



COMMUNITY LOAN FINANCE
FOUNDED 1996

Finance to Help Your
Community Grow



Clann Credo – Community Loan Finance

20 Years Financing Community Ambition

Roisin Mulligan
Milltownpass Community Centre
22nd February 2017



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Our Ambition



INCLUDING NEW CLANN CREDO
LEADER LOAN FUND

**Vibrant local communities
in Ireland turning their
own visions into realities**



Kayaking Hook Peninsula, Wexford



Acre, Co Kildare

**Where every community is
aware of the possibilities
that Social Finance offers**



COMMUNITY LOAN FINANCE

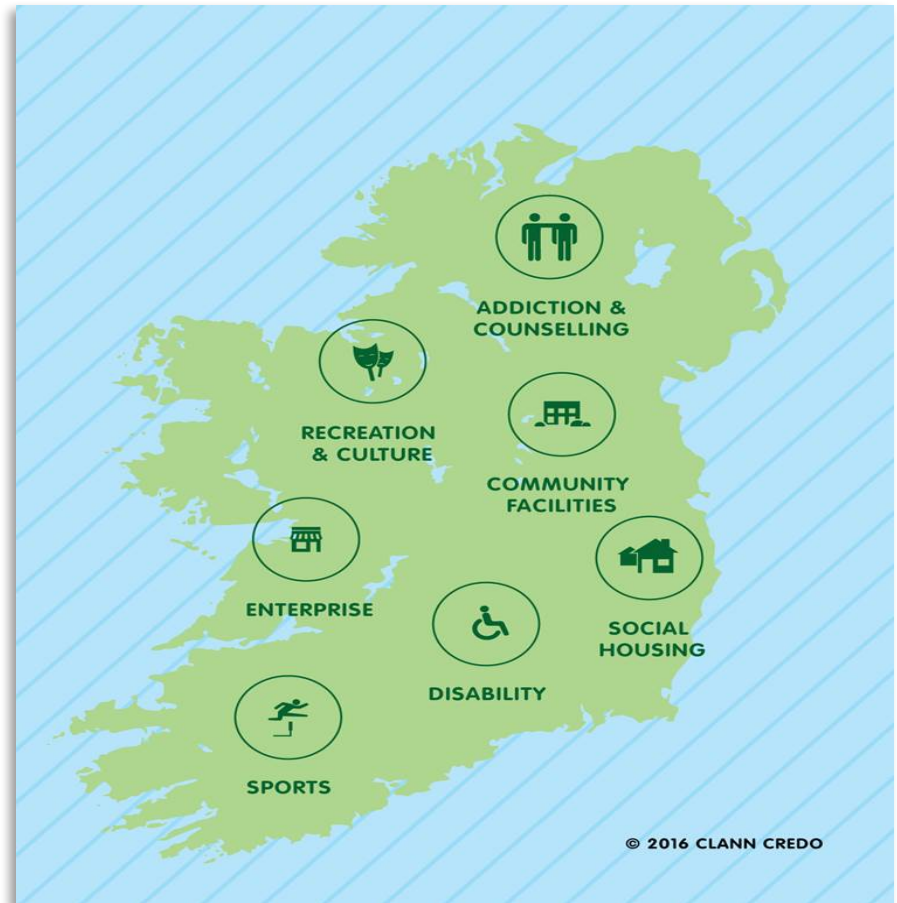
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Sectors Accessing Finance



INCLUDING NEW CLANN CREDO
LEADER LOAN FUND

- **Community Facilities** – Community Centres, Childcare, Family Resource, Social Housing
- **Sports Clubs** – Football Clubs, Athletics, GAA
- **Health and Eldercare** Services
- **Youth** Clubs, Scouts Groups
- **Addiction** /Rehabilitation Facilities
- **Counselling** Facilities
- **Disability** Services
- **Arts / Heritage** Groups
- **Environmental**- Recycling





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Community Impact Loan Types



Bridging Loans	Match Funding Loans
Term Loans for Capital Expenditure	Working Capital Loans

Bridging Finance: Some grants are only released once all project expenses have been paid and receipts submitted

Supplier
Invoice
Received

Loan Funds
transferred to
Project Bank
Account

Project pays
supplier and
submits grant
claim with
receipt

Grant released
and loan repaid

*** Subject to prior loan approval and compliance with Terms and conditions**



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LEADER 2020



Clann Credo has launched a **€25 million Community LEADER Loan Fund available** to help Community Organisations participate in the LEADER Programme (2014 – 2020).

