGIEL SHAMROCKS
Co. Antrim

Established in 1915, this vibrant GAA club fields many Hurling and Camogie teams across all age groups. Working closely with Loughgiel Community Association, the two primary schools, local churches, councils and other local organisations, the club wanted to reinvest in their playing facilities.

CFI assisted with the finance towards a significant capital build project which includes a full sized, sand carpet pitch with floodlights, ball stops and fencing as well as a 40m × 40m ball wall with 3G surface fully enclosed with floodlights.

"As a result of the quick turnaround, we were able to start the next stage of our development without any delays. We would not have been able to accomplish this had it not been for the funding provided by CFI."

Darach Ó Maoláin
Secretary



KILCREGGAN HOMES
Co. Antrim & Derry/Londonderry

Kilcreggan Homes, an independent charity that provides housing, day and employment opportunities for adults with a Learning Disability, Autistic Spectrum Condition or an acquired brain injury, has expanded its residential accommodation offering with support from CFI.

The charity has received a number of flexible term loans from CFI that has enabled them to refinance existing loans as well as funding the purchase of properties to accommodate those with additional support needs.

"The financial support from CFI allowed us to develop our Mid Ulster site. We very much appreciate the advice from Phelim and his highly experienced team throughout the process, along with their enthusiasm for our vision."

Damian Cassidy
Director



NORTH WEST MOUNTAIN RESCUE TEAM
Co. Derry/Londonderry, Fermanagh & Tyrone

North West Mountain Rescue Team was established in Derry/Londonderry City in 1980 to provide a search and rescue service for the North West. The operational area has now extended to the geographical boundaries of Northern Ireland with the exception of the Mourne Mountains which is covered by Ireland's oldest and one of its busiest teams, the Mourne Mountain Rescue Team.

CFI has provided North West Mountain Rescue Team with £150,000 funding, allowing them to upgrade their fleet of hi-spec rescue vehicles enabling them to continue their vital work.

"The vehicles are highly customised to perform their chosen roles, namely: patient extraction and command and control. We are delighted with the support from the team at CFI who recognised the value of our work and supported out application."

Andrew Kelly
Treasurer

dreamers welcome

We speak finance but we hear people. And we are ready to hear from you. Get in touch at **hello@communityfinanceireland.com**

Sectors we support:

SPORT	CHILDCARE	FAITH
COMMUNITY SERVICES	HOUSING	HEALTH & WELL-BEING
ENTERPRISE & WORKSPACE	EDUCATION & TRAINING	TOURISM
ARTS AND HERITAGE	ENVIRONMENT	











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Ulster Community Investment Trust Ltd ("UCIT") T/A Community Finance Ireland ("CFI") is a registered society (NP000374) under the Co-operative and Community Benefit Societies Act (Northern Ireland 1969) and is registered as a charity in Northern Ireland (Charity No. NIC 100325).

NISBLF II is a limited partnership ("NISBLF II LP") registered in Northern Ireland (NL000690) which is authorised and regulated by the Financial Conduct Authority ("FCA") to enter into consumer credit regulated activities as a lender (FCA FRN 825442). NISBLF III is a limited partnership ("NISBLF III LP") registered in Northern Ireland (NL000917).

NISBLF II & NISBLF III are operated by Ulster Community Finance Ltd ("UCF"), being a company incorporated in Northern Ireland (NI030229) which is authorised and regulated by the FCA for consumer credit regulated activities as a credit broker and not a lender, although the firm is able to exercise lenders rights and duties rights under a regulated credit agreement (FCA FRN 589719).

The registered address of UCIT, NISBLF II LP, NISBLF III LP and UCF is 6th Floor Glengall Exchange, 3 Glengall Street, Belfast, BT12 5AB.

Ulster Community Investment Trust (Ireland) ("UCIT Ireland") T/A CFI (Company No. 216496) is a designated activity company registered in Dublin, Republic of Ireland and registered as a charity in the Republic of Ireland (Charity No. 20044616, CHY Revenue No 13926). Its registered address is Unit 16 Hale Street, Ardee, Co Louth. A92 C7RW.

SCAN ME

COVER IMAGE: Photographed at Compass Advocacy Network's Lislagan Farm are Peter Smyth, Client Relationship Manager for Community Finance Ireland, Clint Langley, Compass Advocacy Service User and Janet Schofield, Chief Executive of Compass Advocacy Network.
Photo by: Brian Morrison
DESIGN: Shesaid.design

Social Finance Foundation

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EUROPEAN FEDERATION OF ETHICAL AND ALTERNATIVE BANKS AND FINANCIERS