

# ANNUAL REPORT 2023



# LEAVE NO ONE BEHIND

 **The Care Trust**  
*Supporting CQC, Rehab  
and special charitable projects*

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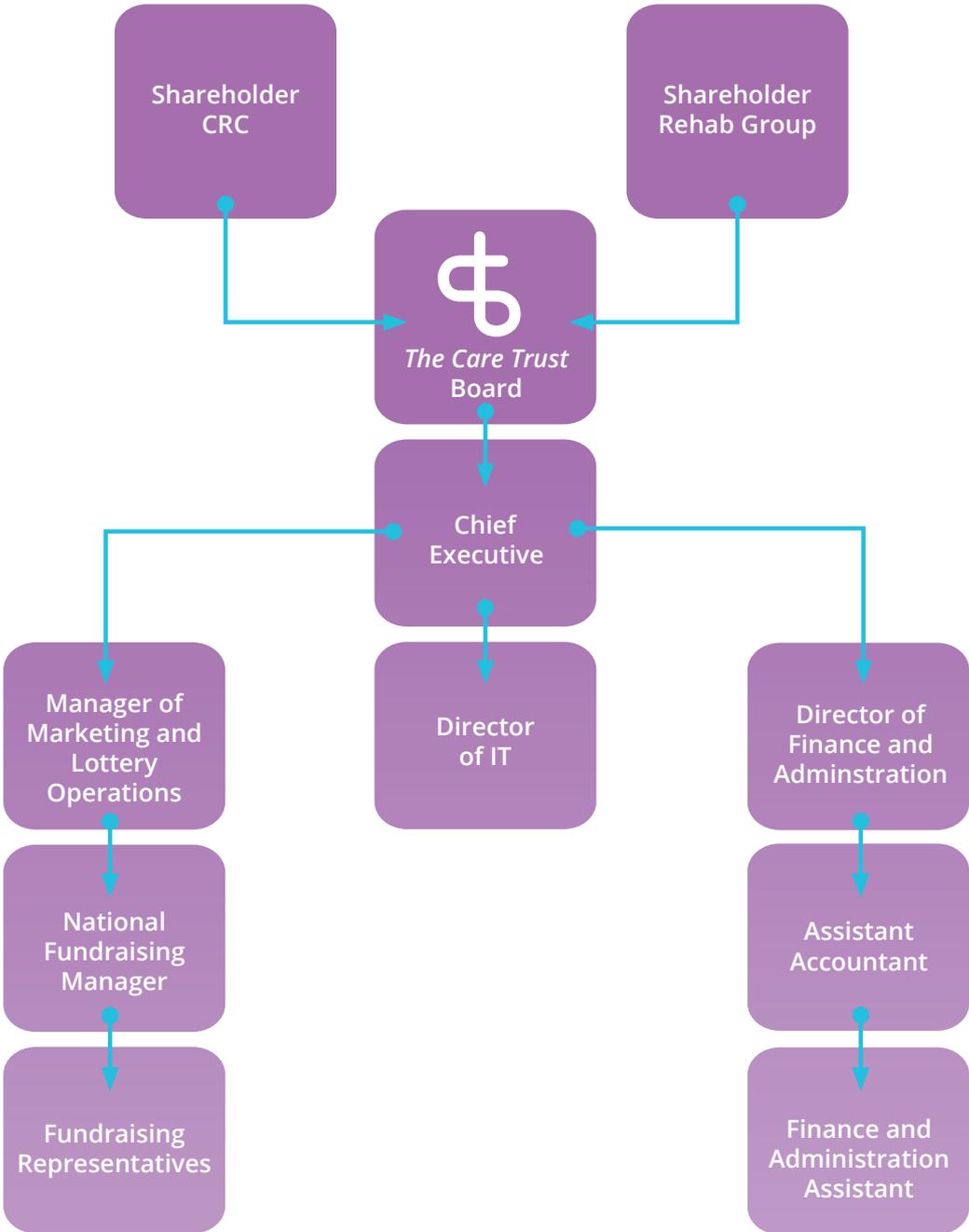
Cover picture: Tori Fitzgerald CRC Service User at CRC Clontarf Centre

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# COMPANY INFORMATION

<b>Registered Company Number</b>	45561
<b>Registered Charity Numbers</b>	CRA 20043285 CHY 13691
<b>Registered Address and Business Address</b>	College House, 71 – 73 Rock Road Blackrock, Co. Dublin, A94 F9X9
<b>Chief Executive</b>	Christine Littlefield
<b>Company Secretary</b>	Porema Limited 22 Northumberland Road, Ballsbridge Dublin 4, D04 ED73
<b>Bankers</b>	Bank of Ireland 6 Lower O’Connell Street Dublin 1, D01 X324  AIB Main Street, Blackrock Co. Dublin, A94 TK22
<b>Solicitors</b>	McCann FitzGerald Riverside One, Sir John Rogerson’s Quay Dublin 2, D02 X576
<b>Auditors</b>	Azets Audit Services Ireland Limited, Century House, Harold’s Cross Road Dublin 6W, D6W P993
<b>Pension Advisors</b>	Unio Financial Services Limited 2 Sandyford Business Centre, Burtonhall Road Sandyford, Dublin 18, D18 XK37

# THE CARE TRUST ORGANISATION



# MISSION, VISION AND VALUES



## Mission

Our mission is to secure charitable giving in an open and transparent manner to empower children and adults to live life to the full.