COMMUNITY LEADER BRIDGING LOAN

A Community LEADER Bridging Loan enables you to pay invoices so you can provide a receipt of payment to the LEADER grant provider.

COMMUNITY LEADER MATCH FUNDING LOAN

A Community LEADER Matching Loan can provide some of the 'own funds' needed to match the LEADER grant.



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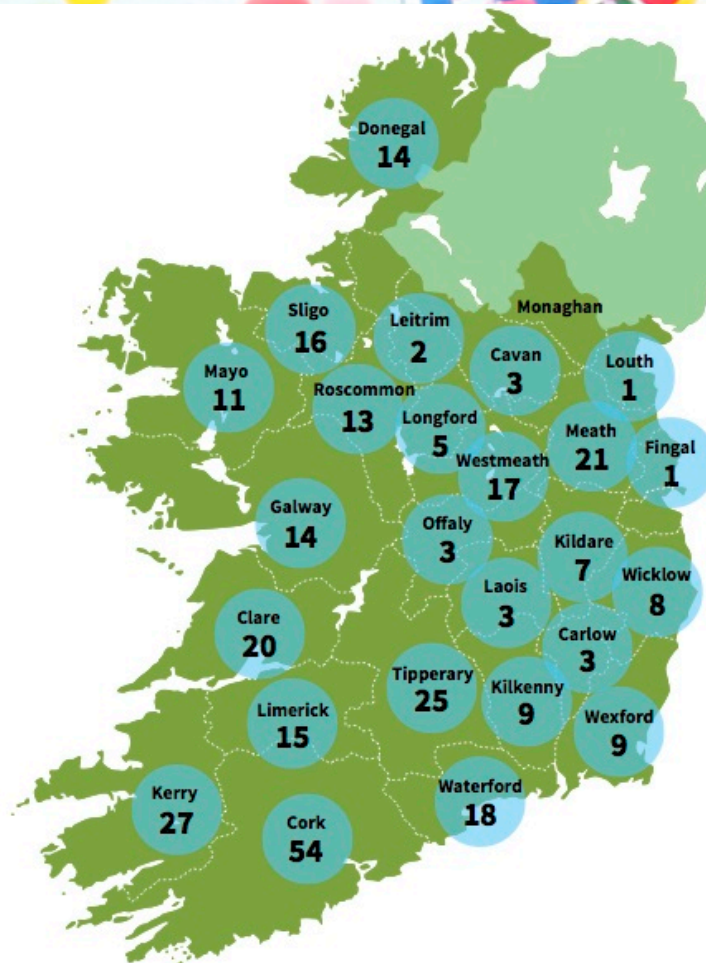
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ClannCredo

