

Líonra Rannpháirtíochta Phoiblí Chontae na Gaillimhe Public Participation Network Galway County

PPN Summer Plenary

Welcome PPN Members!

Wednesday 1st August 2023 11am Online via Teams

AGENDA

- Welcomes & Introduction
- ☐ Approval of Reps, Documents (Workplan 2023, Budget 2023)
- ☐ Updates from Secretariat
- ☐ Updates from committees-

Planning, Environment, Agriculture & Emergency Services SPC

Joint Policing Committee

- ☐ Training Needs Analysis
- ☐ Key Challenges Discussion



GUEST SPEAKERS

- John Waters Town and Village Renewal Scheme
- o Ellie Loftus –Galway Sports Partnership Disability Officer
- O Tina Ryan Climate Action Plan Invitation for Submissions
- o Clann Credo



Welcomes & Introduction

- Resource Worker (Acting) Mary Mullen
- Support Worker Duana Tuite
- Secretariat:

Municipal District	Name
Conamara	Aodán Mac Donnacha
Ballinasloe	Dan Dowling
Tuam	Jarlath P. Canney
	,
Loughrea	Nicola Johnston
Athenry/ Oranmore	Vincent Lyons



Department for Rural and Community Development

'The primary purpose of the PPN is to enable the PPN member groups to input into and have their voices heard within the formal decision-making structures of the local authority. The PPN is now the main way that local authorities connect with groups active in their area',

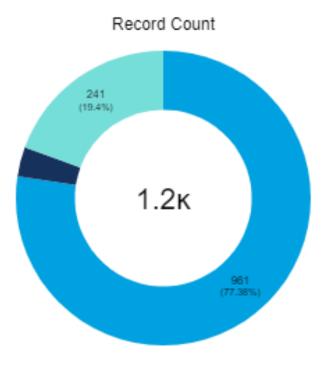
(PPN Handbook (2020))



What do PPNs do? / Obair an PPN

- Build community capacity broadening understanding and participation
- Support inclusion of socially excluded group and those facing discrimination to enable them to participate at local and county level
- identify issues of collective concern, bring community concerns to decision making arena and work to influence policy locally.
- Elect representatives
- Participate in consultations etc.
- Share information
- Support individual member groups with advice, mediation or training so that they can function effectively
- Build relationships between communities and agencies, create networking opportunities