## Vision

Our vision is to grow and sustain our fundraising to support our Beneficiaries in creating a tangible impact for those who most need our support.



## Values

Our values are accountability, integrity, respect, honesty, transparency, inclusivity and sustainability, and we aim to show and act in accordance with these values in everything we do.

## Values



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Pictured:  
Jane Coe and Pat the Rabbit  
at RehabCare Kilkenny

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# A WORD FROM OUR CHAIRPERSON

Sean McCormack, Chairperson, April 2024



## LEAVE NO ONE BEHIND

I am pleased to present and open *The Care Trust Annual Report 2023*. We aim for this annual report to provide a clear picture of the stories, projects, people and activities that the funding from our Supporters enables.

I was elected Chairperson in November 2023 succeeding Tom Fleming. Tom stood down as Chairperson having served as a Board member for 9 years, completing the maximum term permitted by our Constitution. We are very grateful to Tom for his huge contribution over so many years.

We are living in challenging times with the increased cost of living a key concern. We are particularly grateful to our Supporters for their commitment and generosity which allows us to deliver on our mission through our key Beneficiary charities and Special Charitable Projects. This makes a tangible positive difference in supporting children and adults with disabilities and mental health challenges.

At the heart of our mission is the special and long-standing relationship we have with our two key Beneficiaries, CRC and Rehab Group.

We have also continued our Special Charitable Projects partnerships with A Lust For Life (ALFL) and Healing Untold Grief Groups (HUGG). We are continually impressed and inspired by the care, commitment and resilience that all four charities demonstrate every day.

Our financial performance in 2023 has been encouraging, maintaining our year-on-year grant allocations. This has been supported by our focus on strengthening our fundraising model in 2023, but has principally reflected the hard work and dedication of our fundraising team.

Future strategy development is a key priority for the Board. We have begun a process of strategic review. In 2023 we successfully managed a safe transition within the Senior Management Team with the appointment of Christine Littlefield as Chief Executive replacing the former Chief Executive Senan Mullins.

It was decided to pause the detailed development of a new strategy until this transition was completed. We are pleased to have achieved this milestone.

Christine joins with a wealth of relevant experience and is the former Chief Executive of the Oesophageal Cancer Fund. Senan has distinguished himself making a significant contribution to *The Care Trust* for over 20 years.

On behalf of the Board I would like to sincerely thank Senan for his commitment and contribution and welcome Christine. Myself and the Board very much look forward to working with Christine and her team in the years ahead. I would also like to thank Philip McCabe, Director of Finance, for his contribution as acting Chief Executive when required.

Good Governance is something we take very seriously and strive to operate to the highest standards providing accountability and transparency to all of our stakeholders. The Senior Management Team can be very proud of the fact that *The Care Trust* was nominated and short listed in the Published Accounts Awards 2023. We are pleased to have completed our annual Board approved Governance Review successfully in 2023 affirming again our full implementation of the Charities Regulatory Authority (CRA) Governance Code. We have an efficient and effective Board Committee structure with Governance, Audit and Remuneration Committees.

*The Care Trust* fosters an effective and inclusive culture where everyone feels engaged, respected and connected to our purpose, values and to the

communities we serve. We believe we have good gender balance and diversity of expertise on our Board. Our Code of Conduct underscores our desire to benefit from inclusion and diversity at every level in the organisation ensuring we *leave no one behind*.

I would like to thank my fellow Board members for their commitment and active engagement ensuring appropriate oversight and challenge. In November 2023, Edel O'Connell resigned from the Board completing her 3-year term. We are very grateful to Edel, former Head of Communications and Marketing at Rehab for her contribution and advice during the very challenging period since her appointment in 2020. We are delighted to welcome Criona Cullen, appointed to the Board in November 2023. Criona is a Non Executive Director of Rehab Group with extensive experience in the not for profit sector holding senior fundraising positions in a number of Charity organisations over a 25 year period. Criona has a Masters Degree in Ethics and Corporate Responsibility.

In conclusion, I look forward working with the Board and the Senior Management Team in 2024 prioritising the detailed development of our medium-term strategy working in collaboration with our stakeholders.

On behalf of the Board I would again like to thank our Supporters, the Senior Management Team and all the staff and fundraisers in *The Care Trust* for their commitment and professionalism in 2023.

