



Clann Credo Goes Live Again!

MAY/JUNE 2022

ISSUE No. 14

In this issue we are delighted to be front and centre, live with our projects now that Covid restrictions have been lifted. Our Social Finance Executives are out and about meeting clients and we are back to our best. We continue to offer webinars and we have a comprehensive plan coming up each month until the end of the year on topics that YOU have requested. So, watch this space!

For May and June, we have some exciting events with expert speakers. We have very interesting case studies which might benefit other community groups in realising their project ambition. Make sure you register soon, and we look forward to meeting you then.

Another exciting change to our newsletter to embrace our national language and for the first time we are delighted to publish a case study in Irish and in English, read down to see more. We would love to see more Irish project content as it is at the heart of our name Clann Credo. You will see more of this going forward.

Register for our online event – *Managing Development Project Costs*

Find out how to successfully manage your project costs with help from Clann Credo.

Online event, 24th May 7pm-8pm

Register by clicking [HERE](#):



Calling community groups, local sports clubs and charities!
Join our webinar, 24th May, 7-8pm

Managing Development Project Costs

Find out how to successfully manage your project costs. Guest speaker Michael White, B.Eng. (Hons), Dip.Proj.Man., MBA, C.Eng., MIEI, MIPM - over 20 years' experience in the construction sector.



Managing a construction project can be very intimidating, but many community and non-profit organisations have overcome this challenge in order to realise their vision for the future.

Clann Credo – Community Loan Finance has huge experience in supporting community groups, local sports clubs, charities and social enterprises to manage construction projects. We've seen the amazing impact that these projects have on local communities, and we are keen to help organisations to embark on their development projects with confidence.

We're delighted to announce our upcoming webinar – Managing Development Project Costs.

Our guest speaker, Michael White has over 20 years' experience in the construction sector and volunteers with Clann Credo, contributing his huge expertise in project management.

Our guest project for this event is Athlone Boat Club who have recently completed an ambitious construction project, a state-of-the-art clubhouse on the banks of the Shannon. Read more about their story [HERE](#).

The event will be hosted by our CEO, Mary Lawlor and you will have an opportunity to meet your regionally based Social Finance Executive.

We look forward to meeting you!

Register [HERE](#)

Meet Clann Credo at The Wheel's 2022 Summit

We're delighted to be taking part in The Wheel's 2022 Summit. The event will take place on the 1st of June at Croke Park, and we can't wait to meet people face-to-face again!

The theme for this year's event is Change and Transformation. It's been an extraordinary couple of years, but it is fair to say that our sector has embraced change and transformation! We are very excited to be attending this live event again.

You can find out more about the evolving programme and how to register here: [Summit 2022 | The Wheel](#)

It promises to be an energising experience. We hope to see you there, just come along and have a chat with one of our experts.



Case Study: Ionad Cuimhneacháin na nimiréach / Emigrants' Commemorative Centre

Tá fuaim an Atlantaigh mar chomhluadar againn de shíor. Scaití bainneann na tonnta fothram as na carraigreacha agus téann an fharraige cháite go spéir. Ansin, scaití, éalaíonn an ghealach go réchúiseach as na clabhtaí, glanann an spéir agus síneann an tAtlantach go socair, síochánta siar go Meiriceá. Conamara a thugtar ar an áit seo.

80 cilomeadar siar as cathair na Gaillimhe atá Carna. 1,800 duine a chonaíonn sa gceantar seo i bhfad siar. Tá an oiread eile acu gaibhte thar Atlantach siar no ar an mBád Bán go Sasana. Canúintí de chineál eile atá ar ghlórtha a gclanna siúd; sin iad an Diaspóra. Tádar siúd fite, fuaite inár gcroíthe freisin.

Ba dhorchá í spéir na heacnamaíochta nuair a shocraigh muid anseo go dtógfaí ionad in onóir dóibh uilig (Ionad Cuimhneacháin na nImirceach agus an Diaspóra) i sráidbhaile Charna. Bhí siombalachas ag baint leis an suíomh. Bheadh an doras dúnta buailte ar an Atlantach agus bheadh lorg na farraige cháite greannta ar na fuinneoga.

Ach theastaigh airgead.

