



SOCIAL IMPACT REPORT

July - December 2023

Welcome to Croí Laighean Credit Union's Social Impact Report for the months July to December of 2023.

The aim of this report is to highlight the key role that Croí Laighean Credit Union plays in the community. From assisting local clubs, to affordable credit, we offer much more than you think!

Our numbers at a glance:

- **3,708** loans issued
- **€25,226,846** borrowed
- **€55,000** contributed locally
€170,000 contributed in 2023
- **750** new members
- **322** new current accounts

Access to financial services:



As more banks switch to digital, we are keeping our doors open to ensure our members don't suffer from financial exclusion. However, we also understand that some people prefer to do their banking at home. We have balanced the needs of our customers to ensure we can cater for as many people as possible, in the way they wish to engage with us.

New sponsored teams:



Since June 2023, we have added **Allenwood GFC**, **MU Barnhall RFC**, **Liffey Celtics Basketball**, and **Carbury GAA** to our sponsorship program. We also currently sponsor: Leixlip United, Clane GAA, Confey GAA, Leixlip GAA, Eden Tri, Donadea Running Club, Edenderry GAA, Clane United, and Rhode GAA.



Since we launched our local AED program in 2022, we have supplied 12 AEDs to our locality.

We have also supplied heated outdoor cabinets, batteries, and pads for existing AEDs to make them accessible to the public.

We are currently working with CFR groups in Leixlip, Clane, Edenderry, Robertstown, Allenwood, and Prosperous.

Our aim is to supply 40 - 50 AED's over the next 5 years to help ensure that a life saving AED is within reach.

Access to affordable credit:

Croí Laighean Credit Union offer loans to our members that other financial service providers would likely turn away as in many cases, the minimum value must be €2,000. From July 1st to December 31st, we approved 1,691 loans under €2,000 with a value of over €2 million!

546 loans up to
€1,000 with a
total value of:
€319,291

734 loans up to
€1,500 with a
total value of:
€880,771

411 loans up to
€2,000 with a
total value of:
€804,037



Lower mortgage rates

Since launching our new lower mortgage rates, we have loaned over **€2.1 million** since July 2023 to our members to buy their homes. If you have a mortgage and wish to switch, **our new rates start at just 3.75% (3.81% APR).**