LEADER finance 2007-2013



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LEADER LOAN FUND



€34,000,000 to 391 Community Projects



Ballinahown
Community Dev
Company

Baylin & District
Residents Ass

Moate Museum &
Historical Society

Monksland
Community

Brownstown
Community Dev

Castledaly
Playground

Milltown-pass
Community Centre

Moate Museum &
Historical Society

Castletown
Geoghegan
Playground

Clonmellon
Community
Council

Tyrellspass Dev Ass

Rochfort-bridge
Tidy Towns Ass

DA Motocross

Killucan Raharney
Recreation Group

Loughgar
Community Group

Midland Amenity
Park

LEADER Loan Projects



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Virginia Show Centre



Kilkishen, Co Clare



Acre, Co Kildare



Parke Community Centre, Co Mayo



Kayaking Hook Peninsula, Wexford

€25M LEADER LOAN FUND



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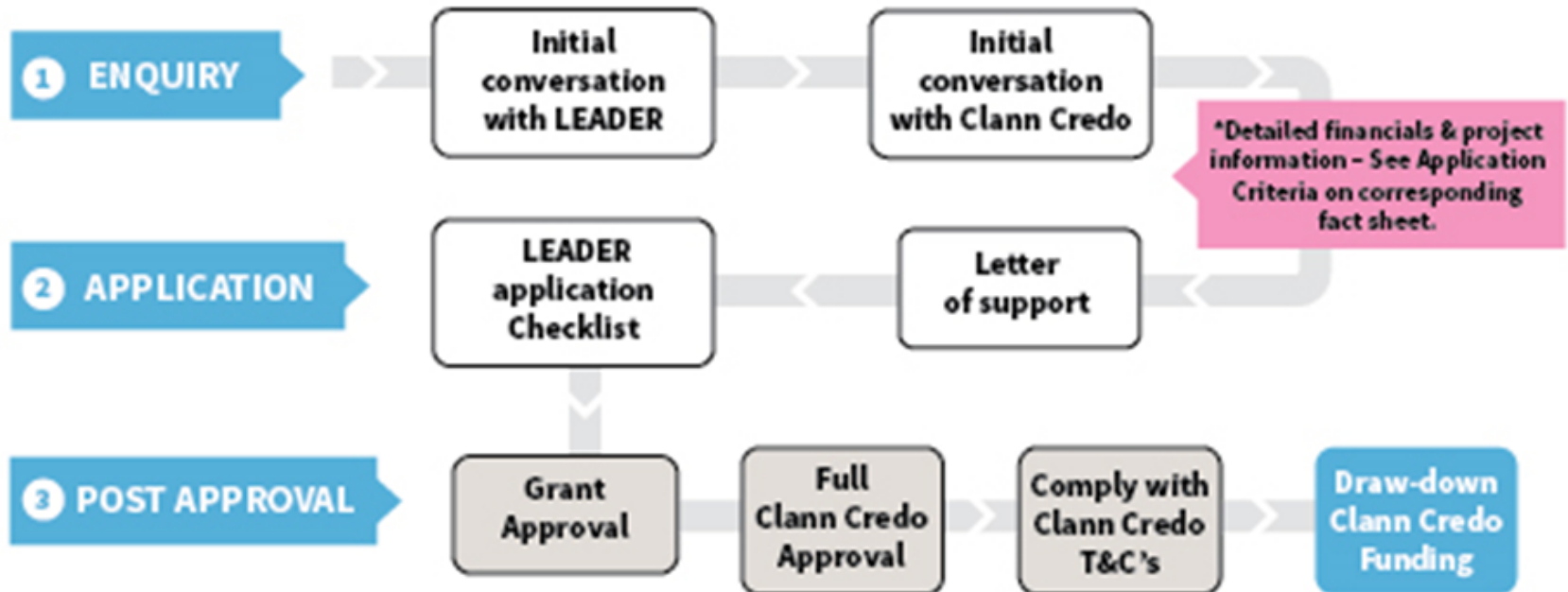
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Why chose a Clann Credo loan?



INCLUDING NEW CLANN CREDO
LEADER LOAN FUND

Community LEADER Loan – 3 Step Process





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Community Loan Finance Terms & Conditions



INCLUDING NEW CLANN CREDO
LEADER LOAN FUND

Community Impact ⁺ Loan ¹			
	Loan Amount	Typical Annual Interest Rate	Typical Arrangement Fee
Community Impact ⁺ Term Loan: 5+ years to 15 years	€30,000 to €500,000	4.95%	None
Community Impact ⁺ Term Loan: 2 to 5 years	€30,000 to €500,000	6%	None
Community Impact ⁺ Bridging Loan: up to 2 years	€10,000 to €500,000	6%	1% (minimum fee €300)
Community Impact ⁺ Matching Loan	€10,000 to €30,000	6.75%	None

Why chose a Clann Credo loan?



- **In-depth Knowledge of Grants**— specialised loan products for the LEADER programme
- **No personal guarantees required** – we recognise the contribution of community leaders and volunteers
- **Regionally-based staff** – single point of contact
- **Affordable Interest Rates:** Interest rates are fixed on loans of up to 5 years; for terms greater than 5 years, interest rates track the ECB.
- **Early Repayment Options:** You have the option of making extra payments with no penalty fees; in fact you will save on interest. This applies to all loans, including fixed rate loans.
- **Track Record of over 20 Years** – since 1996, €82,000,000 loaned to over 500 community organisations.

Clann Credo is a self-sustaining, not-for-profit organisation serving the community, voluntary and charity sectors. All its capital comes from private sources; religious charities and the retail banking sector through the Social Finance Foundation (SFF). The interest paid on its socially directed investments covers its operational costs.

