Clann™ Credo



SOCIAL FINANCE FOR COMMUNITIES

Fair & flexible impact lending – accessible and easy for every community

Financing Community Ambition

OUR LENDING.
OUR SERVICES.
YOUR IMPACT.

clanncredo.ie



WHAT IS SOCIAL FINANCE?

Social finance is a proven funding solution designed specifically for community-led projects and services. Unlike traditional lending, social finance places an equal focus on the social impact potential of a proposal alongside the organisation's capacity to repay.

That's an important distinction. When a community group comes to us with a plan to build a sports facility, renovate a community centre, or launch a new social enterprise, we don't just look at the numbers. We look at the people, the ambition, and the positive change the project will deliver.

Social finance fills a gap that traditional banking and grant aid alone cannot. It's the practical, flexible bridge between a community's ambition and making it happen.

> *"They understand what housing bodies do and how we do it – it means we can concentrate on getting work done rather than explaining."*
>
> **Seamus Ambrose,** Chair,
> Dromcollogher Community Housing Association

WHAT SETS US APART

We're more than a lender. We're a partner in community impact.

When you work with Clann Credo, you're working with people who understand community development from the inside. Our team are relationship managers, not loan officers. They know what it's like to run a voluntary committee, to chase funding, to manage a project with limited resources and unlimited ambition. That understanding shapes every conversation we have and every decision we make.

> *"With Clann Credo, you just pick up the phone and tell them what you want to achieve."*
>
> **Breda Forkin,** Chairperson, CLASP

We understand community development

The ups and downs, the stops and starts. We've been working alongside communities for nearly thirty years. We know that voluntary-led projects don't follow a corporate timeline, and we build flexibility into everything we do.

We make the process easy

Financing community projects through traditional routes can be a daunting and disappointing journey. We're here to change that. Our process is straightforward, our language is plain, and we're always available when you need us.

We go where the need is greatest

We don't just lend where it's easy. We intentionally direct capital to the communities that need it most. That's not a coincidence, it's a commitment.

We think beyond the loan

We help communities build a complete funding strategy using our dynamic funding model. We don't just provide finance we help you think about how grant aid, social finance, earned income, and philanthropy can work together to make your project viable and sustainable.

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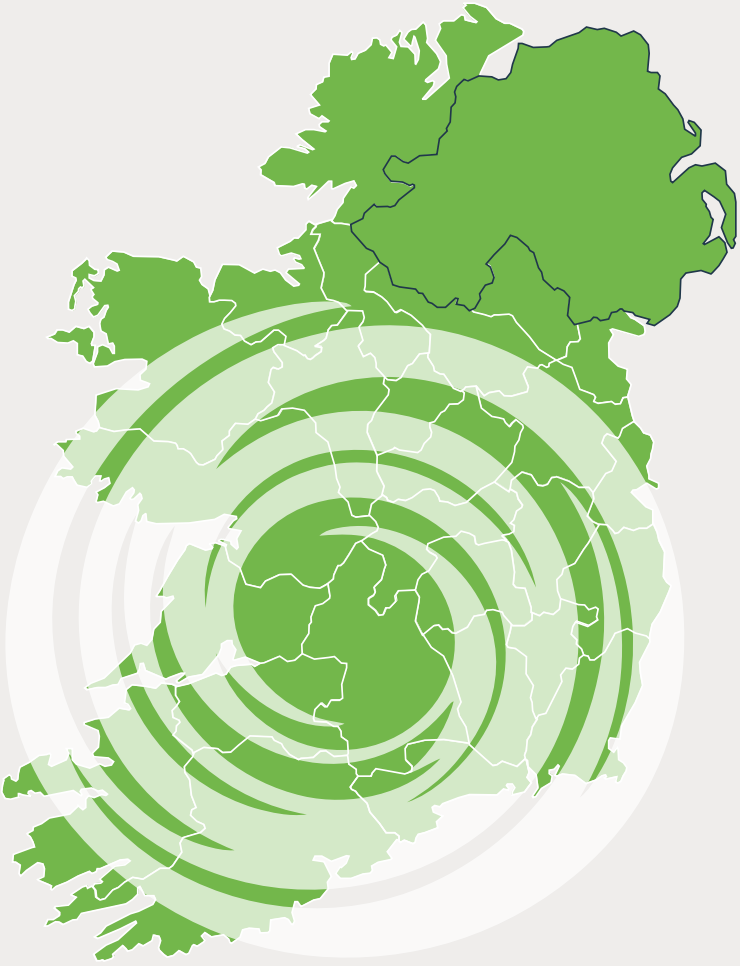
WHO WE WORK WITH

We support community groups and social enterprises across seven areas of activity. If your project is led by a collective community process and delivers a social benefit, we want to hear about it.

