

Community Finance Ireland

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Community Finance Ireland is a social finance provider in Ireland and Northern Ireland that supports community-based organisations, charities, and social enterprises. They offer tailored loan options to help these groups fund projects that benefit local communities, focusing on social impact rather than profit. Their services are designed to foster sustainable development in underserved areas by providing accessible financial solutions for those who may not qualify for traditional funding.

Impact Achieved Through a Community Finance Ireland Loan

Founded in 2008, Grow It Yourself supports people around the world to live healthier, happier and more sustainable lives by growing some of their own food. Their mission is to educate and enable a global movement of food growers whose collective actions will help to rebuild a sustainable food system. They are a proud non-profit social enterprise working in Ireland, UK and USA from their base in Waterford, with reach globally through their partnerships, media and advocacy work. By 2030, GIY aims to inspire over 100 million people to grow, cook and eat some of their own food at home, school, work and in the community. Around 1 million people currently grow their own food each year through a GIY programme and their TV series Grow, Cook, Eat and Food Matters have been seen by over 12 million people around the world on Amazon Prime and RTE.

Overview of the Financial Intervention from Community Finance Ireland

Following years of dedication, in 2019, GIY was selected for Growth Fund Support, backed by Rethink Ireland via the Department of Community & Rural Development. This support was subject to GIY securing philanthropic commitments for each of the 3 years pursuant. Within a short period of time, all such match funding was in place, including support from Tomar Trust (towards a school's programme) and Community Foundation Ireland (towards a number of projects including the Grow Circle campaign).

However, bridging finance was required to enable GIY draw down the support from Rethink Ireland, which Community Finance Ireland were able to provide. This facilitated the release of the required funding supports.

Impact Highlights

Campaigns and programmes: GIY engages with diverse segments of society through its campaigns and programs, motivating them to

grow, cook, and consume their own food. Additionally, GIY educates participants on the health, well-being, and environmental benefits of food cultivation.

Notable examples of GIY's initiatives include Get Ireland Growing, SuperValu Let's GROW, Community Classrooms, GROWCircle, WASTED, Bioregional Weaving Lab Waterford, and GROW at School.

Content and products: Through its content and products, GIY provides people with the resources and tools they need to start and sustain their food growing journey. GIY offers people a variety of information and inspiration on food related topics. Examples of GIY's content and products are GROWBox, Seeds, Books, Events and Courses.

GROW HQ: GROW HQ is GIY's flagship initiative that showcases its content and products, as well as hosting events and courses. GROW HQ attracted more than 70,000 visitors in 2019, including more than 300 children and 800 adults who participated in its courses, camps and clubs. Through these three areas of impact, GIY fulfils its vision of creating a healthy, sustainable world where 100 million people grow their own food.

Impact on Beneficiaries

In 2022, GIY surpassed its targets and reached over 7 million people, inspiring more than 3 million people to take action by growing their own food.

Grow at school is a school education programme that aims to increase food literacy in primary schools. It is designed to pass skills and knowledge with hands-on experiences on gardening and healthy, sustainable food.

"Our two-teacher school took to this challenge with gusto. They all absolutely loved the experience of growing their own food and learned a lot through the process. They were excellent at growing their seeds from scratch and transplanting everything outside to the raised beds successfully. We also used a lot of recycled materials for our grow cartons. It hasn't been the easiest year for children at school so this outdoor activity offered us a wonderful slice of normality and learning in a fun way together."
~ Carriganima National School, Co. Cork

Environmental Impact

- Reducing greenhouse gas emissions
- Promoting good health and well-being
- Building a community around environmental sustainability and health

Organisational Growth

- GIY underwent significant organisational growth and restructuring. They established a robust management structure, hiring experienced professionals for key positions. This expansion increased the workforce from 28 to 36 employees.

Financial Sustainability

- GIY has achieved a remarkable 59% increase in its income from 2017 to 2022, reflecting its success in reaching more people with its products and services, as well as its ability to leverage the support of Rethink Ireland and other partners such as Tomar Trust and Community Foundation Ireland.

Contribution to system change

- GIY has transitioned from a focus on immediate results to adopting a visionary approach as a system changer. Formerly concentrated on addressing diet-related issues, they now target root causes.

Learnings and Reflections from Community Finance Ireland



Retrospective grant supports, while essential for funding projects in the third sector, often come with inherent delays as funds are only disbursed after expenses have already been incurred. This delay creates a cash flow gap that can hinder the ability of organisations to deliver on their commitments in a timely manner. Consequently, the need for bridging loans such as in this instance, becomes critical."

Donal Traynor, Group CEO,
Community Finance Ireland

Despite significant strides in developing trading income, GIY acknowledges the ongoing necessity of securing funding from diverse sources—philanthropy, public and private sectors—to effectively execute their programs and campaigns. However, attracting funding remains a challenge. Commercial banks often perceive social enterprises as "too risky" for loans, while social lenders deem them to be of a scale now that they have grown beyond social finance. In response, GIY issued two community bonds totalling approximately €800,000. Social enterprises like GIY seek flexible funding options, such as hybrid loans combining loans and equity, as well as impact investing funds. However, these finance models are often difficult for social enterprises to navigate due to their complexity and a sectoral lack of expertise.