# COMMENT FROM OUR CHIEF EXECUTIVE

Christine Littlefield, Chief Executive, April 2024



## LEAVE NO ONE BEHIND

This is my first Annual Report as Chief Executive, I hope that it will give the reader a good sense of the work of *The Care Trust* in 2023 and the profound impact that *The Care Trust* grants have had for our Beneficiary charities CRC, Rehab Group, A Lust For Life and HUGG. In an ever-evolving Ireland, it remains crucial not to overlook children and adults facing disabilities and those affected by mental health issues. The invaluable work of our Beneficiary charities day in day out ensures that *no one is left behind*.

I joined *The Care Trust* team in November 2023, replacing former Chief Executive, Senan Mullins. Senan has led the organisation for over 20 years and has successfully guided the charity to its current position as an efficient organisation using automated Supporter-enrolment methods, bank processing and IT systems to ensure maximum transparency, accountability and value for our Supporters and Beneficiaries. *The Care Trust* owes Senan a debt of gratitude for his dedication and commitment.

Notwithstanding the changes in the leadership of *The Care Trust*, our mission remains focused on securing sustained charitable giving in an open and transparent manner supporting our Beneficiary charities to empower children and adults to live life to the full.

Our work could not be achieved without the continued generosity of our Supporters. I would like to recognise the profound impact they have made every day on the lives of the people supported through the great work of our charity partners. Through their generous support *The Care Trust* was able to provide €1,688,620 to our Beneficiary charities in 2023. The services provided by CRC and Rehab Group rely on the generosity of our Supporters, to build on the service offering and respond to the needs of those they support. We are pleased to say that the schools programme delivered by A Lust For Life (ALFL) is making an increasingly valued contribution to the positive mental health of young people across Ireland. The peer support services provided by Healing Untold Grief Groups (HUGG) have grown in scale and ambition. The

## LEAVE NO ONE BEHIND

support of our Special Charitable Projects is something that our generous Supporters can be justly proud of.

*The Care Trust* looks forward to celebrating 50 years in operation in 2024 and to building on the work achieved in 2023.

I want to acknowledge also our hard-working fundraising, finance and administration teams without whose ongoing dedication none of our achievements would be possible. I want

to thank our colleagues at A Lust For Life and HUGG whose programmes are making such a positive impact on mental health in this country. On behalf of everyone at *The Care Trust*, I want to thank the highly skilled professionals at CRC and Rehab Group for their dedication, on the front lines, delivering much-needed services to children and adults, regardless of where they come from or what their needs are, because no one should be forgotten, and *no one should be left behind*.



Pictured:  
Julie Collins and  
Aisling Dolly at CRC

# THE CARE TRUST 2023 FUNDRAISING STRATEGY, PERFORMANCE AND THE ROAD AHEAD

## Background

*The Care Trust* was established when a decision was taken to merge a number of different pools and promotions organisations. It has a longstanding history of conducting periodic lotteries for charitable causes, benefiting organisations such as the Central Remedial Clinic, Rehab Group, and Special Charitable Projects.

The origin of *The Care Trust* lies in both the Central Remedial Clinic Help Society, which was formed in 1961 with the objective of raising much-needed funds through football pools for CRC. As well as the RTB Pools and Enterprises established in 1952 with the pools and lottery proceeds used in support of the charitable purposes of Rehab Group - known then as The Rehabilitation Institution. These two enterprises merged in 1974 as one organisation, CRC & RTB Promotions and renamed as *The Care Trust* in 2003.

Since 1974, *The Care Trust* has been, raising funds through licensed lotteries for CRC and Rehab Group. With the passage of time the prize draw format has evolved from a 'sports results' based one, to one based on regular monthly prize draws. The prize draws are conducted subject to the terms of the Gaming and Lotteries

(Amendment) Act 2019 which currently obligates a prize limit of €30,000 for any one week.

## Fundraising

*The Care Trust* engages in face-to-face fundraising using both door-to-door and private site fundraising.

Door-to-door fundraising involves *The Care Trust* team of fundraising representatives who call to people's homes to talk about the work of our Beneficiary charities as well as the prize draw. Asking the public for support by setting up a monthly direct debit and entering our monthly prizes draw.

Private site fundraising for *The Care Trust* involves our fundraising representatives engaging with the public at fixed sites such as shows and events. Asking them to set up a monthly direct debit and enter our prize draw. These forms of fundraising mean that Supporters make consistent regular contributions so that we can plan our grant amounts for the long-term for the good work of our Beneficiaries CRC, Rehab Group, A Lust For Life and HUGG.

## LEAVE NO ONE BEHIND

*The Care Trust* fundraising representatives carry an ID badge and they wear branded clothing so they are identifiable to the public. The fundraising team adhere to the highest possible standards under the Charities Regulator Guidelines for Charitable Organisations on Fundraising from the Public and best practice guidelines for face-to-face fundraising. In keeping with these standards, *The Care Trust* does not accept cash, cheques or property when undertaking face-to-face fundraising. Our fundraising representatives are open and transparent with the public, they do not give false or misleading information or put undue pressure on people to become a Supporter. Additionally, we have a robust complaints procedure in place so that members of the public can make a complaint if needed. We

follow up thoroughly on all complaints and report on any complaints received in our annual report.