- **Community Facilities**
  Centres, halls, and shared spaces where communities come together.
- **Enterprise Centres**
  Hubs that support local employment, training and economic development.
- **Healthcare Services**
  Community-led health and wellbeing initiatives.
- **Sports**
  Clubs, pitches, and activity centres that keep communities active and connected.
- **Social Housing**
  Projects that provide safe, affordable homes.
- **Child Care**
  Early years services that support families, enable participation, and strengthen community life.
- **Family Resource Centres Local Development Companies**
  Organisations at the heart of community support and development
- **Environment**
  Community-led projects that protect, enhance, and sustain local environments.
- **Other Community Initiatives**
  Arts, culture, education, and more – if it builds community, we're interested.
- **Religious/Faith based/Minority Groups**
  Organisations that bring people together through faith, culture, and shared identity.

HOW IT WORKS

1. **Get in touch**
   Call us, email us, or visit our website. Tell us about your community and your project. There's no obligation and no paperwork at this stage – just a conversation.
2. **Talk to your relationship manager**
   We'll connect you with a dedicated relationship manager who understands your region and your sector. They'll guide you through what's possible and help you think about the right funding mix for your project.
3. **Submit your application**
   When you're ready, we'll help you prepare a clear, straightforward application. We know community groups are run by volunteers with limited time, so we keep paperwork to a minimum.
4. **Get a decision**
   Our credit team reviews every application with community impact at the centre. We look at the social benefit, the viability of the project, and your capacity to repay. We aim to give you a clear / answer quickly.
5. **Draw down and deliver**
   Once approved, you draw down your loan and get to work. We stay with you throughout the journey – not as a distant lender, but as a supportive partner.



OUR LENDING

Clann Credo offers two social finance products, both designed to meet the real-world needs of community groups and social enterprises.

Our lending is market-led, fair, and built around how communities actually work.

> *"It makes such a difference when you know exactly who to call when you need a loan."*
>
> **Elizabeth Whyte, Executive Director,**
> Wexford Arts Centre

Bridging Loans

Getting grant aid moving without the wait.

Here's a reality every community group knows: you've been awarded a grant, but the money only arrives after the work is finished.

You need to pay contractors, buy materials, and get started but the funding isn't in your account yet. That's the gap a bridging loan fills.

A Clann Credo bridging loan gives your community the working capital to get moving. You draw down the loan, complete the project, and when the grant arrives, you repay. It's that simple.

Why communities choose a bridging loan:

- You've secured grant aid from a public body but need cash flow to begin the work.
- The grant is paid retrospectively on completion of the project or in stages and you need funding to bridge the gap.
- You want to move quickly and not lose momentum while waiting for funds to arrive.
- You need a lending partner who understands how grant-funded community projects work.

Term Loans

Longer-term funding for bigger ambitions.

Not every community project is fully covered by grant aid. Sometimes the grant doesn't stretch far enough. Sometimes there's no grant available at all.

And sometimes a community has a bold ambition that needs a longer runway to deliver.

That's where a Clann Credo term loan comes in. Term loans are designed for community projects and services that need funding up to fifteen years. Whether you're building new facilities, expanding a social enterprise, or investing in infrastructure, a term loan gives you the financial foundation to make it happen.

Why communities choose a term loan:

- Your project costs more than available grant funding and you need to fill the gap.
- Grant aid isn't available for your type of project, but the social impact potential is clear.
- You need a flexible repayment structure that works with your community's income cycle.
- You're investing in something with lasting impact and need a lending partner who sees the bigger picture.

CLANN CREDO LOAN DETAILS

Loan Product	Term	Interest Rate	Loan Amount
Term Loan	0 – 15 years	6.45% variable	Up to €800,000
Bridging Loan	0 – 12 months	7.45% fixed	Up to €800,000

* Bridging Loan Arrangement Fee Up to 1%

Information correct at time of publication - **July 2026**

WHO WE ARE

We're Clann Credo. Leaders in impact lending in Ireland. Driven to accelerate positive impact across every community.

Since 1996, we've been making fair and flexible social finance accessible and easy for community groups and social enterprises right across Ireland.

We exist because we believe in the power and passion of community volunteers to shape a better society for all.

We're not a bank. We're a social finance provider with deep roots in the community. We understand community development; the ups and downs, the stops and starts, and the voluntary work that drives real change on the ground. That's what makes us different. And that's why over 700 communities across Ireland trust us to support their ambitions.