Clann Credo Loans Additional Benefits



Clann Credo customers can access a range of additional benefits from our partner organisations, the Wheel and TrustLaw

- **Free membership or €150 Voucher to spend on The Wheel's Training Programmes and Expert Services;**
- **FREE Financial Health Check; and**
- **FREE places on invite only, Specialist Workshops for your volunteers and staff.**



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Clann Credo



Please keep in touch:

www.clanncredo.ie

Roisin Mulligan
Social Finance Officer Midlands Region

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Westmeath Public Participation Network



Annette Barr Jordan
22nd February 2017

Background

- Reform of Local Government
- Working Group Report on Citizens Engagement with Local Government.
- Local Government Reform Act 2014.
- Guidelines and Circulars issued by Department Environment Community and Local Government.

Overview of PPN

- Umbrella structure for all Community and Voluntary Groups.
- Replaces Community & Voluntary Fora.
- New Framework for public engagement.
- Link between local community and Local Authority and other agencies.
- Enable Local Authority consult citizens.
- Mechanism for selection of Community Reps.
- Facilitate articulation of views of community. (consultation)
- Provides for input and participation in decision making.

PPN - What? Why? Who?

- **What?** The voice of the community & voluntary sector - from engagement to participation in local decision making
- **Why?** To enable broad community engagement in decision-making to improve the Quality of Life for us and future generations.
- **Who?** All community & voluntary groups with a stake in the area or issues