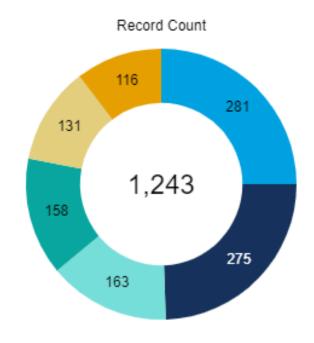
Pillar



Community
 Environment
 Social Inclusion

15:26 - Viewing as Mary Mullen

Groups by Municipal District



Municipal District

Conamara |

Ballinasloe

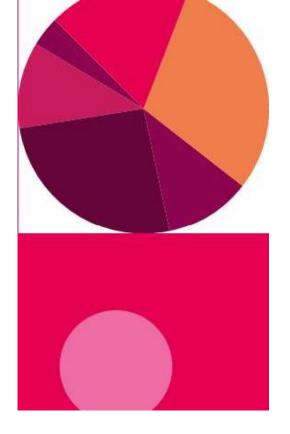
Loughrea 🔵

Tuam |

County |

Athenry-Oranmore |

31-Jul-2023 15:26 - Viewing as Mary Mullen



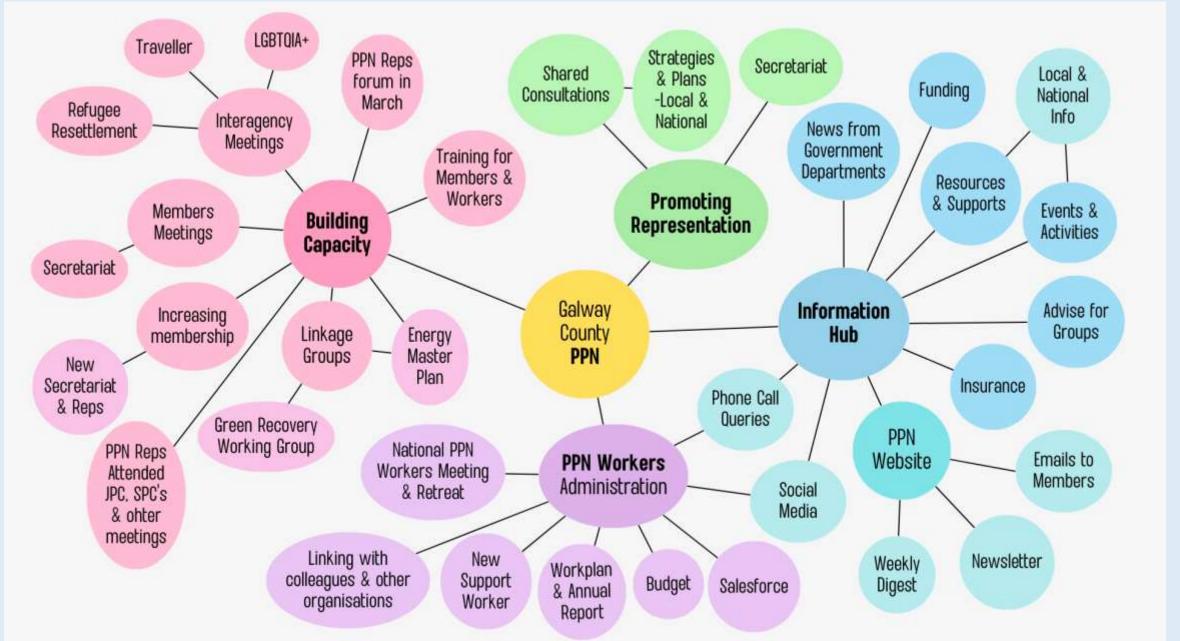
Other Committees and Boards with PPN Representation:

- ✓ Local Community & Development Committee (LCDC)
- → Joint Policing Committee (JPC)
- Galway Sports Partnership (GSP)
- Galway Rural Development.
- Older Persons Committee
- Childcare Committee
- Galway Education and Training Board
- Healthy Ireland
- Fisheries Local Action Group (FLAG)

PPN Representatives sit on the following committees;

- Housing SPC
- Economic Development and Enterprise SPC
- Planning, Environment, Agriculture & Emergency Services SPC
- Transport & Infrastructure SPC
- Community and Cultural SPC
- Climate Change & Biodiversity SPC

PPN Activities so far this year ...



Approval of PPN Representatives nominated in past year



George Francis – PPN Secretariat (Social Inclusion)



Martin Ward – Housing SPC

Approval of docs

• Workplan 2023



Budget 2023

INCOME		
DEPARTMENT OF RURAL & COMMUNITY DEVELOPMENT	Tranche 1	
Core funding 60,000.00	€62,822.06	
Support Worker 25,700	Tranche 2	
	€20,000.00	
GALWAY COUNTY COUNCIL	€35,000.00	
GENERAL EXPENDITURE		
PPN representatives Travel & Subsistence where paid for by PPN	€1,620.93	
Postage / Telephone		
Online communications tools (meeting software, survey software)	96.47	
Office Supplies/Stationery/Printing	185.00	
	250.46	
Insurance	359.46	
Bank Charges (LVP Duty etc)	60.00	
Auditing, Accountancy & HR & Professional Fees e.g. Financial & Legal		
Training & Development	2,091.00	
Membership of orgs / Workshops & conferences attended by PPN		
Equipment for PPN	35.00	
Website/Hosting Fees	2,460.00	
Marketing & Promotion of PPN	6,008.50	
Projects/Activities /Events sponsored by PPN	3,900.00	
Plenary/ Meeting Costs (excl. Room Hire /Refreshments/ Software)		
Room Hire/Refreshments	283.20	
TOTAL EXPENDITURE TO DATE	€17,099.56	

Updates from Secretariat

Vincent Lyons

Updates from committees

- Planning, Environment, Agriculture & Emergency Services SPC Mark Green & Aodán Mac Donnacha
- Aodán Mac Donnacha JPC

Galway County PPN Summer Plenary

Tuesday, 1st August 2023
Online

Planning, Environment, Agriculture & Emergency Services Strategic Policy Committee (SPC)

Overview of work Oct 2022 – July 2023

Mark Green, Environmental Pillar Rep





Role of the SPC

Give Councillors and relevant sectoral interests an opportunity for full involvement in the policy-making process from the early stages.

Advise and assist the Council in the formulation, development and review of policy in relation to functions of a strategic nature reserved to the Elected Members of the County Council.

