

Carrickmacross Credit Union

Community Funding Initiative

Terms & Conditions

Appointment of Committee

The board of Carrickmacross Credit Union (CCU) will nominate a committee to administer the community initiative funding. This committee will be known as the Community Funding Initiative Committee of the CCU (the committee)

- The committee will consist of 5 persons at least 3 of whom will be board members of the Credit Union. The remaining members can be from the board or staff of the Credit Union
- The chairman will be appointed by the Committee and only the CCU board members will be eligible for appointment as chairman.
- The committee will meet on a quarterly basis or more often if required.
- A quorum to convene a valid meeting of the committee will be 3 persons
- The members of the committee will serve on a voluntary basis and no remuneration or expenses will be paid.
- The committee will have sole responsibility for the administration of the fund including the assessment of applications and proposing of funding to successful applicants for ratification by the CCU.
- All members of the committee will adhere to the same standards of probity that apply to membership of the board of the Credit Union and any interest, directly or indirectly, in any application for funding shall be notified to the committee without delay. Any assessment and decision in relation to such an application will be made in the absence of the committee member with the perceived conflict of interest.
- The committee will report, via its chairman, to the Board of the CCU on a quarterly basis.

Funding Allocation:

Funding applications between from €500 to €10,000 only will be considered. If the overall cost of the project exceeds the requested funding, evidence of the additional funding secured will be required. This is to ensure that projects funded by the fund will be completed.

Project types eligible for Funding:

- **Funding is available for new and proposed projects but specifically excludes funding for any of the annual running costs of an organization or any project already completed. For example, such projects might include the enhancement of premises uses by an organization, the acquisition of equipment or support for a musical or cultural event.**
- 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. The common bond area is an area within a five mile radius of Carrickmacross.
- The applicant must have been operating for at least 12 months prior to the date of submission of the application.
- Only one application per organisation may be submitted in any 5 year period.
- The application must be submitted by an authorised person on behalf of the applicant and must be aged 18 years or over at the date of application.
- In order to be properly considered the application and supporting documentation should be submitted at least 1 month prior to a scheduled committee meeting.
- Applicants must submit details of an initiative that promotes social inclusion in one of the six categories below:

Qualifying initiatives in Arts & Culture include those that:

- Promote and contribute to projects of an artistic nature that directly benefit the local community and involve local people.
- Preserves and enhances local identity and the unique artistic and cultural assets of the community through a variety of activities.

Qualifying initiatives in Physical Activity and Sports include those that:

- Increase opportunities for people with all levels of abilities to engage with others in physical activity and sport.
- Encourage regular participation in physical activity, sport and healthy lifestyle.
- Re-engage young people through physical activity and sporting programmes.

Qualifying initiatives in Environment include those that:

- Promote civic responsibility by getting people involved in shaping and looking after their local environment.
- Assist in the upgrading (not replacement) or physical improvement and development of civic ownership of local amenities, e.g. allotments.

Qualifying initiatives in Community Development include those that:

- Develop and enhance facilities within the local community, e.g. a community centre
- Offer opportunities for people of all ages, backgrounds and abilities to engage in programmes that promote social inclusion.
- Enhance local business integration within the community through community partnership projects.

Qualifying initiatives in Youth include those that:

- Provide additional access to youth facilities and youth activities.
- Promote active youth participation within the local community.
- Add value to existing youth facilities and programmes.

The above list is not exhaustive and the committee can consider other activities which, in its opinion, should merit inclusion.

Other Conditions

- Evidence of a written Constitution/Memorandum and Articles/Set of Rules/Legal Structure or proof of the existence and good governance of the applicants operations must be made available to CCU upon request.
- If the proposed initiative includes children under-18 years of age or vulnerable persons, each applicant must have in place a policy for the safeguarding of children or vulnerable persons and show evidence of its implementation on request.
- If planning permission is required, it must be sought in advance of making the application. Evidence of its receipt or exemption to obtain planning consent must be made available on request.
- The applicant must include details of any additional funding required for the initiative and provide details of the source(s) of this additional funding.
- CCU reserves the right, at any time, to verify the validity of applications and to disqualify any application that is not in accordance with these Terms and Conditions.

Application Process & Decision Making

- The applicant must ensure that they submit a valid application form to the CCU and CCU will email them to confirm receipt of a valid application and such email constitutes proof of receipt.
- Applications will be reviewed and assessed based on the information provided in the application and against the set criteria as outlined in the Terms and Conditions of the Fund.
- Not every application that meets the selection criteria will automatically receive funding. The ultimate decision regarding to whom funds are paid and the fund amount is at the sole discretion of the CCU, giving due consideration to the selection criteria, and the overall quantum of funds available and no correspondence will be entered into relating to the decision making process or the outcome.
- Decisions in relation to applications received will be made by the committee and all decisions made in relation to the Fund are final and binding.
- Successful applicants will be notified by e-mail and will receive a Letter of Offer together with a legally binding Fund Agreement. The Fund Agreement may impose obligatory conditions that need to be fulfilled prior to release of any funds. The recipient applicant is required to notify CCU of acceptance within 15 days of receiving the Letter of Offer together with the return of the Fund Agreement

signed by **TWO** authorized representatives of the applicant, such acceptance to note agreement to receive the funding and implement the project.