As we operate a licensed lottery, we do not accept contributions from anyone under the age of 18. We adhere to a sensitive vulnerable person's policy so that we do not enrol anyone who appears vulnerable. We do not exclude older people but before our fundraisers enlist the support of any person over the age of 75 we implement an additional safety check to ensure that they fully understand and agree to the commitment that they make to our fundraising efforts for our charity partners. We also make a Statutory Annual Return to An Garda Síochána on our lottery operations and the prize draw winners.



Pictured: *The Care Trust* Fundraising Team. Standing (from left) Tony McGrath, Pádraig Doherty, Martin Lavin, Michael McGivern, Seamus Moore, Gerard Rice and Seán Neville. Seated (from left) Pádraig Flanagan, Phil Reid, Helen Duggan, Gerard Gannon.

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### Prize Draw

Under the terms of our Lottery Licence, issued by the District Court in accordance with the Gaming and Lotteries (Amendment) Act, 2019 there is a maximum prize fund of €30,000, in any given week.

Our prize-draws are held on a monthly basis but nevertheless are subject to the weekly prize limit in the week that they take place. In 2023 we offered a monthly top prize of an eco-friendly hybrid car as well as a number of cash prizes each of €200 and €100.

We were delighted to have 12 winners of the fabulous Toyota Yaris Hybrid car during 2023. Prize-car winners were from 7 different counties. We also had hundreds of cash prize winners, with winners in 26 different counties.

### 2023 Fundraising Strategy

The pre-Covid fundraising landscape for *The Care Trust*, saw a blend of ways that Supporters could contribute to *The Care Trust* through direct debits, standing orders, and cash collections. The pandemic-induced halt to cash collections and the retirement of our cash collecting agents led to a dip in income in 2021 and 2022.

During 2023, the board decided on the strategic focus of rebuilding and strengthening the core face-to-face fundraising model. We continued to strengthen the fundraising team implementing enhanced team support meetings and team training events and visits to our Beneficiaries to allow the fundraising team to see firsthand the impact that *The Care Trust* grants make.

Our fundraising support packs and literature were refreshed and updated to reflect the work of our charity partners. Our digital enrolment process that replaces the out-dated paper-based process was fully rolled out in 2023.

### Performance Highlights

*The Care Trust* provided €1,688,620 to our Beneficiary charities in 2023.

At the end of 2023 *The Care Trust* had 20,000 Supporters who contribute monthly amounts to support our charity partners. *The Care Trust* Supporters are spread across all 26 counties in the Republic of Ireland and their age and demographic profile compares closely to the national profile of the adult population. In 2023, the number of new Supporters outstripped the number of people who stopped supporting for the first time in many years.

We communicated regularly with our 20,000 Supporters this year. Each month we post our prize draw results on our website and through our Facebook, Instagram and LinkedIn social media channels. We issue our regular Newsletters to update our Supporters on the work of our Beneficiaries as well as our latest prize winners. Every year we prepare our Annual Report as early as possible in the year and make it available on-line at [www.thecaretrust.ie](http://www.thecaretrust.ie)

We are pleased that average monthly contributions have increased. We encourage our Supporters to increase their contributions, when they can, and our fundraisers deliver the strongest possible appeal to the people that they meet on doorsteps all over Ireland.

### Looking Ahead

A key objective for 2024 is to continue to improve our Supporter care approach so as to reduce the number of Supporter cancellations and where possible win back the support of recently cancelled Supporters. We will improve the analysis of our Supporter cancellations as well as our Supporter communications to support focused retention and re-engagement programmes. We will continue our focus on face-to-face fundraising with a target of increasing the number of new Supporters by 5%. A key objective to support our fundraising

programme will be the retention, recruitment, and training of our fundraising representatives.

Leveraging robust database management, KPIs focus on Supporter data analysis, cost management, and geographic/demographic growth tracking. Microsoft Power Bi tools will aid us in strengthening our approach to fundraising.

This strategic roadmap embodies resilience, continuous improvement, and a commitment to *leave no one behind*, ensuring a brighter future for those positively impacted by the support of *The Care Trust*.



Pictured:  
Fundraising Representatives  
Gerard Rice and Seamus Moore  
at *The Care Trust* training day

# OUR BENEFICIARIES AND SPECIAL CHARITABLE PROJECTS



*The Care Trust* remains dedicated to raising funds to bolster the charitable endeavours of our Shareholders, CRC and Rehab Group, benefiting children and adults across Ireland facing disabilities and long-term illnesses. In 2022, we proudly introduced two notable charitable initiatives, A Lust For Life and HUGG, both making significant strides in the mental health domain. We continued to support both charities in 2023.

In 2023, CRC, undertook important and transformational service development. Rehab Group enhanced accessibility and access to technology in some of its

services. A Lust For Life extended its primary-school programme, making a difference in empowering young people to be guardians of their mental well-being. HUGG expanded its peer support groups to offer hope and healing to those bereaved by suicide across Ireland.

