

[View this email in your browser](#)



We have some exciting news to share with you. At Clann Credo, we've been listening to what community groups across Ireland really need, and today we're thrilled to announce two new ways we can help communities secure their independence and build lasting legacies.

The 'Acorn Fund' for Emerging Communities

We know that smaller community groups in underserved areas sometimes need that extra bit of support to get started or grow their impact. That's why we're launching our pilot Acorn Fund to help small community initiatives flourish.

The Acorn Fund provides:

- **Enhanced affordability at just 5%** (compared to our standard rates)
- **Community-sized support from €5,000 to €15,000**
- **Term loans up to 5 years and bridging loans up to 24 months**
- **Dedicated guidance** including application assistance and development planning
- **No arrangement fees and no personal guarantees required**
- **No early repayment fees or penalties**

This €250,000 pilot fund is specifically designed to reach groups that might not have considered support before, helping small acorns grow into mighty community assets.

The fund is open for applications for a 12-month period and designed specifically for new and emerging community organisations working in underserved areas.



Across Ireland, individuals and groups are starting thousands of new community initiatives to support one another, build connections, and improve local life.

We understand that launching a new project can be challenging, particularly when it comes to securing funding. That's why we've created the Acorn Loan. A simple, accessible loan option designed for new and emerging community organisations working in underserved areas.

We know that early-stage organisations often struggle to access traditional finance, as you may not have years of financial records or a long credit history.

That's why we created Acorn Loans. It's designed to support your potential.

Whether you're launching a youth club, renovating a facility, or buying essential equipment, Acorn gives you the foundation to grow.

WHAT ACORN OFFERS:

- ✓ Term Loans up to five years and Bridging Loans up to 24 months
- ✓ Loan Value from €5,000 to €15,000
- ✓ A reduced interest rate of 5% for Acorn Term Loans and Bridging Loans
- ✓ No arrangement fee
- ✓ No personal guarantees required
- ✓ Clear, supportive guidance throughout the process
- ✓ Tailored support from our regionally based team
- ✓ No early repayment fees or penalties



NEXT GENERATION LOAN: CREATE A LEGACY

As community organisations grow and evolve, many reach a turning point: the need to secure long-term access to land, buildings or infrastructure. Whether you're outgrowing a rented space, tired of temporary arrangements, or planning for the future, owning your facility provides security, stability and independence to serve your community.

Not just now, but for the future.

We have designed the **Next Generation Loan** for groups established more than three years, ready to invest in assets to make a lasting impact in the community.

Are you a sports club purchasing land? A voluntary housing group acquiring property? Or a community cooperative buying a building for shared use?

If the community will benefit and you're ready to scale, we're here to help.

WHAT NEXT GENERATION LOAN OFFERS:

- ✓ Term Loans up to €800,000 tailored to your needs*
- ✓ 5.2% 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.

[Click on each Image for More Information](#)

[Click on each Image for More Information](#)

'Next Generation' Community Ownership Support

We're also responding to the growing number of community organisations telling us they want to own their facilities rather than rent them – and we completely understand why. Owning your sports pitch, community centre, or creche means security, independence, and the certainty that your services will be there for the next generation.

Our new Next Generation support offers communities:

- **Affordable financing at just 5.2%** (down from our standard 5.95%)
- **Term loans up to €800,000 with flexible terms up to 15 years**
- **Loans secured against the land or building being purchased**
- **No personal guarantees required** (as always with Clann Credo)
- **No early repayment fees or penalties**

Whether you're a sports club looking to buy your grounds, a community group wanting to secure your meeting space, a voluntary housing association acquiring property, or a social enterprise seeking to own your premises, this support can help established organisations (operating for more than three years) take that crucial step toward long-term sustainability and legacy building.

Since 1996, we've provided over €218 million in finance to more than 1,600 community organisations. We've seen firsthand how the right financial support at the right time can transform communities and create lasting legacies.

These new initiatives reflect our commitment to empowering communities to take ownership of their future, reaching into underserved areas where support is needed most, and providing the kind of flexible, understanding financing that traditional lenders simply can't match. Unlike banks that focus purely on numbers, we assess every project on its social impact and community benefit, because we know that the real measure of success isn't just financial returns—it's the positive change you create in people's lives.

For current and past customers: Contact us to discuss how these new opportunities could benefit your ongoing or future projects.


For policymakers and stakeholders: We're happy to provide briefings on how the Acorn Fund and Next Generation support advance broader community development goals across Ireland.

For community groups: Reach out for a no-obligation conversation about your development needs – we're here to help you navigate the options.

Get in Touch Today

Ready to explore what's possible for your community? Contact our team:

 **Email:** info@clanncredo.ie

 **Phone:** (01) 400 2100

Together, we can ensure that Ireland's communities have the secure foundations they need to thrive – not just today, but for generations to come.



Mary Lawlor

Chief Executive, Clann Credo

Subscribe

Past Issues

Translate ▼

Our mailing address is:

Want to change how you receive these emails?

You can [update your preferences](#) or [unsubscribe](#)