Focus on strategic issues and to take a strategic overview of relevant policy areas:

- SPC agrees annual programme, linked to Council's strategic policies.
- SPC chairs (councillor) report to Council on proceedings of the Committee.
- SPC may consult with, take presentations from, other bodies.
- Corporate Policy Group (CPG) co-ordinates work and monitors SPC work programmes.

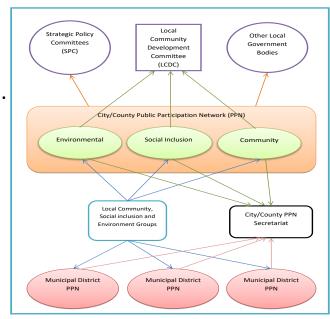
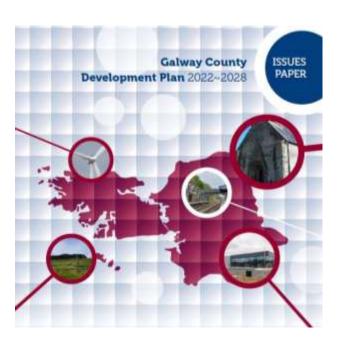


Diagram to show the relationship between the Public Participation Network Structures and Loc Governme

Planning, Environment, Agriculture & Emergency Services SPC

- Development Plans
- Local Area Plans
- Development Control
- Waste Management
- Litter Management Plan
- Burial Grounds
- Fire and Emergency Planning
- Veterinary
- Air & Water Quality



Composition of SPC

7 Councillors

- Cllr. Michael Connolly, Chairperson
- Cllr. Donagh Killilea
- Cllr. Daithí Ó Cualáin
- Cllr. Dermot Connolly
- Cllr. Michael Maher
- Cllr. Shane Curley

4 Sectoral (Pillar) reps:-

- Community Voluntary (1) Aodán MacDonncha
- Development/Construction (1) Colm Ryan
- Environment/Conservation (1) Mark Green
- Agricultural/Farming (1) new rep?

Council Staff (6-10 depending on agenda)



SPC Meetings

4 meetings per year - or more as required

Held online (Teams) Nov 2020-Nov 2021

In Council Chamber 2022 onward

Currently no provision for Hybrid (in person + online) meetings



SPC Meeting Programme update

Meeting Dates since last PPN Plenary

29/11/22(in person)

31/01/23(in person)

29/05/23(in person)





Issues covered by the SPC Nov 2022- May 23

- A presentation outlining the County Galway rural house design guidelines and the requirement in the current CDP to have regard to these in planning applications.
- A presentation highlighting the typical issues in planning applications and how to remedy them to avoid delays
- An update on Residential Zoned Land Tax
- Local Area Plans Tuam LAP is on public display with presentation to members by Xmas 2023. The Executive Report was published early May. 62 responses to draft. Landowners looking for dezoning to avoid zoned land tax. Ballinasloe LAP is complete. Athenry, Loughrea & Gort are starting Q2/3 (NB: The Transport Plan is part of the LAP and the Traffic Management Plan is derived from this).
- Key provisions of the new proposed Planning and Development Bill were outlined
- A new Online Resource (galway.ie) explains the 3 Key Stages in the Planning Application Process using Animated Videos and Flowcharts
- An Online briefing session for local authorities on the Land Fund and new planning measures for LA housing developments.
- Site Specific Flood Risk Assessments. Flood risk maps produced by OPWQ in 2009. No revision since. OPW has put mitigation measures in place in many cases but these cannot be taken into account when assessing flood risk for Zoning
- Zoning Matrix explained applied to all Local Area Plans (LAP's)& MASP. guided by Dept Env Development Plan guidance

Orders, Regulations & Circulars from DHLGH

(Dept Heritage Local Government & Housing)

- Circular Letter EUIPR 06/2022 regarding the Planning and Development Act 2000 (Exempted Development) (No 5) Regulations 2022
- Circular letter EUIPR 07/2022 EU Habitats and EIA Regulations 2022
- Circular Letter PL 10/2022 Accommodation for International Protection Applicants (Exempted Development Regulations 2022
- Circular BC-04 2022 Part M Use and Access
- DHLGH Circular Letter NRUP 07/2022- Planning and Development, Maritime and Valuation (Amendment) Act 2022 (No. 4) Order 2022;
- Amendments to the Sustainable Urban Housing Design Standards for New Apartments Guidelines for Planning Authorities (2020)
- Circular Letter: PL 07/2022 Solar Planning Exemptions
- NRUP 05/2022 Burial Sites
- Circular Letter PL 09/2022 Irish Water planning applications S.I. No. 565 of 2022 Planning and Development (Amendment) (No. 2) Regulations 2022
- Circular Letter PL 08/2022 Commencement of New Provisions Relating to Judicial Reviews



