

COMMUNITY FINANCE IRELAND

Financing Social Impact



Financing for the Third Sector

INVESTMENT JOBS GROWTH



Mullagh Community Park (Cavan)



Greencastle Community Centre (Donegal)



Abundant Life Church (Limerick)

Who we are

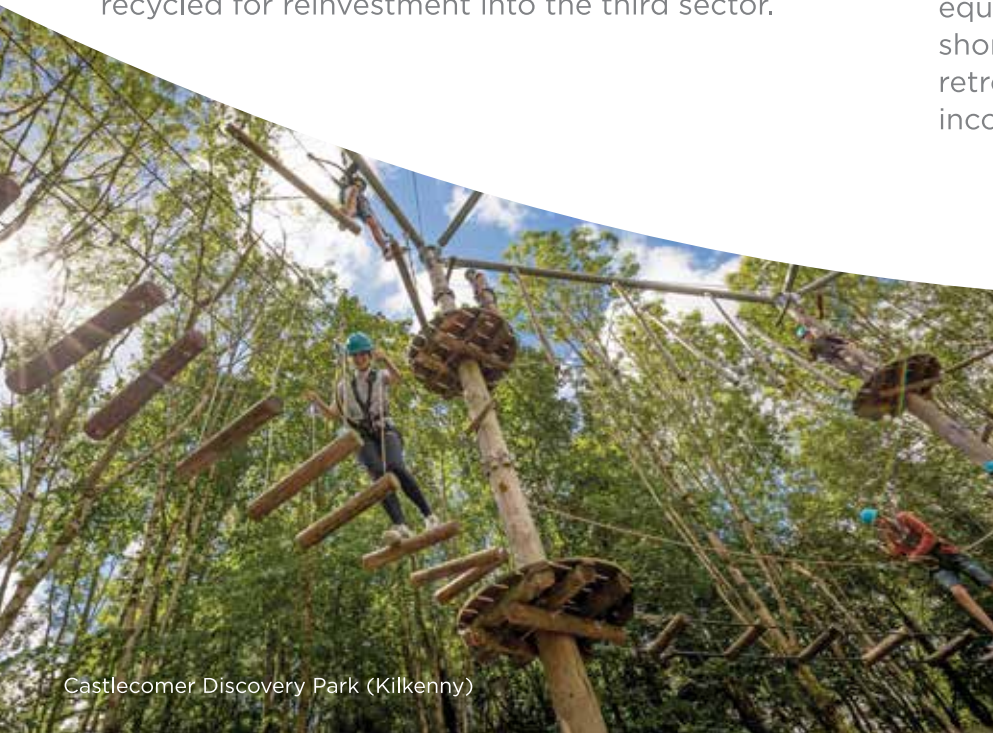
Community Finance (Ireland), part of the Ulster Community Investment Trust (UCIT) Group, is a charity which provides loans exclusively to other third sector organisations such as community groups, charities, sports clubs and social enterprises in the Republic of Ireland. Since 2001, together with the wider UCIT Group, we've committed in excess of €90 million to over 500 organisations across the island of Ireland.

As a registered charity, all profits generated by Community Finance (Ireland) are retained and recycled for reinvestment into the third sector.

Who do we lend to?

Our borrowers include Faith-based Initiatives, Sports Clubs, Training Initiatives, Childcare Schemes, Housing Associations, Community Transport Schemes, Rural Development Projects and many more.

Finance is available for: buildings and equipment, working capital, cash shortfalls, bridging finance against retrospective grants or other confirmed income, and restructuring of debt.



Castlecomer Discovery Park (Kilkenny)



Philipstown Community Centre (Louth)



Drumalee GAA (Cavan)



Cullaun Sailing Club (Clare)



Belturbet Community Development (Cavan)

“ Commercial lenders were not in a position to help so we approached Community Finance (Ireland) who really understood the sector and how it was financed.

Ossory Youth, Kilkenny



How we are different

- No personal guarantees required.
- Interest Rates – Affordable and Competitive, with a structure developed specifically for Community Led Entities.
- No Arrangement Fees – On neither Bridging nor Term Debt.
- No Penalties – We do not penalise early repayment of loans.
- Personnel – Single point of experienced contact provided, all of whom are Qualified Financial Advisors.
- Decision Making Process – A proven method of appraising proposals in the most time effective manner to exist for community business investment.
- Independent Membership – A volunteer led, member owned organisation, offering the opportunity to purchase a Share in UCIT, should one wish to.
- Innovative – A widely held reputation for new thinking and innovation in the Irish Community Finance market.
- Island Wide Coverage – Geographical spread of Executives across the Island.
- 2 Page Application Form – Easy to follow Application Form available @ www.communityfinance.ie



Sustainable Nation Ireland (Dublin)



South Eastern Mountain Rescue Association (Tipperary)



RCCG Open Heavens (Dublin)



Killaloe & Ballina Community Resource Centre (Clare)

Making an application

If your project appears suitable for loan finance, we will ask you to fill in a short application form. Then, once we have received your completed application, a member of our lending team will contact you to arrange a meeting in order to further develop your proposal. Upon completion, a decision on your business proposal will be returned in a market leading timeframe.

“ We are very grateful to Community Finance (Ireland) for providing us with a loan that has assisted us in refurbishing a former Garda Barracks, allowing the continued running of our accessible and inviting community hub.

Kees Duson,
Killaloe and Ballina Community Resource Centre



CHURCH AND FAITH



ENVIRONMENT



HOUSING



COMMUNITY PROJECTS



EDUCATION/ TRAINING



ARTS AND HERITAGE



CHILDCARE



ENTERPRISE



SPORTS



Tuar Mhic Eadaigh CLG (Mhaigh Eo)

Cullaun Sailing Club was set up in 1980 by a small number of sailing enthusiasts in the estuary of the river Shannon. Over the years, the club has built up a small fleet of club sailing boats which they use to train novices to use before they invest in their own boats. In its 38 year history the club has grown significantly and owes its success to the enthusiasm of its dedicated membership. During 2017, the organisation availed of a loan from Community Finance (Ireland) to enable them to construct a new Clubhouse.



Community Finance (Ireland)

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Community Finance (Ireland) is an accredited Social Lending Organisation with:

