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NEXT GENERATION HELPING COMMUNITIES CREATE A LEGACY

Financing Community Ambition

As community organisations grow, many reach a critical point the need to secure long-term access to land, buildings, or infrastructure. Renting or relying on temporary arrangements can limit growth and create uncertainty.

The Next Generation Loan is designed for this stage. It enables organisations to invest in assets that provide stability, independence, and long-term security.

BUILT FOR ESTABLISHED ORGANISATIONS

This loan is tailored for organisations with a proven track record, typically operating for more than three years, and ready to take the next step in their development.

These organisations understand their community, have demonstrated impact, and are now focused on securing their future.

These investments create a foundation that supports community services for years to come.

WHY IT MATTERS

Owning assets changes what is possible. It provides certainty, reduces long-term costs, and allows organisations to plan with confidence.

For communities, this means services that are more stable, accessible, and sustainable over time.

A LONG-TERM PARTNERSHIP

Large-scale projects bring complexity. Our role is to provide financial solutions that reflect that reality, combining flexibility with a clear focus on long-term sustainability.

We work alongside organisations to ensure that their investment supports both immediate needs and future ambitions.

WHAT NEXT GENERATION LOAN OFFERS

- Term Loans up to €800,000 tailored to your needs*
- 5.70% variable interest rate. Maximum term, 15 years
- Loans secured against the land or building being purchased
- No requirement for personal guarantees
- Flexible terms aligned with community development timelines
- Ongoing support from our experienced regional team
- No early repayment fees or penalties

*Acceptable LTV <=80%. excludes investment property.

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NEXT GENERATION – HELPING COMMUNITIES CREATE A LEGACY

THE BIGGER PICTURE

The most resilient community organisations draw on four pillars of funding – grant aid, social finance, earned income, and philanthropy. Each plays its part at different stages of a project's life.

At Clann Credo, we understand how these fit together, and we work with organisations to get the balance right for the long term.

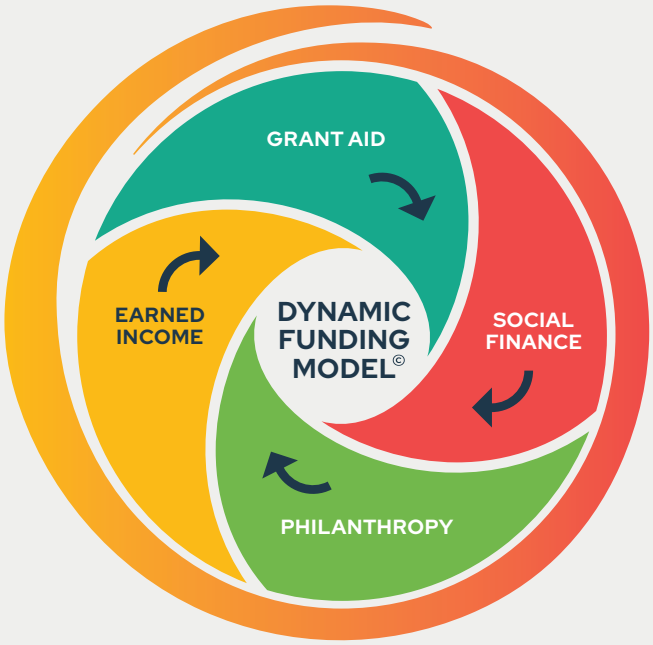
This is how sustainable community projects are built.

DYNAMIC FINANCE MODEL FOR SOCIAL ENTERPRISES AND COMMUNITY PROJECTS

Each of these four pillars are interdependent and become available to community groups at different stages of a projects life cycle.

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 – PROOF OF IMPACT

For almost 30 years, Clann Credo has supported community organisations across Ireland. We have provided over €218 million in lending to more than 1,700 organisations nationwide, supporting projects in every region and across every major community sector.



Contact our nationwide team via our head office

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LET'S TALK

If your community has an ambition, we want to hear about it. Whether you're at the very start of an idea or ready to move, get in touch. We're here to help you find the right path forward.

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