Access to SPC minutes

https://www.galway.ie/en/services/yourcouncil/spcmembershipandminutesofmeetings/

Agendas & Meeting Minutes - Planning, Environment, Agriculture & Emergency Services SPC

Agendas

Planning, Environment, Agriculture & Emergency Services SPC Agenda 30.03.22

Planning, Environment, Agriculture & Emergency Services SPC Agenda 29.09.21

Planning, Environment, Agriculture & Emergency Services SPC Agenda 23.06.21

Planning, Environment, Agriculture & Emergency Services SPC Agenda 18.11.20

Planning, Environment, Agriculture & Emergency Services SPC Agenda 7.7.20

Planning, Environment, Agriculture & Emergency SPC Agenda 19.05.2020

Minutes

Planning, Environment, Agriculture & Emergency Services SPC Minutes 30.03.22

Planning, Environment, Agriculture & Emergency Services SPC Minutes 29.09.21

Planning, Environment, Agriculture & Emergency Services SPC Minutes 23.06.21

Planning, Environment, Agriculture & Emergency Services SPC Minutes 28.4,21

Planning, Environment, Agriculture & Emergency Services SPC Minutes 18.11.2020

Planning, Environment, Agriculture & Emergency SPC Minutes 7.07.20

Planning, Env. Agri & Emergency Ser SPC Minutes 19.05.2020



Training Needs Analysis

Key Challenges in each Pillar

AOB

Announcement – PPN Insurance Webinar
 9th August 2023 @ 11am



Hosted by Galway County PPN

Calling All Community Groups!

PPN INSURANCE WEBINAR

Wednesday

9th August

@ 11am

Online

Guest Speaker from BHP Insurance

Register Now!





Guest Speakers

Ellie Loftus

Galway Sports
Partnership
Disability Officer

John Waters

Town & Village Renewal Scheme 2023 Tina Ryan

Climate Action Plan Invitation for Submissions Tracey Hannon Clann Credo Ellie Loftus

Sports Inclusion
Disability Officer



SPÓRT ÉIREANN SPORT IRELAND

What do we do?

Support and encourage low/inactive individuals to be active

Work with target groups – (Disability, Older Adults, Direct Provision, Women & Girls, Men, Disadvantaged etc.)

Provide courses – Safeguarding 1, 2 & 3, First Aid, Disability Awareness, Disability Inclusion Training, Autism in Sport.

Offer grants to clubs for support

Create partnerships with NGB's and stakeholders



Working in Partnership – previous programs















TRIATHLON







Working in Partnership –current & upcoming programs





Thank you!

eloftus@galwaycoco.ie



SPÓRT ÉIREANN _____SPORT IRELAND





An Scéim Athnuachana Bailte & Stráidbhailte 2023

Town and Village Renewal Scheme 2023

Eímear Dolan, edolan@galwaycoco.ie; John Waters jwaters@galwaycoco.ie July 27th 2023 Queries to tandv@galwaycoco.ie

Background



- The Town and Village Renewal Scheme (TVRS) is part of a range of measures to support the revitalisation of rural Ireland. The programme is funded under Project Ireland 2040 as part of "Our Rural Future - Ireland's Rural Development Policy 2021-2025
- The Scheme was introduced in 2016 and, to date, over €154 million has been approved for more 1,700 projects across the Country.
- The projects supported cover a range of activities from improving the public realm, to job creation initiatives such as the development of enterprise hubs and digital hubs. The focus of the Scheme is reviewed every year prior to launch.





- The 2023 Town and Village Renewal Scheme is designed to support the revitalisation of rural Ireland through a renewed focus on town centre economic and social vibrancy and regeneration in line with the Town Centre First policy.
- It will place particular emphasis on projects focusing on town centre regeneration, enhancing our Streetscapes and bringing vacant and derelict buildings back into use as community multi-purpose spaces.