Bhí snaidhm curtha ar na sparáin ag Ranna Rialtais. Chuaigh muid go Meiriceá; chuaigh muid i bhfad agus i ngearr sa tóir ar airgead. Le himeacht na haimsire, gheall Roinn na Gaeltachta tacaíocht láidir.

Ach, fós féin, theastaigh airgead.

Faoin tráth sin, chuaigh muid chomh fada le Clann Credo agus chuig Tracey Hannon, an t-ionadaí atá acu san Iarthar. Go cinnte, bhí orainn cruthúnas a thabhairt go mbeadh muid inann iasachtaí a láimhsiú; b'éigean dúinn a dheimhniú go mbeadh muid in achmhainn aisíocaíocht a dhéanamh ar iasachtaí. D'éirigh linn.

Tháinig Marty Walsh, mac le himirceoirí as an gceantar seo, agus Méara Bhoston san am, chugainn leis an mbunchloch a leagan. Tháinig sé aríst i 2018 leis an Ionad a oscailt go hoifigiúil. Lá a bhí ann a bhain tuisle as croíthe na ndaoine. D'imigh imirceoirí na sean-aimsire gan pingin acu; anois bhí duine dá sliocht féin ina Mhéara ar Bhoston.

Tá caisleán beag tógtha againn in ómós dóibh uilig. Chosain sé ós cionn €1m.

Bhí muid ar charraig scaití cheal airgid agus muid in éadan na farraige cháite. Thug Clann Credo slán muid. Theastaigh idir €50,000 agus €60,000 amanta. Bhí Clann Credo ansin. D'íoc muid an t-airgead ar ais. Ach tá aisíocaíocht eile le déanamh: sin buíochas mór do Clann Credo agus do Tracey Hannon.

Máirtín Ó Catháin



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Out where the Atlantic pummels
the rocks and the raging spray
whirls to the sky. Sometimes the
days and nights are wild. Then,
as from some heaven in the skies
a wandering moon crosses the
hills out onto the ocean and the
azure seas stretch forever west.
They call it Connemara.

Carna is 80 kilometres west from
Galway city. 1,800 people live in
this westerly parish; many more
have crossed that wide Atlantic
or taken the Bád Bán to England.

Their sons and daughters speak with a different accent; they are the diaspora. They are equally cherished in the heartland.

The days were bleak economically in Ireland when we set out to honour them with a permanent milestone in time; we decided to build the Emigrants and Diaspora Centre (Ionad Cuimhneacháin na nImirceach agus an Diaspóra) in the village of Carna. There was a symbolism about the location. The back door would almost touch the Atlantic; the sea spray would whimper against the windows.

But we needed money.

Government Departments had closed their wallets. We went to America. We went far and wide in search of the money we needed. The Department of the Gaeltacht eventually promised strong support.

But we still needed money.

It was then that we approached Clann Credo and their representative in the West, Tracey Hannon. Yes, we had to prove our case. We had to show that the money would be repaid. We proved our case.

Marty Walsh, a son of local emigrants and the Mayor of Boston came to lay the foundation stone. He came again to officially open the Centre in 2018. It was a heady and emotional day for the whole community. The emigrants of old left almost penniless for Boston; now they had one of their own as the First Citizen of that City.

We have built a little citadel to honour all of them. It cost over €1m. Sometimes we were on the financial rocks and flummoxed by a spray of despair. Clann Credo rescued us. Sometimes we needed as much as €50,000 or €60,000. Clann Credo was there. Yes, we repaid the money. But there is a great debt owed – a debt of gratitude to Clann Credo and to Tracey Hannon.

Máirtín Ó Catháin

Find out more: <http://www.carnaemigrantscentre.com/>

New €15 million Community Centre Fund

Community centres can be the beating heart of a community and now there's a new €15 million capital fund to support community groups for the upgrade and refurbishment of community centres.

This is an investment in both rural and urban communities across the country.



Community Centres Investment Fund

- New capital fund will provide €15 million for improvement of existing community centres
- Funding for small or larger projects from €10,000 up to €300,000 available
- Closing date for applications is Thursday 14th July 2022.



Rialtas
na hÉireann
Government
of Ireland

Tionscail Éireann
Project Ireland
2040

Ár dTodhchaí
Tuaithe
Our Rural
Future



The [Community Centres Investment Fund](#) will support community groups with the upgrade and development of their community centre facilities.

