

CAIRDE CREDIT UNION LTD – COMMUNITY INITIATIVE FUND TERMS AND CONDITIONS

Eligibility for funding approval will be based on the information received, the reason for request, how the funds will be used and benefits to the community it serves.

Cairde Credit Union will ensure that the community funding is awarded to projects that: -

- Are consistent with the ethos and values of the credit union.
- Support projects within our common bond for social, environmental, cultural or charitable purposes (including community development) and,
- Make a positive contribution to the wellbeing of our members and our community.

Please note Cairde Credit Union has absolute discretion on the above and the eligibility, availability or not and granting or otherwise of funds (including amounts and frequency without limitation) to Community Fund Applicants. Cairde Credit Union's decision is final and no correspondence will be entered into.

Request for funding must be done on the official Cairde Credit Union Application Form.

The Application will be treated as incomplete if the form is not completed in full.

Letters are not accepted, however documents and further information in support of the application will be accepted.

The information supplied by the applicant group must be accurate and complete and accompanied by all required supporting documents.

Misinformation may lead to disqualification and/or the requirement that the applicant repay any funding received from the Credit Union.

The Application form can be found at <https://www.cairdecu.ie/community/community-initiative-fund> or available in-branch. Completed application forms must be submitted online or to the Dungarvan Office of Cairde Credit Union (contact details can be found at <https://www.cairdecu.ie/contact-us> . Alternatively, applications can be sent by email to info@cairdecu.ie. Amounts, limits, and frequencies of potential funding/sponsorship that may be available or not at any time (whether stated within this document or otherwise) and these terms and conditions are subject to change without notice. Please contact Cairde Credit Union for up-to-date terms, conditions, and requirements. All information and documents provided by the applicant group/organisation will be held by the Credit Union for a period of six years from the cessation of the relationship between the group and the credit union.

By providing information to Cairde Credit Union and completing the Community Fund Application form, Applicants are deemed to accept these terms and conditions, any further instructions, and/or conditions that Cairde Credit Union may communicate to applicants in whatever form and medium. By providing information to

Cairde Credit Union and completing the Application Form, Community Fund Applicants are also accepting any personal data provided will be processed in accordance with our Data Protection privacy policies and associated information to be found at <https://www.cairdecu.ie/privacy-policy> and for any other reasons stated in these terms and conditions.

Community Fund Applicants must be a Club, Group, Organisation, Society or School that share the ethos, operating principles, and values of Cairde Credit Union and funding will not be granted to individual applicants. The applicant must be based and working at a local level within the Common Bond area of Cairde Credit Union. The applicant must have been operating for at least 12 months prior to the closing date for receipt of applications. Evidence of a written Constitution/Memorandum and Articles/Set of Rules/Legal Structure or proof of the existence and good governance of the applicant's operations must accompany the application, where appropriate. The application must be signed by two of the following persons, Chair, Secretary or Treasurer of the Group or organisation making the application. Applications must be signed by persons who are 18 or over on the date of the application.

In addition to anything else stated herein, funding sought must be for activities that will benefit the community, create a positive image, and reflect the interests of our members and be mutually beneficial and committed to the development and advancement of our communities. Funding is available for new and proposed projects but specifically excludes funding for any of the annual running costs of an organisation or any project already completed. The applicant must include details of any additional funding required for the initiative and provide details of the source(s) of this additional funding.

There is a limit of one funding application to the Community Fund per Financial year from the 1st October to 30th September. Only one grant of funding per organisation will be awarded in any three-year period. If the project is cancelled or deferred, the fund must be returned in full to Cairde Credit Union. Cairde Credit Union does not guarantee funding year-to-year. In the case of declined funding requests, a re-application can be made by the Community Fund Applicant in the following Financial year. Evaluation and Decisions on Community Fund Applications will be made once a year.

At the time of writing, the total amount in the Community Fund for 2025 will be €100,000. We anticipate making funding available to up to 5 projects in 2025.

Approval for all funding will be given based on the information received, the purpose behind the project and the benefit to the community. The decision of the Board of Directors of Cairde Credit Union to award or decline funding is final. The Applicant group/Organisation hereby agrees to provide evidence of expenditure in respect of the fund payment from Cairde Credit Union. The Applicant group/Organisation hereby agrees to retain these records for the period of time required by relevant legislative requirements. At the request of Cairde Credit Union, the Organisation will provide the Credit Union with reasonable access to accounts, data, and records of all transactions arising out of or related to the purpose of the fund payment. The Organisation must seek the advance written approval of Cairde Credit Union to sell or dispose of any asset or equipment where the fund payment has been used to purchase or improve the asset or equipment. Cairde Credit Union may attach a condition to any such sale or disposal that the Organisation must repay all or part of the fund payment used to purchase or improve

the asset or equipment. The Organisation will immediately notify Cairde Credit Union and will ensure that all necessary notifications and actions are undertaken in the event that fraud or misappropriation is suspected or if the Organisation becomes aware of circumstances suggesting fraud or misappropriation within or, in respect of, the Organisation or its activities or arising out of the fund payment. The Organisation shall cooperate with any directions of the Cairde Credit Union in this regard.

By signing and submitting the Cairde Credit Union Application Form to Cairde Credit Union for Community Funding, Community Fund Applicants are consenting and agreeing that Cairde Credit Union can use any name, surnames and Organisation names provided and any photograph/video/image of same persons and of the Organisation or the name and surname and images of any other persons associated or connected with the Organisation for Cairde Credit Union publicity purposes via the Cairde Credit Union website, social media, in the Cairde Credit Union offices or in paper form whatever Cairde Credit Union may decide.

Cairde Credit Union requests that any organisation that receives funding must publish on their website and social media channels, if Cairde Credit Union requests, a photograph/video/image taken with Cairde Credit Union staff members or other publicity. This includes without limitation the display of the Cairde Credit Union logo on any material for promotional purposes on their website / local papers / presentations and any social media.

Cairde Credit Union will provide the logo in relevant format for print and online material, publicity information and banner.

All sponsored Organisations must provide material showing how Cairde Credit Union was represented (e.g. images, copies of event brochures/adverts, printed items, copy of article in newspaper, or whatever other information that Cairde Credit Union may request in paper or electronic form.

Acknowledgment of Cairde Credit Union financial assistance will be required. Each application must state how Cairde Credit Union will be acknowledged / represented through its donation.

Any issues arising for the Organisation in respect of the fund payment should be discussed in the first instance with Cairde Credit Union's nominated officer. Any matters which are not resolved at that level should be the subject of a formal letter addressed to Cairde Credit Union's Board of Directors. Cairde Credit Union reserves the right to review the fund payment and/ or the Agreement at any time.

The Organisation must have sufficient insurance coverage in respect of all services or activities it delivers when using the fund payment. The extent and adequacy of the insurance cover is a matter for the Organisation and its insurance advisers. Cairde Credit Union will not be liable in respect of any loss, damage, claim, cost, injury or death whatsoever arising out of or in connection with the provision of services or activities by the Organisation.