We do everything we can to accelerate positive community impact. It's not just what we do, **it's why we exist.**

Our Impact in Numbers

Every number here represents a community that said: we're ready.

€61m+
active loan book

700+
active community loans

1,700+
community groups supported since 1996

68%
of lending directed to communities below average on the Pobal Deprivation Index

Achill Boxing Club



Ballinascarthy Community Hall



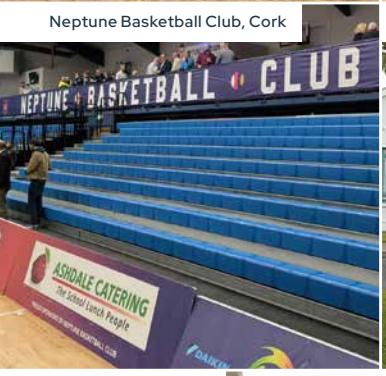
Ballybunion Sea & Cliff Rescue



Carebright, Bruff



Neptune Basketball Club, Cork



Croom Voluntary Housing, Limerick



Galway Rape Crisis Centre



Hook Kayaking, Wexford



Wexford Arts Centre



Waterford Suir Valley Railway



Romanian Orthodox Church, Dublin



Spade Kitchen, Dublin City



The Dynamic Funding Model

The most resilient community projects don't rely on a single source of funding. They build a balanced mix. At Clann Credo, we champion a four-pillar dynamic funding model that gives community groups and social enterprises the framework to finance, manage, and sustain their work over the long term.

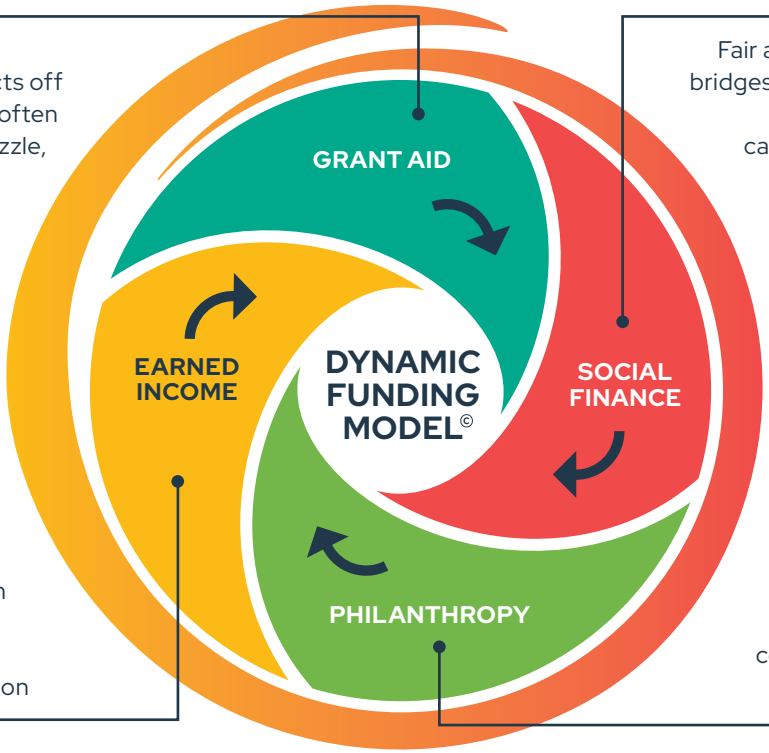
> *"Once we understood how the different funding streams come together, everything became much clearer."*
>
> **Vincent Minnock,** Chair, Ballycumber GAA

DYNAMIC FINANCE MODEL FOR SOCIAL ENTERPRISES AND COMMUNITY PROJECTS

These four pillars are interdependent. They become available to community groups at different stages of a project's life cycle.

GRANT AID
Public funding to help communities get projects off the ground. Grants are often the first piece of the puzzle, but they rarely cover everything, and they're usually paid after the work is done.

SOCIAL FINANCE
Fair and flexible lending that bridges the gap. Social finance provides the working capital communities need to access grant aid, complete projects, and deliver services. This is where Clann Credo comes in.



EARNED INCOME
Revenue generated by the project or service itself. This is the engine of long-term sustainability, ensuring communities aren't perpetually dependent on external funding.

PHILANTHROPY
Donations and philanthropic support that help communities go further. This pillar complements public and private funding, adding capacity and reach.

Over-reliance on any single pillar puts community projects at risk. The dynamic funding model encourages communities to stay focused on their objectives, actively research the best possible income streams, and balance prudence with creativity and long-term thinking.

Smart communities don't wait for a single cheque to arrive. They build a funding mix that works and we help them do it.

Clann Credo™

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