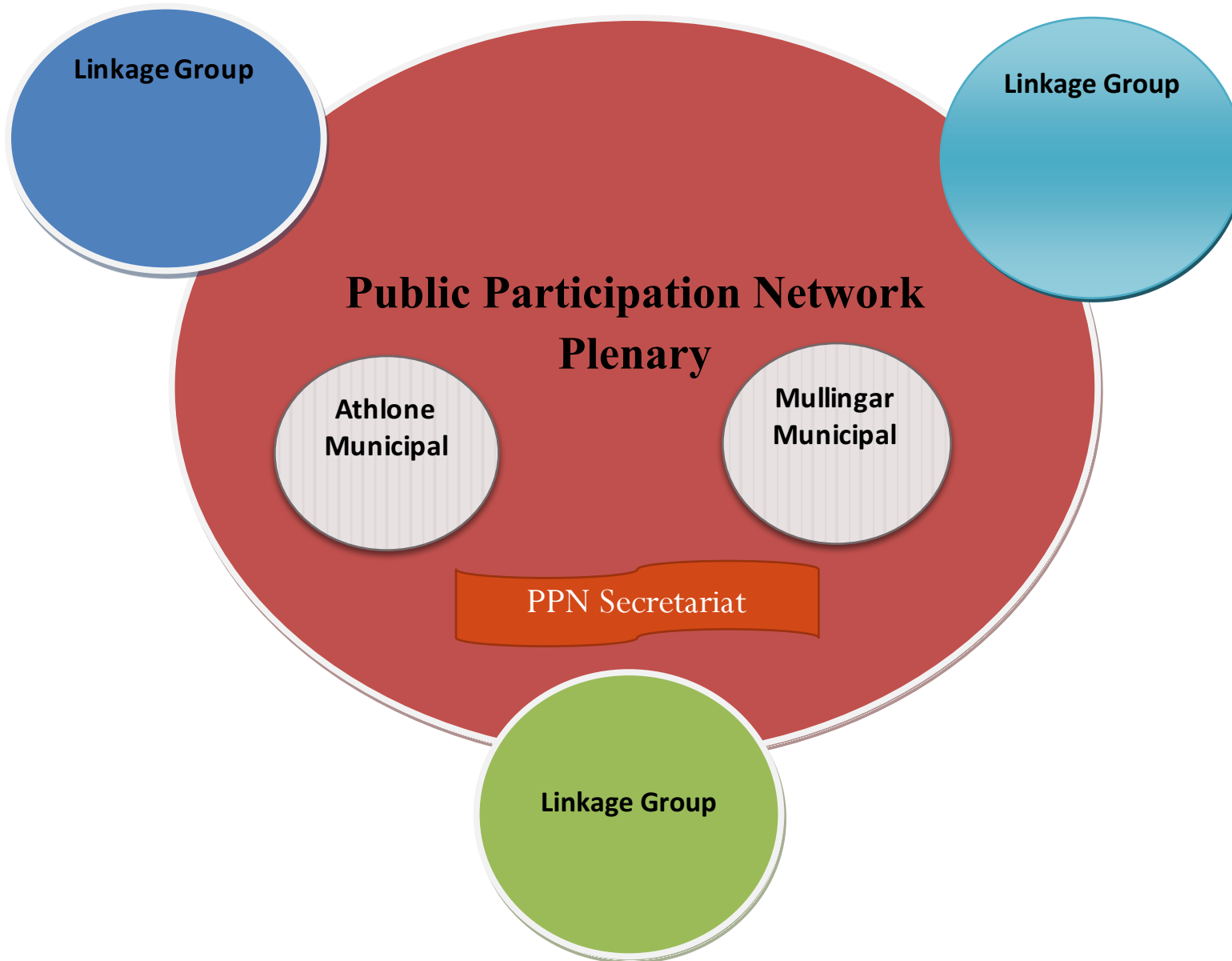
Westmeath Structure

- Plenary
(465 groups registered)
- Municipal Districts
(Athlone & Mullingar)
- 3 Linkage Groups
- Secretariat
(administration arm)

Westmeath Public Participation Network REGISTRATION FORM	
PLEASE COMPLETE ALL QUESTIONS IN BLOCK CAPITAL LETTERS	

Westmeath Public Participation Network (PPN) is the recognised voice for the Community & Voluntary Sector in Westmeath in matters relating to Westmeath County Council and its related structures.

SECTION A			
Organisation /Group:			
Aims and Objectives of your group			
What Geographic area does your organisation service			
What Municipal Area are you based	Mullingar	Athlone	Both
Classify your group as mainly involved in one of the following areas, pick 1 heading and 1 sub heading: <small>(please tick)</small>			
Heading (Tick 1)	Community & Voluntary <input type="radio"/>	Social Inclusion <input type="radio"/>	Environmental <input type="radio"/>
Linkage Groups (Select 1 under the heading that you picked)	Residents Associations	Disability Organisations	Transport Group
	Culture, Arts, Heritage	RAPID Area	Environmental Awareness
	Sports Organisations	Active Elderly Groups	Tidy Towns
	Development Groups	Children / Youth Organisations	Water / Energy Conservation
		People Parenting Alone	
		Health Related Groups	
Would you like to receive Community/ Voluntary Information			Yes <input type="radio"/> No <input type="radio"/>



Meetings of structure annually

- Plenary meetings x 2
- Municipal meetings x 4 in each district
- Secretariat x circa 12
- Linkage groups



Secretariat

- Consists of 8 Reps.
- Meets at least 10 times per year.
- Facilitates decisions of Plenary PPN.
- Co-ordinates activities of PPN through an annual Workplan
- Manages communications.
- Resource worker support.



Advantages of Membership of PPN

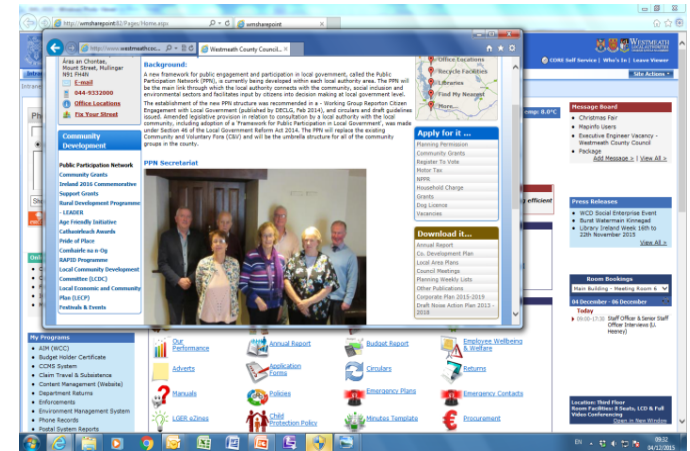
- Access to Resources, funding and awards.
- Access to Information.
- Forum for raising issues of concern.
- Input into local policy and decision making.
- Nomination of members onto Committees and Boards.
- Networking.
- Training provided.