Thanks to the unwavering support of our Supporters and fundraisers, we increased the total grants to our Beneficiaries in 2023. The upcoming pages provide a detailed account of activities and projects supported by grants received from *The Care Trust* during the impactful year of 2023.

# LUST — FOR — LIFE SCHOOLS PROGRAMME

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Pictured:  
Principal of Sutton Park School Liam Burns,  
ALFL Co-Founder Niall Breslin, 4th Class Teacher  
and 4th Class Students of Sutton Park School at  
A Lust For Life School Programme Event.



Pictured:  
Gary Smith ATSS a client  
of Rehab Group



Pictured:  
HUGG's 'Beebombs' at the Suicide Bereavement  
Remembrance Event, as part of the  
#SayTheirName campaign

## OUR BENEFICIARIES – CRC

# CRC



*CRC have been providing services for children and adults with disabilities since 1951, when Lady Valerie Goulding and Kathleen O'Rourke set up CRC. At this time they were responding to the needs of children and adults who had disabilities as a result of the outbreak of poliomyelitis in Ireland in the 1940s and 1950s.*

Today, CRC is a national charity that delivers medical, clinical, social and educational services to children and adults with complex disabilities. The voluntary sector provides 75% of the disability services in Ireland and, alongside a number of voluntary organisations and the Health Service Executive (HSE), CRC is part of this vital work. Providing general disability services in partnership with the HSE and the wider disability sector, and also providing highly specialist national services not replicated elsewhere in the sector.

*The Care Trust* is committed to securing sustained funding to support the work of CRC. *The Care Trust* has been raising funds for nearly fifty years for CRC through our face-to-face and lottery fundraising model. The generous Supporters from *The Care Trust* enable CRC to develop and

improve services and respond to the needs of their clients each year, ensuring *no one is left behind*.

In 2023 *The Care Trust* funded €756,810 to CRC.

### Improving Treatment For Children In The Upper Limb Clinic

Over the last two years, CRC has undertaken an important and transformational service development. This was initiated by a multidisciplinary team. Including orthopaedic and paediatric consultants, as well as the dedicated therapy and nursing teams. The culmination of these efforts successfully introduced Entonox in the Upper Limb Clinic in CRC in 2023.

After thorough planning and with the invaluable support of *The Care Trust*, the CRC team in the Upper Limb Clinic were able to purchase the necessary equipment and supplies for the use of Entonox during treatments focused on improving limb function for children. Entonox is an analgesic and anxiolytic agent that is used to successfully reduce pain and anxiety during some paediatric procedures.

The CRC multidisciplinary team in the Upper Limb Clinic, is focused on improving the upper limb function and providing effective tone management for children attending the clinic. This often requires administering Botulinum toxin injections, which help to loosen the muscles, allowing for better stretch and overall arm function. However, these injections can be very painful, especially for children. Prior to the introduction of this new service in CRC it was often the case that after assessment in the clinic it was identified that the child could not tolerate the painful procedure, and they would be referred to a children's hospital to have the treatment carried out under local anaesthetic. For the child, their families, and carers, the logistics of bringing the child into the hospital, coupled with the uncertainties of wait times, posed significant challenges and increased anxieties.

The CRC multidisciplinary team recognised this recurring issue and sought a more effective solution. It became evident that being able to treat children during their CRC clinic visits, without the need for hospital admissions, would improve the experience for the children as well as ensure timely and comprehensive care.



Pictured:  
Katie Buska at CRC Clontarf

## OUR BENEFICIARIES – CRC

This service development made possible by the grants provided by *The Care Trust* generous Supporters now means that the CRC multidisciplinary team can treat children during their CRC visits without the need for hospital visits. Making the treatment easier for the child and enabling CRC's commitment to make a positive difference to the lives of people with disabilities, their families, and their carers. Exemplifying the power of collective efforts in driving positive change for children with disabilities, their families, and carers.

### Future Fit At CRC

Future Fit is a CRC initiative that aims to transform and upgrade CRC's service offering in Clontarf responding to client needs and improving and enhancing the services and comfort levels for clients in CRC.

Grants provided by *The Care Trust* are an important factor in the success of the Future Fit project.



Pictured: CRC Complex Tone Nurse Specialist Joanne Kehoe, CRC Dr. Louise Baker, *The Care Trust* CEO Christine Littlefield and CRC Clinical Specialist Occupational Therapist Edel O'Neil with Entonox Machine Funded by *The Care Trust*

The project is focusing on key areas of the building, including the catering and kitchen areas, the hydrotherapy pool, lifts, and structural work to the roof. All of which are undergoing redesign and development.

The Future Fit project also signifies CRC's proactive response to emerging disability policies, a commitment to sustainability, and dedication to creating inclusive spaces with the well-being of clients as a priority.

With the support of funding provided by *The Care Trust*, CRC has successfully concluded Phase 1 of the Future Fit project, and looks forward to the continued progress and positive impact of this comprehensive project over the coming years.

