



FIRST CHOICE
Credit Union

MAKING MORE POSSIBLE

Terms and Conditions FCCU Community Fund

1. All applications are to be made online via completed Application Form together with any supporting documents which may be required.
2. The information supplied by the applicant group must be accurate and complete and accompanied by all required supporting documents.
3. Misinformation may lead to disqualification and/or the requirement that the applicant repay any funding received from the Credit Union.
4. 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.
5. The credit union reserves the right to publish details of any funding granted on its website and in media including social media and newspapers.
6. The credit union's contribution must be publicly acknowledged in all materials associated with the purpose of the fund.
7. The application must be signed by two of the following persons Secretary, Chair or Treasurer of the Group or organisation making the application. Evidence of authorisation to make the application will be required.
8. Applications must be signed by persons who are 18 or over on the date of the application.
9. 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 accompany the application, where appropriate.
10. Late applications will not be accepted.
11. Funding is available for new and proposed projects or initiatives but specifically excludes funding for any of the annual running costs of an organization or any project already completed.
12. The project or initiative being applied for must be on a standalone basis and not be contingent on other grants or funding awarded. Where additional local fundraisers may be required to complete the project or initiative, funding will only be issued where the Credit Union is the majority contributor i.e. the majority of the overall cost.
13. The Fund is open to all community or voluntary groups, local clubs or associations, schools, not-for-profit and charitable organisations working at a local level within our common bond area.
14. Funding will be awarded to groups/clubs/entities/schools and not to individual people.

15. The Community Fund will **not** fund the following, for example:

- Running or operational costs e.g. wages, utility bills, training etc.
- Passenger vehicles & transport costs.
- Professional Fees & Insurance (Legal, Accountancy, Consultancy, Design, Feasibility Studies, Certification)
- I.T. Equipment (Laptops, tablets, smart phones etc.)
- General Maintenance and Repairs
- Administration equipment & supplies
- Branded merchandise & printing of advertising or promotional materials.
- Hire or rental of equipment/premises/facilities.
- Car parks or roads.
- Repayment of Loans.
- Purchase of land.
- Events, Festivals or Fundraisers.

16. The applicant must have been operating for at least 12 months prior to the date of submission of the application.

17. The application must be for a minimum of €2,000.

18. Where an application is for equipment, the maximum funding issuable will be €4,000.

19. If the applicant/group do not own the property where the project is proposed to take place, there must be a minimum of 5 years remaining on a long-term lease to be eligible to receive funding. If renting, there must be a minimum of 5 years remaining on the rental agreement to be eligible to receive funding.

20. Applicant/Group must provide a copy of Full Planning Permission where such is required.

21. Only one grant of funding per organisation will be awarded in any 3-year period.

22. The applicant/group must include details of any additional funding required for the initiative and provide details of the source(s) of this additional funding.

23. The Credit Union reserves the right, at any time, to verify the validity of applications and have the right to inspect and/or to disqualify any application that is not in accordance with these Terms and Conditions.

24. The Credit Union will ensure that community projects awarded funding are consistent with the ethos and values of the credit union movement and distributed throughout the common bond in a fair and equitable manner.

25. Requests should fulfil a recognised need and benefit to the community in the medium to long term. Requests will not prohibit the organisation from applying for a loan from the Credit Union.

26. Approval for all funding will be given based on the information received, the purpose behind the project and the benefit to the community.

27. The decision of the Board of Directors of the Credit Union Limited to award or decline funding is final. No appeals will be accepted.

28. The Applicant group/organisation hereby agrees to provide evidence of expenditure in respect of the fund payment from the Credit Union.
29. The Applicant group/organisation hereby agrees to retain these records for the period of time required by relevant legislative requirements.
30. At the request of the Credit Union, the group/organisation will provide the Credit Union with reasonable access to accounts, data, and records of all transactions arising out or related to the purpose of the fund payment.
31. The group/organisation must seek the advance written approval of the 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. The Credit Union may attach a condition to any such sale or disposal that the group/organisation must repay all or part of the fund payment used to purchase or improve the asset or equipment.
32. The group/organisation will immediately notify the 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 group/organisation becomes aware of circumstances suggesting fraud or misappropriation within or, in respect of, the group/organisation or its activities or arising out of the fund payment. The group/organisation shall cooperate with any directions of the Credit Union in this regard.

Monitoring and accounting for the activities

33. The group/organisation must, if required, be able to demonstrate to the credit union that: it is carrying out the work funded by the Community Fund as described in the proposal for funding.
34. The group/organisation shall co-operate with any review or reporting arrangements, as may have been specified in the funding agreement.
35. The group/organisation will acknowledge and quantify the Credit Union's fund payment in the group/organisation annual report, in its accounts and in any publicity or other written material produced by or on behalf of the group/organisation in relation to the activities funded (wholly or partly) by the Social and Cultural fund.
36. The group/organisation agrees to co-operate with the Credit Union where they may engage in publicity of selected beneficiaries.

Dispute Resolution

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

Payment and Indemnity

39. The group/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 group/organisation and its insurance advisers.
40. The 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 group/organisation.

Publicity Requirements

41. As an acknowledgement of its support, the Credit Union will expect that the community group/ project being supported will give ample exposure to its involvement. Examples of exposure or publicity include:
- Photo shoot opportunity, news release or press launch where participants have given their consent under Data Protection and General Data Protection Regulations.
 - Credit Union logo or advertisement in printed literature.
 - Verbal acknowledgment of the Credit Union's participation.
 - Credit Union representation at any community project's function/event; and/or
 - Credit Union promotional literature to be on display at the community project's function/event.
 - Any plaque or lasting sign will carry the Credit Union logo.