
Coolcotts Wexford Gymnastics Club


Hook Kayaking


Achill Boxing Club


Clara Town FC


Neptune Basketball Club

FUNDING YOUR CLUB'S AMBITION

CLANN CREDO BRIDGING AND TERM LOANS FOR SPORTS CLUBS

Financing Community Ambition

If your club – whether basketball, badminton, rugby, cricket, hockey, boxing or any other sport – is thinking about applying to the Community Sports Facilities Fund (CSFF) – the Government's primary means of funding sports facilities – it's worth understanding one thing early: Community Sports Facilities Fund grant aid is paid retrospectively, after the work is done, or in stages as the project progresses.

Payments are only released when the required documentation has been submitted. In practice, that means the club needs to pay the contractor, buy the materials and keep the project moving before the grant money lands. Planning for that gap now, before you apply, puts your club in a far stronger position.

That's the gap Clann Credo fills. Since 1996 we've been Ireland's leading social finance provider, with over €61m on our active loan book and more than 1,700 community loans supported. We're not a bank – we're a community finance lender that understands how grant-funded club projects work, because we've financed clubs across every sport from basketball and badminton to rugby, cricket, hockey and boxing, for decades. To date, Clann Credo has provided more than €53m in loans to sports clubs across Ireland, supporting their ambition, growth and community purpose.

HOW THE COMMUNITY SPORTS FACILITIES FUND AND CLANN CREDO WORK TOGETHER

The Community Sports Facilities Fund funds pitch and court development, clubhouses, floodlighting, walkways, accessibility improvements, equipment and so much more. It's a fantastic scheme, but two realities catch many clubs out: the grant rarely covers the full cost of a project, and whatever is awarded is only paid after eligible expenditure has been incurred and the required documentation has been submitted.

That documentation matters. Clubs should be ready to show that costs have been paid before grant funding can be drawn down, so it is important to think about cash flow before the application is submitted. Knowing how a Clann Credo loan fits alongside a Community Sports Facilities Fund grant means your club can budget realistically, create a credible plan and move quickly once an award comes through.

OUR LENDING.
OUR SERVICES.
YOUR IMPACT.

Clann™ Credo

Bridging Loans

Getting grant aid moving without the wait.

If your Community Sports Facilities Fund application is successful, the money only arrives once the work is complete or as it reaches agreed stages.

A bridging loan gives your club the working capital to start as soon as you're approved. It allows you to pay contractors and suppliers, submit the required receipts, and repay the loan when the grant is paid. It's a straightforward way to keep the project moving.

SPORTS CLUBS COME TO US FOR A BRIDGING LOAN WHEN:

- You have secured, or expect to secure a Community Sports Facilities Fund grant, LEADER or Community Recognition Fund grant aid but will need cash flow to begin the work.
- The grant will be paid retrospectively or in stages and you'll need to bridge a temporary funding gap.
- You want to keep momentum, retain contractors and avoid missing valuable construction windows.

Term Loans

For bigger ambitions.

Not every project is fully covered by grant aid. Sometimes the the Community Sports Facilities Fund doesn't stretch far enough; sometimes a club has a bold ambition, a new clubhouse, a gym, a court or all-weather training facility, or wider grounds development – that needs a longer runway.

A Clann Credo term loan can provide the additional finance needed to complete the project.

With repayment terms of up to 15 years, our term loans are designed to give clubs the financial certainty to invest in facilities that will benefit members and the wider community for generations to come.

SPORTS CLUBS COME TO US FOR A TERM LOAN WHEN:

- The project costs more than the available grant and additional finance is needed.
- Grant aid isn't available for that element of the project, but the community benefit is clear.
- You need a repayment structure that works with the club's income cycle – membership fees, gate receipts, pitch or court hire, fundraising and other club revenues.

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**

Contact our nationwide team via our head office

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GET IN TOUCH

If your club is considering a Community Sports Facilities Fund (CSFF) application or planning a capital development project, now is the ideal time to start the conversation.

Speaking to Clann Credo before you submit your application can help you understand the full funding requirement, identify any potential financing gaps and ensure your project is financially well planned from the outset.

Our team has decades of experience supporting community sports clubs across Ireland. Whether you need bridging finance, a term loan or simply want to explore your options, we're here to help.

Call +353 1 400 2100 | clanncredo.ie

Clann Credo™

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