Priority Projects to be supported



- Regeneration projects that drive greater economic activity and footfall, address vacancy and dereliction and ensure the re-use of heritage and other existing buildings
- One application may be used for the acquisition of land in town centres which supports Local Authorities for the development of town regeneration / community focused projects
- Renovation or refurbishment to existing community centres
- Projects to support vibrant and sustainable island communities on Ireland's inhabited offshore islands.
- Projects to support the establishment of town or village centre markets
- Projects to develop town / village centre plazas, public outdoor dining spaces, parks, green spaces and recreational spaces/amenities in town centres
- Projects to support the upgrade and enhancement of shopfronts and street facades in towns and villages

Priority Projects to be supported



- Projects that bring vacant and derelict buildings and sites back into use as multi-purpose spaces. This can include both the purchase and renovation of vacant and derelict buildings.
- Projects that bring vacant properties in Town Centres back into use as Remote Working Hubs
- Marketing campaigns targeted at attracting remote workers and mobile talent to their county/region
- Projects that support and enhance the night-time economy in line with emerging recommendations from the Night-Time Economy Taskforce
- Enhancement of heritage assets located in towns and villages, including energy efficiency measures.

Application process



- Local Authorities are invited to submit up to 5 applications up to the value of €1.5m per local authority (6 applications where inhabited offshore island applies, up to €1.75 million per authority) under the 2023 Scheme as follows:
 - i. 4 applications* funding €20,000 to €250,000
 - ii. 1 application funding €20,000 to €500,000

An additional application can be submitted where a Local Authority has an inhabited offshore island therefore up to 6 applications in total will be accepted from these Local Authorities.

• For counties in the North West Transition Region, including Co. Galway, grant aid of 95% of the total project cost will apply. The remaining 5% match funding must take the form of a cash contribution and can be contributed by the Local Authority and/or the community and/or Philanthropic contributions.

Application process (continued)



- Proposals in respect of towns or villages that have not previously applied, not applied
 in the last 3 years, or have not been successful under the scheme, will be prioritised
 by the Department where possible, subject to the overall quality of the project.
- All projects funded must be in a position to commence as soon as approval is granted and must be capable of being delivered in a realistic timeframe i.e. within a 12 to 18 month period, or up to 24 months on the islands or for the €500k projects.
- Applications must be shovel ready with planning permission and all other necessary assessments, feasibility studies and planning permissions (if required) must be in place prior to the submission of a project application.

Application process (continued)



- The development of these proposals must be undertaken in consultation with local town/village community and business interests. Full involvement by community interests and/or business interests will be an essential feature of successful projects.
- Only one application can be submitted in respect of any individual town/village, including towns that may be under the remit of more than one Local Authority. An individual application may include several linked components to support the rejuvenation of the town/village.
- Projects that include nature based solutions or contain a strong sustainability focus will be given additional examination and may be considered more favourably.
- A focus on accessibility for all and inclusivity should be to the fore when developing project proposals for the community.

Application Conditions



A minimum of 1 application must originate from Towns/Villages that have not previously been approved for funding under the last 3 years of the scheme.

Funds secured from existing Department of Rural and Community Development schemes or programmes or other public funding streams are not eligible to be used as matched funding.

The 2023 scheme will be targeted at three categories of Towns/Villages as follows:

- Category 1: Towns and villages with a population of up to 5,000 people.
- Category 2: Towns with a population of 5,001 to 10,000 people.
- Category 3: Larger towns with a population of up to 15,000 people

The primary focus of the scheme will be on villages and towns with a population of up to 5,000 (Category 1). These towns/villages will receive at least 60% of funding available

Funding Levels



2023 Grant Levels: Grant funding of 95% available, remaining 5% match funding

Minimum grant remains same at €20,000

Maximum Grant level increased to €500,000 for 1 application

6 applications can be submitted to the following value:

a. 4 applications funding €20,000 to €250,000
b. 1 application funding €20,000 to €500,000

c. 1 application funding €20,000 to €250,000 (One additional application will be accepted from each local authority with inhabited offshore islands)

Budget of €15m available for the 2023 Scheme nationally.

New Project Development Measure



- A separate funding strand of Town Centre First related supports is currently being developed.
- This will replace previous supports available for the development of Town Plans of various types and Project Development support offered under the 2021 and 2022 TVRS.
- The aim of this approach is to ensure communities are afforded clear support in developing high quality projects and proposals in line with the Town Centre First approach.
- It is proposed to launch this package of support in the coming months.