- Unsuccessful applicants will be notified by e-mail

Assessment criteria:

All applications will be assessed against the following criteria. CCU or the committee may engage with third parties for the purpose of assisting in verifying, auditing or confirming the applicants details.

- The extent to which the project reaches a broad segment of the community.
- The extent to which the project is likely to bring direct benefit to the area/group.
- The extent to which the project demonstrates a high level of involvement by the local community.
- The extent to which the proposal is collaborative, comprehensive, promotes cooperation among other organisations within the area and has the potential for on-going community impact.
- The capacity of applicants to implement the project.
- The extent to which the project has the capacity to be sustainable in the future.

Funding & Monitoring

- The recipient applicant will keep proper records illustrating the use of the Fund and provide CCU with reports as and when required.
- Successful applicants will be required to provide a progress report on how the funding received has been applied and provide an evaluation report within three months of conclusion of the initiative.
- If at any time the stated purpose of the initiative is no longer possible and cannot be completed in the manner described in the application, the recipient applicant must advise CCU of the inability to complete the stated purpose and discuss alternate options. CCU reserves the right to reclaim the amount granted if it is not satisfied that all Terms and Conditions are being adhered to.

Publicity/Disclosure

- By submitting an application, applicants consent to CCU disclosing the information provided for the purposes of conducting the Fund, reviewing, processing and awarding the funds and any other matter connected to or incidental to the Fund.
- Applicants grant CCU the right to include the applicants name and the title of the initiative on the CCU website to publicise the Fund.
- Applicants grant CCU the right to include the applicant's organisation's name, the title of the initiative, a description of the nature of the organisation, a description of the initiative and details of the funding received in any materials related to the Fund or CCU.
- The applicant agrees to be involved in publicity relating to CCU and to co-operate in publicity events and agrees for photographs to be taken of them at such events to be used by CCU for publicity in any media.

- The successful applicant consents to acknowledge the CCU fund in an appropriate and reasonable manner on request by the CCU.
- The applicant expressly agrees that they will not at any time, without CCU's prior written consent, disclose or reveal any information disclosed by CCU or its officers or agents, including, but not limited to, any terms of funding offered by CCU to the applicant or the terms applicable to any Fund Agreement, save as may be required by law.
- The applicant expressly agrees that they will not at any time, without CCU's prior written consent, use the brand of the CCU in any public materials of the applicant.

Terms of Use

- The applicant shall not do or say anything or cause anyone to do or say anything that may prejudice, be detrimental to or cause damage to the name and reputation of the CCU.
- Further, the applicant undertakes that they shall not knowingly or negligently infringe any third party rights, including intellectual property and goodwill of a third party, or cause or allow CCU to do so inadvertently.
- Each applicant understands and agrees that CCU, in its sole and absolute discretion, may suspend, remove or otherwise eject any applicant suspected of providing false, misleading, or other information that may fail to comply with these Terms and Conditions
- CCU shall not be liable to any person for any cancellation, discontinuance or delay affecting the Fund and CCU accepts no responsibility for difficulties experienced in submitting applications to the CCU Fund. CCU cannot be held responsible for a breakdown in postal or communication systems or networks that might result in an application not being registered or delivered.
- Any failure on the part of CCU to exercise or enforce any right or provision of these Terms and Conditions shall not constitute a waiver of such right or provision and shall not be deemed to be a waiver of any other term or condition hereunder or a subsequent breach of such condition.

Representations and Warranties

- By submitting an application, the individual submitting the application must be authorised in this capacity by the applicant and they must be aged 18 years or over at the date of application.
- Applicants and the recipient organisations on whose behalf they act represent and warrant that all information entered on the application form is true and complete to the best of their knowledge, that they have the right and authority to submit an application on behalf of the named organisation and that the application is:
 - Used by permission with full and proper credit given within the applicant's application.
 - Does not contain trade secrets or information of any third party.
- CCU is not liable for any loss, damage or personal injury suffered or sustained as a result of the CCU Fund, use of the Fund or participation in the Fund.

- The applicant must keep and maintain adequate insurance for the activities carried out in relation to this initiative, against any claims for loss or damage to property and injury or death to persons and indemnify CCU.
- The applicant shall indemnify CCU to the fullest extent possible by law against any loss and/or damage whatsoever or howsoever arising that CCU suffers or incurs as a result of a breach of any warranty, confirmation, undertaking or agreement given by the applicant to CCU hereunder or howsoever otherwise provided by the applicants in connection with the CCU Fund.

Data Protection

- Each applicant is deemed to consent to the engagement by CCU in the use and processing of the data provided to CCU in connection with the CCU Fund.
- Each applicant understands and agrees that CCU may verify, audit or otherwise confirm the applicant's identity or other information relating to any applicant or application that may assist CCU in its selection of recipient applicants for funding. CCU may share such information, as required, with third parties for the purposes of assisting in these verification, audit or confirmation processes.
- Each applicant hereby consents to such verification efforts and agrees to reasonably co-operate fully and in good faith with CCU throughout the duration of the Fund.

Amendment of terms and conditions

- Any amendment to these terms & conditions will be approved by the board of Carrickmacross Credit union before being effective.

These Terms and Conditions were approved by the board of Carrickmacross Credit Union on the 18th August 2016

This document is scheduled for review August 2017

Signed

Chairman_____

Secretary_____