PALMERSTOWN CREDIT UNION

Trusted in Palmerstown & Chapelizod for over 50 years

COMMUNITY FUND

Terms & Conditions:

Community Fund funding year: 1st October 2026 –30th September 2027

1. **Purpose and availability**
   - Palmerstown Credit Union may support community activity subject to available funds, the Board-approved Community Fund Policy and any published priorities.
   - Funding is discretionary.
   - Meeting the eligibility requirements does not guarantee an award, and a previous award does not create an entitlement or binding precedent.
2. **Who and what may be considered**
   - The applicant should be a recognised community, voluntary, charitable, educational or not-for-profit body, or otherwise demonstrate that the proposal will deliver a clear community benefit.
   - The proposal should principally benefit Palmerstown, Chapelizod, the Credit Union common bond or Palmerstown Credit Union members.
   - Support may include education, sport, arts and culture, physical and mental wellbeing, green and environmental initiatives, approved international development, and other local community development.
   - Inclusion within a supported area does not by itself make an application eligible or guarantee funding.
3. **One application per funding year**
   - The Community Fund funding year runs from 1 October to 30 September.
   - Applicants should plan ahead and include all anticipated funding needs for the year in one application, including multiple activities, events or items.
   - Only one application per organisation will normally be considered in a funding year. Any exception must be referred to the Community Fund Committee and clearly justified.
4. **Application and evidence**
   - Applications must be submitted on the current form by an authorised contact and must state a specific purpose, amount, timeframe, beneficiaries and expected outcomes.
   - An itemised budget and quotations or other cost evidence appropriate to the amount and risk must be supplied.
   - Applicants must disclose their own contribution, other funding requested or secured, previous Palmerstown Credit Union funding, and any actual, potential or perceived conflict of interest.
   - Palmerstown Credit Union may request further information, proof of identity or address, governance documents, account verification, insurance, safeguarding information, permissions or other due-diligence evidence.

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5. **Costs and activities**

- Costs already incurred are not eligible unless Palmerstown Credit Union documented approval in principle before the cost arose.
- Requests with no defined purpose or output, requests to cover existing debts or accumulated deficits, and materially incomplete or unsupported requests will not progress.
- Commercial, party-political or mainly promotional activity will not progress where the principal purpose is private profit, campaigning, sales or business promotion.
- Travel, accommodation, transport, maintenance, repairs, replacements, repeat annual costs, one-off events and activity outside the common bond require specific Committee consideration. Applicants should explain why the cost is necessary, proportionate and beneficial to the community.

6. **Assessment and decisions**

- Eligible applications are assessed on local community benefit, impact and legacy, need and additionality, value for money, ability to deliver, inclusion and accessibility, applicant or other contribution, and appropriate Credit Union/community engagement.
- The possible outcomes are Approved, Approved with Conditions, Deferred Pending Information, Declined, or Referred to the Board.
- Palmerstown Credit Union may approve the full request, approve a lower amount, fund specified items, stage payments, require co-funding, or require evidence before payment.
- Applications above delegated approval limits, multi-year commitments and matters outside the Committee's authority require Board consideration.

7. **If an award is made**

- The award must be used only for the approved purpose. Written approval is required before any material change.
- Payment to an organisation will normally be made only to an account in that organisation's official name.
- Recipients must retain invoices, receipts and relevant records and provide an outcome report, expenditure evidence or photographs where reasonably requested.
- Unused, misapplied or unsupported funds may be withheld or required to be returned.
- The recipient must notify Palmerstown Credit Union promptly if the activity is delayed, materially changed or cannot proceed.

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8. **Acknowledgement and publicity**
   - Recipients may be asked to acknowledge Palmerstown Credit Union's support through measures agreed in advance, such as suitable logo placement, an online acknowledgement, event signage, an impact update or an invitation to an event.
   - Recognition must be reasonable and proportionate. The main purpose of the award must remain community benefit.
   - Funding will not be conditional on additional marketing beyond reasonable acknowledgement. Names, identifiable photographs, video, testimonials and personal information will be used only where the appropriate consent or other lawful basis applies.
9. **Data protection and confidentiality**
   - Application information will be used to administer and assess the request, undertake appropriate due diligence, communicate decisions, monitor awards, report on the Fund and meet legal or governance obligations.
   - Application information is treated as confidential and is accessible only to people who require it for those purposes, subject to legal, regulatory and oversight requirements.
   - Applicants should provide only information they are authorised to share and should not include unnecessary sensitive personal information.
10. **Communication and reconsideration**
   - Applicants will receive a written outcome and, where appropriate, a concise reason for a decline.
   - There is no automatic right of appeal. Reconsideration may be requested where material information was misunderstood, a procedural error occurred or relevant new information is available. It is not a fresh application and does not guarantee a different outcome.
11. **Accuracy and compliance**
   - The applicant must provide complete and accurate information and comply with any conditions attached to an award.
   - Incorrect or misleading information, failure to disclose relevant matters or breach of an award condition may lead to disqualification, suspension, withdrawal or recovery of funding, where appropriate.

Applicant confirmation

By signing the application form, the applicant confirms that they have read and accept these Terms & Conditions and are authorised to act for the applicant organisation.