Purchase of Buildings or Sites



- TVRS 2023 will support projects that bring vacant and derelict buildings back into use.
 as multi-purpose spaces. This can include both the purchase and renovation of
 vacant and derelict buildings. Multi-purpose use includes enterprise spaces, arts,
 tourism, youth hubs and other community uses.
- This includes former state-owned property that is no longer being used and is made available to the community.
- The purchase of a building in isolation, however, without clearly defined proposals to bring it back into use is unlikely to be successful.
- Any entity proposing purchase should demonstrate access to adequate resources and address issues such as ongoing maintenance and management costs.

Ineligible Projects



- Where the Local Authority does not have the appropriate planning permission or other permissions / leases necessary for the successful delivery of the project.
- Footpaths and cycle routes in towns and villages (funding available under the Active Travel funding from the National Transport Authority).
- Projects that are not located within the immediate vicinity of a rural town or village. (Note exception for islands, which are deemed to be eligible given their specific circumstances.)
- Support for a single private enterprise projects that collectively assist private enterprises within a town or village are acceptable.

Ineligible Projects (continued)



- Incomplete projects phases of projects are acceptable, however a project must be stand-alone and operable in its own right to be deemed eligible as a 'phase' of another project.
- Ongoing operational costs.
- New build community centres and sports clubs.
- Projects that cannot demonstrate that a consultative process has been undertaken to ascertain the views of local community and businesses.
- Projects that are more appropriate for funding under CLÁR, LIS, ORIS or RRDF.
- Funding for development of Town Centre First Plans.

Funding Conditions



- All expenditure under the Town and Village Renewal Scheme is subject to the terms of the Public Spending Code http://publicspendingcode.per.gov.ie/.
- Projects will be expected to commence and be completed in line with the timelines set out in the relevant Scheme Outline.
- The Department may de-commit funding allocated to projects under the Scheme where
 the project is not completed within the time specified, and where the express agreement
 of the Department to extend the funding arrangement has not been agreed in advance.
- A minimum cash contribution of 5% is required. The grantee will be required to provide confirmation that the cash contribution is in place and retain a record of the source of the cash contribution.

Funding Conditions (continued)



- Funds secured from existing Department of Rural and Community Development schemes or programmes are not eligible to be used as matched funding. Funding secured from other Government or public sources are also ineligible.
- Town and Village Renewal Scheme projects must not be co-funded using other Department, Government, or public monies.
- Funding may be drawn down in up to 3 phases. The minimum amount that can be drawn down at any time is 20% of project costs.
- Projects must be completed in full in order to drawdown the full grant amount. Where it is
 established that a project has not been completed, the Department may request the
 grantee to repay any funding received on the project.

Funding Conditions (continued)



- It is essential that any changes to the project elements, or reallocation of funding between elements, must be advised and agreed with the Department in advance of the change being implemented; the Department will not retrospectively approve changes to projects.
- Where changes have been applied to an approved project without Departmental approval, the grant funding may be reduced to reflect the amended project.
- If the project involves works on buildings or lands that are not in the ownership of the grantee, a minimum 15-year lease must be in place from date of project completion.
- In the case of funding allocated to enterprises or facilities (i.e. community centre, hubs), it
 is a requirement that they must operate as funded for a minimum of 5 years following
 release of the final stage of funding, otherwise funding may have to be repaid. Where
 they do not operate as funded this must be advised and agreed with the Department in
 advance.

Funding Conditions (continued)



- Grantees will acknowledge the support of Project 2040 / Department of Rural and Community Development / Government of Ireland, and any other applicable sources of funding in all public announcements, advertising and signage, as appropriate, relating to the project. Costs for signage to be included in project costings at application stage.
- Progress reports should be submitted to the Department at: 9 months, 12 months, and
 15 months from project approval, or, as and when requested by the Department.
- All procurement processes must be in line with EU Public Procurements Requirements (EU Directive 2014/24) and national procurement guidelines published by the Office of Government Procurement.





- Keep it brief and to the point. Where possible keep additional information to minimum make reference the relevant sections in report or send links but there's no need to
 submit the full report.
- Please ensure that its very clear from the application what the funding will be used for and what the impact on the town/village will be.
- Carefully consider the project details on the application form as this is what will have to be fully delivered if the application is approved for funding.
- Ensure that all elements are covered in the costings provided if an item isn't listed on the costings then that item cannot be funded using TVRS funding.