Funding will be available under 3 Categories with grants of between €10,000 and €300,000 available:

Category 1: Small scale projects/improvements to facilities - €10,000 to €25,000

Category 2: Larger scale projects - €25,001 to €100,000

Category 3: Major projects- €100,001 to €300,000

Applications under Category 2 and 3 must include a minimum contribution of 5% of the total project costs from the applicants own funds. Many groups will take advantage of loan finance from Clann Credo to provide 'own funds'. If your group is going to need loan finance, contact your regional Clann Credo Social Finance Executive as soon as possible. You can find their contact details here:

www.clanncredo.ie/contactus

Funding is available for capital works such as:

- works to improve communal facilities such as kitchen and toilet facilities
- energy retrofitting, new windows / doors / heating systems
- upgrades to lighting systems and stage areas
- works to address safety concerns, including as a result of fire safety audits
- works to improve disability access
- improvements to assist in providing additional or better services to the community such as Meals for the elderly and youth facilities
- works to develop Community Centres as Social Hubs through the development of Community Cinemas, Youth Hubs and Community Libraries
- essential maintenance works, repairs to roof, and so on

There will be a two-stage application process with applicants asked to register their organisation in advance of the formal application process going live.

Registration will open on Tuesday 3rd May 2022; applicants need to register as 'users' on the portal in advance of the application process opening on Tuesday 7 June 2022. The closing date for applications is Thursday 14 July 2022.

You'll find all the information you need [HERE](#) /

<https://www.gov.ie/en/service/fec91-community-centres-investment-fund/>

Coming Up – Diary Dates

Webinar – Funding for Family Resource Centres



Our CEO Mary Lawlor Clann Credo & CEO Fergal Landy National Family Resource Centres in a collaborative approach will host a webinar on **Thursday 26th May @ 11am**. Two FRCs, Loughrea and Finn Valley, who have worked with Clann Credo will present their experience.



Our special guest speaker is Brendan Ó Caoimh expert Geographer, Analyst and Social Researcher particularly targeting sustainable communities, rural issues, social inclusion, transnational and cross-border cooperation, social and political science.

We hope you will join us on a very topical issue. You can register [HERE](#).

Event – Sourcing Funding for Social Enterprises

Our CEO, Mary Lawlor will be a guest panellist at the Irish Local Development Network's event Sourcing Funding for Social Enterprises – the challenges and how to overcome them.



The event will take place at the F2 Centre in Rialto, Dublin on June 29th.

You can register [HERE](#).



Community Responses to Climate Change date TBC

Clann Credo is planning an event focusing on community responses to climate change. We know that community groups, sports clubs, charities and social enterprises are keen to reduce their use of fossil fuels and improve the environment, but it can be hard to know where to start. We'll have experts to give advice and spart new ideas. We'll be in touch soon with more information.

Going Green

In keeping with our aim to introduce as many sustainable practices as possible within Clann Credo, all of our materials are now produced using certified recycled paper. A statement to that effect has now been applied to all of our materials and communications.



HR and Board Matters

We are sad to say slán to Jim Boyle our Head of Credit & Finance. Jim has spent 18 years with Clann Credo and proved to be a font of knowledge. His contribution to the business combined with his friendly and approachable personality made for a great colleague and he will be sadly missed by all. We wish him every success for the future.

Reminder! Central Credit Reporting

A reminder to all customers that under the Credit Reporting Act 2013 Clann Credo is required to provide credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheets prepared by the Central Bank of Ireland available here www.centralcreditregister.ie.

Reminder! Financing Sporting Ambition

If you missed our event about using our social finance to develop local sporting facilities, you'll find the presentations and a video recording of the whole event [HERE](#).

Special thanks to Skibbereen Rowing Club and St. Nicholas GFC for their very valuable inputs.

Follow Clann Credo – Community Loan Finance on Social Media

For interesting news about the sector and information about grant aid opportunities, follow Clann Credo!

FOLLOW US ON SOCIAL MEDIA



WWW.CLANNCREDO.IE

Clann Credo Company Limited by Guarantee is a self-financing, 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. The interest paid on its socially directed investments covers its operational costs.

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Founding President: Magdalen Fogarty