Looking beyond the Clontarf facility, CRC has ambitious plans to advance the development of dedicated specialist and clinical services at a facility in Clondalkin. With the aim of creating a safe, welcoming and effective space that meets the needs of everyone who uses the specialist services.



Pictured: Noel Carroll at CRC with *The Care Trust* staff Demonstrating the Emersive Reality Room for Service Users at CRC Funded by *The Care Trust*



Pictured:  
CRC Chairperson Brian  
Power & *The Care Trust*  
CEO Christine Littlefield

### The Adult Centre At Killester Hub

The ongoing support of *The Care Trust* Supporters enables CRC to provide enriching programmes and initiatives that contribute to the well-being and fulfilment of those it serves.

At the heart of CRC's adult services, the Killester Hub stands as a lively and dynamic space, hosting a variety of engaging programmes. *The Care Trust* are pleased to recognise CRC's significant achievement, with a group project from the Life Styles and Life Skills Programme earning the prestigious UNESCO Young Environmentalist Award from The United Nations Educational, Scientific and Cultural Organisation.

The award recognises the outstanding efforts of the CRC team in creating the Wellness Garden within the Killester Hub. This collaborative project spanned over one year, reflects the dedication and teamwork invested in transforming the space into a beautiful garden for the enjoyment of all. As the project unfolded, the group deepened their understanding of the environment and learned about the significance of certain flowers

in attracting bees. A standout feature of the Wellness Garden is the colourful mural the group created to brighten up the garden and create a welcoming environment for everyone who visits. We at *The Care Trust* are so proud of their accomplishment, which is a testament to the hard work and collaboration that went into making the Wellness Garden a reality.

The Killester Hub is currently being used by the Transition Programme with eight young adults attending and is run by six staff. The Transition Programme provides professional care and practical supports to school leavers and young adults with physical, sensory, and intellectual disabilities and their families. The programme supports adults to live their lives in accordance with their own needs and wishes.

CRC Chief Executive, Deborah Jacob, expressed the gratitude of staff and service users to *The Care Trust* for their continued fundraising efforts and the contributions of their generous Supporters, which plays a pivotal role in nurturing the growth and success of the Killester Hub.

## OUR BENEFICIARIES – CRC

*'My first time getting the Botulinum toxin injections was scary and it was very painful, I only had numbing cream to help. The second time was so different, I got to use a gas called Entonox that you breathe in and after that, there was no pain. Everything was explained to me before it happened, and I felt comfortable. If I wasn't able to use this in CRC, I would have had to go on a waiting list to get this done in the hospital but, in the new room in CRC, I was able to get it done there and then. It will be easy to get it done again and I definitely won't be afraid.'* – Declan Meehan, 13 year old Service User at CRC Clontarf

CRC use of grants received from <i>The Care Trust</i>	2023 €	2022 €
(Deficit)/surplus brought forward	(92,030)	799,884
Other funding	172,772	
Grants received from <i>The Care Trust</i>	756,810	738,584
<b>Total Grants available</b>	<b>837,552</b>	<b>1,538,468</b>
Grants used	2023 €	2022 €
Transport for Adult Services		60,405
Hubs for Adult Services	45,000	45,000
Staff training and development	80,000	78,487
Summer camp for school children and teenagers	3,000	
CRC Clontarf sustainability building works	445,852	1,051,659
CRC Clontarf sustainable building plans		55,000
Front-line service provision support	6,500	79,284
Supporting governance and communications roles	87,200	84,252
Fundraising services and development team	170,000	176,411
<b>Total grants used</b>	<b>837,552</b>	<b>1,630,498</b>
<b>(Deficit)/surplus carried forward</b>	<b>(0)</b>	<b>(92,030)</b>

# REHAB GROUP

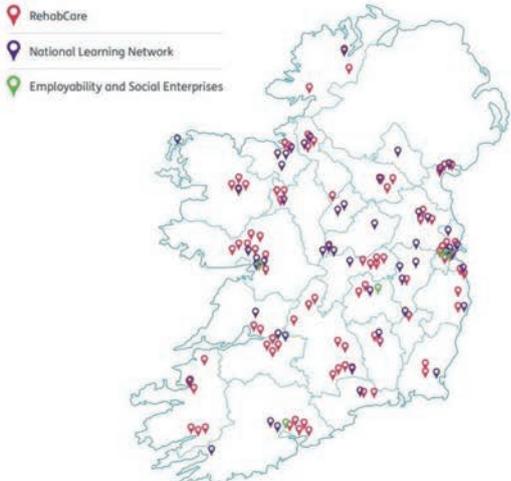
RehabGroup  
Investing in People, Changing Perspectives

Rehab Group supports children, adults, and older people with disabilities and their families to lead meaningful and more independent lives. Almost 13,000 adults and children access Rehab’s services annually, delivered in every county in the Republic of Ireland by a team of almost 3,000 employees in 259 service locations. In 2024, Rehab Group will celebrate its 75th anniversary.