Notes on completing the Application Forms (cont.)



- If it helps to demonstrate a need for the project include photos, drawing or maps.
- Ensure that match funding is in place. Projects must be standalone and operational in their own right at the end of the TVRS grant funding. Check calculations.
- Only achievable projects should be submitted. Only projects that are sufficiently advanced to be completed within 18 months should be submitted under the Standard T&V Scheme - please do not submit any projects that might be delayed due to planning or other issues.
- Always assume that the person assessing the application has no knowledge of the town/village concerned.

Assessment Process



A number of factors will be considered when the Department is assessing the applications. These include:

- Alignment with "Our Rural Future"
- Department priorities
- Available funding
- Range, mix, quality and impact of the project,
- Previous funding provided
- Meeting the Scheme Objectives and Requirements
- Demonstration of Need
- Value for Money
- Quality and Achievability





Expression of Interest (EOI) Deadline: Friday September 29th 2023 at 5.00pm. Online applications only at: https://galwaycountycouncil.tfaforms.net/33

Eímear Dolan, edolan@galwaycoco.ie

Queries to tandv@galwaycoco.ie



What is the Community Climate Action Fund?

100% project funding (vouched, possible bridging available from LA)

Project Scale	Project Value
Small Scale Projects	Up to €20,000
Medium Scale Projects	€21,000 to €50,000
Large Scale Projects	€51,000 to €100,000

- accessed through your Community Climate Action Officer
- Expression of Interest application
- Project must be completed in 18 months from letter of offer
- supported by your County Council
- PPN groups will be informed when Fund is open for applications in the community weeks

Overview of Community Climate Action Programme

Strand 1

Building Low Carbon Communities - €24m nationally

Galway County €726,000

"...to support and empower communities, in partnership with their LA, to build low carbon, sustainable communities..."

Strand 2 – closed

Climate Education, Capacity
Building and Learning by
Doing - €5m

Creative Climate Action - €1m (Creative Ireland Programme)

Strand 1a

Shared Island

Community Climate Action - €3m

What is the Community Climate Action Fund for?

Direct climate action

➢ Reduce
Greenhouse gas emissions

➢Increase climate resilience

➤ Assist transition to low carbon economy

Climate Action, Heritage and Biodiversity Plans Pre-Draft Public Consultation

- Climate Action, Heritage and Biodiversity Plans Pre-Draft Public Consultation | Galway County Council Online Consultation Portal
- Galway County Council would like <u>your</u> input to co-create our Climate Action, Heritage and Biodiversity Plans
- QR Code





Galway PPN

Tracey Hannon, Regional Manager West/North West

1 August 2023



Clann Credo

- €190 million investment in 2,500 community, voluntary and sporting clubs over 25 years
- Term loans, Working Capital, Bridging loans against grants/fundraising
- Social Finance seeks a social return in addition to financial return
- We Use Sustainable Development Goals as part of our assessment of social dividend e.g. 3) Good Health and Well Being 11) Building Sustainable Communities 13) Climate Action
- Social Impact Fund/Climate Action Fund/Sports Fund/Youth Fund



Loan Application

- Regional Contact
- Information required
 - Organisation Details structure, committee, management
 - Company/Treasurer's Report/Financial Statement 2 years
 - Projected Accounts 3 years
 - Description of project to be undertaken
 - Project Costs involved and Funding
 - Decision and letter of offer issues



Loan Purpose

- Funding required for capital equipment
- Upgrade of existing facilities
- Purchase of Property or Land
- Bridging Facilities against approved grants
- Term loans



Clann Credo Funding

- Bridging finance against approved grants (SEAI, LEADER, Local Authority, Sports Capital, BIM FLAG). Grant payments issued on proof of payments.
- Term loan to finance the shortfall in funding.
- Interest rate 7.45% term loan 8.5% bridging loans
- Loan Value up to €800,000
- No personal guarantees
- No penalty for early repayment



Selection of Galway Based Organisations

- The Emigrants Commemorative Centre Carna
- Mullagh Community Centre
- Mullagh GAA
- Loughrea Family Resource Centre
- Moanbaun Sports Development
- Maree Oranmore FC
- Clarinbridge Playground
- Skehana Development Company



Thank You

Tracey Hannon

Regional Manager Connacht/Donegal

Clann Credo

087 6488390

tracey@clanncredo.ie