Structures and bodies that have PPN representatives

- LCDC
- Housing, Community Heritage and Culture SPC
- Economic Enterprise and Tourism SPC
- Environment, Water, and Emergency Services SPC
- Planning and Transportation SPC
- Joint Policing Committee
- Midland Regional Alcohol & Drugs Taskforce
- Westmeath Volunteer Centre
- Westmeath County Childcare Committee
- Athlone Regional Sports Centre
- Westmeath Community Development
- Westmeath Sports Partnership
- More to come

Progress to date

- Support and Resources workshops held annually.
- Developing a PPN website
- Developed and delivered Training to groups who attended Municipal PPN meetings..
- Developed and delivered training to PPN reps.
- Diploma in Community Development Practice PPN and NUIG - develop an accredited module on local Government reform including the PPN.
- Developed an information leaflet with local service numbers.



Municipal District PPN

- Athlone and Mullingar Municipal Districts.
- Consists of representative/s from each Group within Municipal District.
- Meets at least 2 – 3 times each year.
- Deals with issues within Municipal Area and promotes local development.
- Develops an issue document to influence County Council budgets



Formal feedback March meeting

PPN Westmeath

The Focus

- Improve the Quality of Life for the community as a whole through effective participation.

- Thank You

- Questions



**Westmeath
Community
Development Ltd.**

Rural Development Programme LEADER 2014-2020

Clann Credo Finance Seminar

Milltownpass

February 22nd 2017

LEADER 2014-2020

**Westmeath Local Community Development
Committee**

Local Action Group (LAG)

Westmeath County Council - Financial Partner

**Westmeath Community Development
Implementing Partner for LEADER**

LEADER 2014-2020

Westmeath Local Development Strategy (LDS)

***Area covered by Strategy: All of Westmeath including
Mullingar and Athlone***

Themes:

- 1. Economic Development, Enterprise Development
and Job Creation**
- 2. Social Inclusion**
- 3. Rural Environment**

Theme 1: Economic Development, Enterprise Development & Job Creation

Sub-themes:

- 1.1 Rural Tourism** (activity, heritage, water-based activities, clusters/networks, promotion)
- 1.2 Enterprise Development** (food, crafts, creative industries, agri-diversification, renewable energy)
- 1.3 Rural Towns** (tidy towns enhancement works, development of recreation spaces)
- 1.4 Broadband** (ICT Training, small scale equipment)

Theme 2: Social Inclusion

Sub-themes:

- 2.1 Basic Services for Hard to Reach Communities** (e.g. community facilities & services, recreational infrastructure)
- 2.2 Rural Youth** (social, recreational and educational activities)

Theme 3: Rural Environment

Sub-themes:

- 3.1 Protection & Sustainable Use of Water Resources** (awareness programmes & projects)
- 3.2 Protection and Improvement of Local Biodiversity** (awareness programmes, conservation projects).
- 3.3 Development of Renewable Energy** (education and awareness, feasibility studies & projects).

LEADER Process

1.Expression of Interest (EOI)

Assessed by the
LAG
Eligible EOI's



2.Full Application

Assessed by
Independent
Evaluation
Committee
& LAG
If Successful



3.Contract Signed & Returned

Work can
commence

1.Expression of Interest

- Calls for Expressions of Interest are advertised on a
 - Rolling Call- no time limit/ maximum grant aid
 - Targeted Call- specific theme, time limited, maximum budget set.
- Complete EOI
 - Available online at westcd.ie or Email Leader@westcd.ie
 - Background to your group.
 - Background to your project.
 - Estimated cost of project.

2.Full Application

- Complete Full Application form
- Further Documentation required
 - **Constitution for Group**
 - **Background on the Group** – What are your objectives? List of Officers/Directors, previous projects undertaken etc.
 - **Financial** – Bank Account/ Credit Union Account details & statement (match funds and bridging/overdraft)
 - **Tax No. or Tax Clearance Certificate for Applicant (and all Suppliers and contractors)**
 - **If the group/organisation is not registered for VAT then a letter from Revenue required**
 - **Insurance details** - copy of policy schedule (with indemnity if approval granted)
 - **Quotations /Tenders (different requirements per thresholds)**
 - **Plans/Drawings**
 - **Permissions** (planning and other)
 - **Ownership:** Leases/Licence Agreement with maps

