

KILRUSH CREDIT UNION
COMMUNITY FUND T&CS 2026



1. Eligibility Criteria

1.1 The Fund is open to all community or voluntary groups, local clubs or associations, not-for-profit and charitable organisations working at a local level within our common bond area.

1.2 Applicants must be operating for a minimum of 12 months prior to the date of submission.

1.3 Applicants must provide a written Constitution, Memorandum and Articles, Set of Rules, or other documentation that evidences good governance.

1.4 Funding will be considered only for initiatives that demonstrate clear, measurable benefit to the local community and align with the credit union ethos of cooperation and community development.

2. Application Requirements

2.1 Applications must be submitted via the official application form with all supporting documentation.

2.2 The application must be signed by two of the following officers of the organisation: Chairperson, Secretary, or Treasurer.

2.3 Authorisation to apply on behalf of the organisation must be provided.

2.4 Applications must be submitted at least one month prior to a scheduled committee meeting.

2.5 Late applications will not be accepted.

2.6 Funding applications will be reviewed within 6 weeks of closing date, with applicants notified following the review.

2.7 Applicants must indicate clearly which funding tier they are applying under:

- Standard Community Fund (up to €5,000)
- Strategic Impact Fund (over €5,000)

3. Project Eligibility

3.1 Funding will only be awarded to new or proposed projects. Retrospective funding or annual running costs are not eligible.

3.2 Two funding streams are available:

- Standard Community Fund – for projects seeking funding up to a maximum of €5,000.
- Strategic Impact Fund – for larger-scale projects seeking over €5,000 that demonstrate exceptional community impact, reach, or innovation. Applicants for this stream must provide a detailed business case, comprehensive project plan, budget, and evidence of matched funding or co-funding support. 3.3 Funding categories include, but are not limited to:
 - Arts & Culture – projects that promote and contribute to the artistic and cultural identity of the community, including music, drama, literature, visual arts, and heritage.
 - Sport & Physical Activity – initiatives that increase access to sports and promote physical well-being and healthy lifestyles across all age groups and abilities.
 - Youth Engagement – programmes and projects that provide opportunities for personal development, participation, leadership, and creativity among young people.
 - Community Development – initiatives that strengthen community cohesion, improve shared spaces, or enhance access to community services and supports.
 - Environmental Sustainability – projects that support biodiversity, climate action, recycling, renewable energy, or the development of green spaces.
 - Education & Training – initiatives that support lifelong learning, skills development, and education access for all age groups.
 - Health & Wellbeing – programmes that promote mental health, inclusion, resilience, healthy ageing, or community-based care.
 - Social Enterprise & Innovation – community-led enterprise or pilot initiatives that address local needs through innovative, sustainable models. 3.4 Projects must show a recognised community need and be relevant to the broader KCU membership.

4. Funding Conditions

4.1 Only one grant may be awarded to an organisation within any three-year period.

4.2 Funds will be released upon receipt of valid invoices or receipts for work done or goods supplied.

4.3 Payments will be made directly to service providers named on invoices. No cash or cheque will be issued to applicants.

4.4 Approved amounts must be spent within six months of approval.

4.5 In the event of cancellation or deferment of the project, unspent funds must be returned to KCU.

4.6 KCU reserves the right to audit any project funded under the scheme.

5. Financial and Governance Compliance

5.1 Organisations must maintain financial records for six years or as required by law.

5.2 Organisations agree to provide access to accounts and data related to the fund upon request.

5.3 Any equipment or asset funded may not be sold without written approval from KCU. KCU may require repayment in such cases.

5.4 KCU must be notified immediately of any suspected fraud or misappropriation.

5.5 Organisations must comply with relevant financial, legal, and regulatory obligations.

6. Insurance and Safeguarding

6.1 Applicants must hold appropriate public liability insurance where relevant.

6.2 Projects involving children or vulnerable adults must have safeguarding policies in place and show evidence of implementation if requested.

7. Equality and Legal Compliance 7.1

Organisations must comply with the Equal Status Acts 2000 to 2015, Employment Equality Acts 1998 to 2015, and Disability Act 2005.

7.2 No discrimination on the basis of gender, civil or family status, age, race, religion, disability, sexual orientation, or Traveller community membership is permitted.

8. Data Protection

8.1 All data will be processed in compliance with the Data Protection Acts 1988 to 2018 and the General Data Protection Regulation.

8.2 KCU may share information with service providers, auditors, or regulators as necessary. 8.3 Refer to KCU's Privacy Notice for full details.

9. Publicity and Acknowledgement

9.1 The organisation must publicly acknowledge KCU's support in materials related to the funded project.

9.2 KCU reserves the right to publicise funding recipients through media and events.

9.3 Publicity may include photoshoots, logo placement, event attendance, and promotional materials.

9.4 Funded organisations must display KCU banners, signage, or logo in a visible location during project implementation and include acknowledgement in all related printed and digital materials.

10. Monitoring and Reporting

10.1 Organisations may be asked to submit written confirmation of expenditure and project outcomes.

10.2 KCU may inspect the premises, observe activities, and request reports on complaints or other relevant matters.

11. Dispute Resolution

11.1 Any issues should be raised first with KCU's nominated officer. Unresolved issues may be escalated to the Community Fund Committee.

11.2 Internal disputes within the organisation that materially affect funded activities must be reported to KCU.

12. Indemnity and Liability

12.1 Organisations must have adequate insurance coverage.

12.2 KCU will not be held liable for any loss, damage, claim, or injury arising from project activities.

12.3 Authorised officers must sign and accept the terms of any funding agreement.

13. Final Provisions

13.1 The decision of the KCU Board of Directors is final in all matters.

13.2 KCU reserves the right to amend these Terms and Conditions at any time.