Rehab Group works to break down the barriers that prevent people with disabilities from living ordinary lives in their communities. Its mission is to enable people to pursue opportunities in their lives, to be more independent, participate in, and contribute to society and live lives of their choosing. Through the dedication and commitment of its staff, many thousands of people have seen their lives transformed, achieving levels of independence, educational attainment, and career progression that may have seemed out of reach. *The Care Trust* is proud to support Rehab Group’s commitment to *leave no one behind*.

The Care Trust is also dedicated to securing ongoing funding to strengthen the initiatives of Rehab Group. The unwavering generosity of *The Care Trust’s* Supporters empowers Rehab Group to continually enhance services and address the evolving needs of its clients each year.

In 2023, *The Care Trust* funded €756,810 in support of Rehab Group services delivered through its divisions RehabCare and the National Learning Network (NLN).



Map of nationwide locations of RehabCare, National Learning Network and Employment Enterprise services available.

Pictured:  
*The Care Trust* CEO Christine Littlefield &  
Rehab Group CEO Barry McGinn

## OUR BENEFICIARIES – REHAB GROUP

### RehabCare

RehabCare provides innovative and responsive care, aligned to international best practice, based on the current and changing needs of the people who use its services. For many people, their hidden disability means issues accessing essential services, using public transport and managing behavioural difficulties. RehabCare provides a range of holistic supports for people with disabilities, people with mental health difficulties and older people, for each person to maximise their independence, helping them to socialise, actively participate in their communities and manage their health.

### New Multipurpose Garden Cabin At Dundalk Supported Accommodation

Dundalk Supported Accommodation, a haven for adults with mild to moderate intellectual disabilities, saw a transformative addition in 2023. *The Care Trust* fully funded a new Multipurpose Garden Cabin, offering residents a versatile space for relaxation, quietude, and personal activities. From serving as a treadmill room to providing a private visitors' space, this cabin has become an integral part of residents' lives, promoting inclusivity and individual well-being.



Pictured:  
Noah Lynskey at RehabCare

## Millbank Accommodation Renovation

In Greystones Co. Wicklow, the Millbank Lodge renovation, supported by a grant from *The Care Trust*, exemplifies our commitment to accessibility and support. This dormer bungalow now features enhanced accessibility, including an accessible wet room, ensuring residents receive the support they need to lead fulfilling lives within an active local community.

## The National Learning Network (NLN)

The National Learning Network is an essential division of Rehab Group, embodying inclusivity in education and training. *The Care Trust* grants

have facilitated impactful projects, offering opportunities and support for individuals aged 16-66 with disabilities or additional support needs.

## Providing Access To Technology

Technology is pivotal for everyone in today's world. A portion of *The Care Trust* grant helped improve access to technology for National Learning Network students across 33 services nationwide. This facilitated the purchase of 57 computers and ancillary equipment to improve their everyday lives.



Pictured: Student from National Learning Network Swords and National Learning Network Ballyfermot using elements of the Assistive Technology Kits.



Pictured: Sensory Pod at a National Learning Network Centre

## OUR BENEFICIARIES – REHAB GROUP

### Installing Sensory Hubs

A grant from *The Care Trust* helped to install 8 Sensory Hubs in 7 counties for RehabCare services in 2023. The Sensory Hubs, also called Cubbies, are audio-visual relaxation areas used by service users to help them to regulate their emotions during the course of the day.

The Sensory Hubs / Cubbies were first funded using *The Care Trust* grant in 2022 and 5 more National Learning Network centres received a Sensory Pod during 2023.

### A Digital Focus

In 2023, *The Care Trust* grants played a pivotal role in supporting National Learning Network service users nationwide. From laptops to Assistive Technology Kits, Interactive Whiteboards to Dream to Drive Simulators, and Sensory/Stimulation

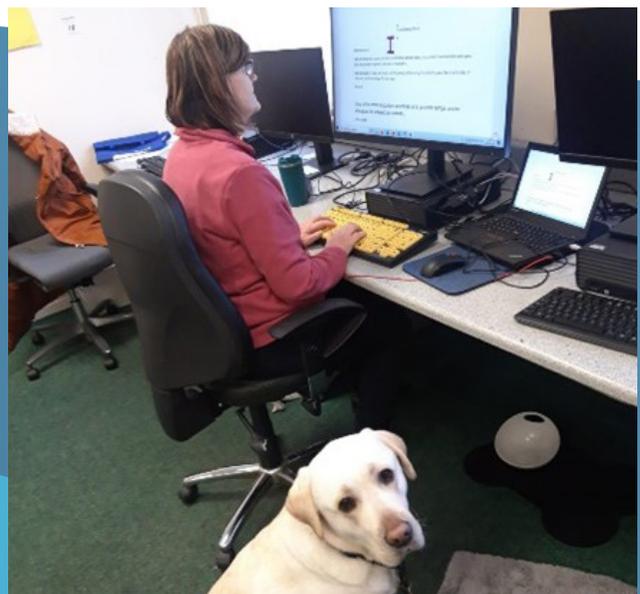
Hubs, *The Care Trust* funded over €280,000 to enhance the learning experience, ensuring that *no one is left behind* in the digital age.