Supports available from Westmeath Community Development

- Getting your Project up and running
 - Advice & guidance on applying for funding
 - Assistance with Expression of Interest (EOIs) and Application Forms and other required supporting documentation
 - Workshops /one to one sessions on making your Application
- Finance - grants are available for:
 - Analysis & development: Feasibility Studies/Plans (up to 90% for communities, 75% for private individual/business)
 - Capital for community buildings, Recreational facilities (up to 75% for community and up to 50% for private)
 - Training (up to 100%)

Contact Details

**Westmeath Community Development Ltd.
Mullingar Branch**

Enterprise Technology and Innovation Centre
Clonmore Business Park
Mullingar, Co. Westmeath
T: 044 93 48571 F: 044 93 48441

Athlone Branch

A.C.T. Centre,
Ball Alley Lane,
Parnell Square,
Athlone, Co. Westmeath
T:090 6494555

Theresa Geoghegan

- Email tgeoghegan@westcd.ie
- Mobile 087 1729585
- Web westcd.ie



Planning your Fundraising

Lets
grow
together



With
Justin McDermott
Fundraising Manager
Jigsaw Galway

Welcome!

What we will cover today...

- Aims of fundraising planning
- Stages of planning
- Fundraising Planning Frameworks
- Take home - Fundraising Proposal Form



Who I am

- 14 years a fundraiser
 - Fundraising Coordinator **Cope Galway**
 - Community Fundraiser **Irish Cancer Society**
 - Fundraising Manager **Jigsaw Galway**
- Certificate & Diploma in Fundraising Management
- **Galway People of the Year 2016** joint award winner for Corporate Fundraising Partnership
- Winner - **Best Use of Events** Fundraising Excellence Awards 2016



Aims of your fundraising

What you need to aim for

- Raise funds
- Inspire by telling your story
- Involve stakeholders
- Set clear goals
- Make it sustainable
- Donor journey
- Ambitious impacts



Fundraising Planning

Three stages

- Where are we now?
- Where do we want to be?
- How do we get there?



Fundraising Planning Framework



Fundraising Audit

PEST Analysis

Market
Analysis

Competitor
Analysis

Internal
Analysis

Collaboration
Analysis



Tuam Cancer Care, Cricket Court,
Dunmore Road, Tuam, Co. Galway, Ireland.
T: 093 285 22 • www.tuamcancercare.ie
CHY 13826

Tuam Cancer Care

Fundraising Plan 2017 - 2018

- Agreed something needed to change
- Audited fundraising over previous 3 years
- Consulted through SWOT key stakeholders
 - Board
 - Staff
 - Volunteers
 - Supporters
 - Service users
- Agreed objectives
- Developed fundraising strategies for
 - Re-energise existing fundraising
 - New initiatives
- Developed new donor communications plan
- End of 2016 = 26% increase in income

Learning Take Home

• Fundraising Proposal Form

- Key fundraising management tool
- Used by many many charities
- Manages fundraising approaches
- Outlines fundraising rules / laws
- Sets expectations of support
- Gathering info

JIGSAW GALWAY
FROM PEOPLE'S PLACES IN IRISH

FUNDRAISING PROPOSAL FORM

Thanks so much for your interest in fundraising for Jigsaw Galway - we really appreciate your support. We want your fundraising for Jigsaw Galway to be a fantastic experience. We also need to be sure it meets all the necessary safety and legal requirements.

Take a read of our guidelines, complete this form, with as much information on your fundraising plans as possible, and return it to us either via email to info@mcdermottjustin.ie or by post to Fundraising, Jigsaw Galway, Parnassus T/C, Galway.

When we have received this completed form, we'll buzz you to chat through your plans. Once we have ok'd your fundraiser we'll send you a Fundraising Authorisation Letter* and Fundraising Pack.

*We do ask that you don't do any announcements or publicise your fundraiser until we have ok'd it and sent you your letter to pack, please and thank!

JUST A FEW BRIEF FUNDRAISING GUIDELINES...

- **Fundraiser management:** We are delighted to offer you advice and guidance around planning your event, however the overall running of your fundraiser including PFI, event management and expenses are your responsibility.
- **Fundraiser PFI:** Please inform us, in advance, of any PFI you are planning to do.
- **Logos:** If you would like to use our logo, we will send you a high resolution version, (just ask!)
- **To Aid Off:** Please don't use our name in the title of your fundraiser e.g., Jigsaw Galway Fashion Show, as its best to say we are the beneficiary of the proceeds raised. For example Fashion Show In aid of Jigsaw Galway, looks and sounds loads better!
- **Proofing materials:** A final proof of your promotional materials which have our logo / name on it must be sent to us for final approval. This is so that we can ensure all our stuff looks the same across all our fundraising activity, which is the most important.
- **Sponsors:** Please let us know of approaches / requests you plan to make to companies for sponsorship or to prize / draw etc. Just in case we have asked them for something too.
- **CD's / Calendars / Event Tickets / Sales based fundraisers:** If you're planning to produce and sell CD's, Books, Calendars etc. or to sell tickets as your fundraiser you are solely responsible for their production, promotion and selling. We don't sell such items and they are not permitted to be sold in our drop in centre. We also don't take any liability for any financial loss that may arise from their production (Sorry!!)
- **Cool Jigsaw Branded stuff:** We have a limited number of cool fundraising branded stuff we will be happy to send you to help with your fundraising (sponsor cards, posters, pens, t-shirts etc.) if they are in stock.

FINANCIAL & LEGAL STUFF...

- **Legal:** All your fundraising activities must be in accordance with all applicable laws.
- **Insurance:** Jigsaw Galway Insurance www.jigsawgalway.ie extend to volunteer events - we recommend you seek independent insurance advice.
- **Permits:** Some fundraising involving either cash, or non-cash collections from the general public may require a Garda permit, for which you can apply at your local Garda station. Don't hesitate to contact us if you have any queries.
- **Door-to-Door Fundraising:** Should only be done if you know the people living in the house(s).
- **Cash handling:** To ensure you limit risk, at least two people should be involved with counting, handing over or handing of the proceeds raised.
- **Handling over funds raised:** It would be great if all funds raised could be given to us within 30 days of your fundraiser taking place. Let us know if it's going to take a bit longer than that.
- **Substituting this form:** Please complete and submit this form at least a month in advance of your fundraiser, giving plenty of time for us to help you out!

(If lip over page to complete form(s))

JIGSAW GALWAY FUNDRAISING PROPOSAL FORM
Circle PFI in as much detail as you can.

CONTACT DETAILS			
Name:			
Email:		Tel (Office):	
Group / Individual / Company running the event / fundraiser:			
Address:			
EVENT INFORMATION DETAILS			
Name of proposed fundraiser:			
Briefly outline your proposed fundraiser:			
Date & time:			
Venue:			
All proceeds of funds you bring in from:			
How will the funds be raised?		Ticket sales	
Individual sponsorship		Sponsor cards	
Auction		Other (please give details):	
Business / corporate sponsorship		Sponsor cards	
Sale of goods		Collection buckets	
Online		Jigsaw stickers	
Street collections**		Sign VZ Jackets	
*If tickets are to be sold to parties other than your guests please contact your local authority about ticket licence requirements. **You must apply for a collection permit from the Garda Station to sell tickets on the street.			
Reasons: We have a limited range of our branded resources to support your fundraising. Please tell us what you need and the amounts.			
Point to note:			
<ul style="list-style-type: none"> • It costs us loads to produce our branded stuff (please be mindful of our costs when ordering quantities, thanks!) • When your fundraiser is finished please return the collection buckets and any unused t-shirts / stickers. • We may not have some / all of these items in stock at the time of your event so please check in the week. 			
Are there to be any other beneficiaries besides Jigsaw?			
If yes, what's the % breakdown:			
If you are promoting your event online (website / social networking / regularly to page etc.) let us know the site, so we can promote it to us!			
Do you want us to keep you updated on cool things happening here in Jigsaw? (Don't worry we won't bombard you with stuff!)			
Signature of Applicant:			
Print Name:		Date:	
Signature of parent/guardian of applicant if under 18 years of age:			
Print Name:		Date:	

Jigsaw Galway Fundraising Manager, Jigsaw Galway, Parnassus T/C, Galway
Email: info@mcdermottjustin.ie Tel: 091 201 866 100 100 100

Understanding Fundraising and its Impacts



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