Lucianne Bird, Director of Learning, National Learning Network emphasises the importance of this investment stating,

*“This investment in people is important and would not be possible without the grants from The Care Trust”.*

### Delivering Assistive Technology Kits

Assistive Technology Kits were delivered to every National Learning Network centre nationwide during the past year. These kits include items such as a jumbo hi-vis keyboard, C pens, a left-handed upright mouse, reading rulers, A4 reading overlays, pencil grips, easy grip balls, fidgeting foot bands and a lyra kneadable erase.



Pictured: Students from National Learning Network Swords and National Learning Network Ballyfermot using elements of the Assistive Technology Kits.

These were fully funded by *The Care Trust* grants. The kits ensure that there is a minimum standard of technology available to staff and students. They assist in reducing barriers to participation using assistive technology and help to build an individual's technology confidence. These are a huge addition to enhancing the student experience at centres nationwide.

John Costello, Manager at National Learning Network Swords commented, *"Staff and students were delighted to receive our new Assistive Technology Kits. Those on our "Access/ Links" course, which caters for students with Autism / ASD, find the various devices particularly helpful. The 'C Pens' which students use to scan text and read the text back to them, are invaluable."*

### Improvement Initiatives Of Facilities Meeting The Needs Of Service Users

Three major capital projects were awarded €250,000 from *The Care Trust* grant in 2023. These projects included, building enhancement work for the National Learning Network Sligo and Knocklofty Rural Resource Centre. The building extension is needed to meet the changing needs of people Rehab Group support but also to be able to welcome more people into the service. At the moment, the service is struggling to facilitate programmes because of the small size of the programmes room. This limits the service users and the opportunity to facilitate programmes for bigger groups. The extension of the building with the addition of a wheelchair accessible wet room and more programme rooms will allow Rehab Group to better meet the current support needs of all service users. Work on these projects will commence in 2024 as Rehab Group continues to ensure *no one is left behind*.



*"NLN's mission is to promote equality by providing world-class training, education and employment access services and actively influencing the creation of a more inclusive society. Each year The Care Trust plays an invaluable role in ensuring we deliver on our mission and impacts positively on the experience of many students across NLN supporting them in achieving qualifications and progression to higher levels of education and to jobs. We are very appreciative of the ongoing support and funding from Care Trust"*  
- Lucianne Bird, Director of Learning, National Learning Network



*"RehabCare through their provision of high quality services support children and adults with a variety of disabilities and complex needs to maximise their independence, community presence and participation, and to live the life of their choosing. RehabCare supports children and adults across a variety of models including, residential care, residential and outreach respite, day services and in home supports. The Care Trust directly supports our work through the many vital projects they fund and their support is hugely appreciated year on year."*  
- Gráinne Fogarty, Director of Care, RehabCare

## OUR BENEFICIARIES – REHAB GROUP

Rehab Group use of grants received from <i>The Care Trust</i>	2023 €	2022 €
Grants brought forward	116,257	259,043
Grants received from <i>The Care Trust</i>	756,810	738,584
<b>Total Grants available</b>	<b>873,067</b>	<b>997,627</b>
Grants used	2023 €	2022 €
<b>RehabCare</b>		
Greenacres Lodge- Renovation and Adaption Dawson House		246,964
Garden Renovation – Dundalk Accommodation Service	15,900	32,500
IT Equipment (33 centres)	42,642	
Sensory Pods (8 centres)	68,100	
Fixtures and Fittings (across 17 services)	94,652	
New Accommodation Service Fit-Out	73,772	
RehabCare Dundalk-Theatre Production Programme	5,000	
Arklow - Music Therapist	1,500	
<b>National Learning Network</b>		
Technology Enhanced Creative Learning Spaces		341,333
Cubbie Sensory Pods (across 5 services)	115,005	
Assistive Technology Kits (across 33 services)	54,522	
Whiteboards	11,935	
Student Laptops (100 units)	62,000	
Sensory Gardens	15,000	
Driving Simulators	7,250	
Learning Nook	9,348	
<b>Capital Expenditure to Maintain Services</b>		
Building Enhancement Works – NLN Sligo		260,573
Building Enhancement Works – Knocklofty	250,000	
<b>Total grants used</b>	<b>826,626</b>	<b>881,370</b>
<b>Grants carried forward</b>	<b>46,441</b>	<b>116,257</b>

# SPECIAL CHARITABLE PROJECTS

*The Care Trust* continued to support Special Charitable Projects in 2023 as part of this work made possible by the generosity of our Supporters we were able to make a contribution in the area of mental health in Ireland for children and adults, through our partnerships with A Lust For Life and HUGG.

## A LUST FOR LIFE



*The Care Trust* funding supports our charity partners in the excellent work they do each day. Our partner A Lust For Life (ALFL) is making an increasingly valued contribution to the positive mental health of young people across Ireland.

A Lust For Life is a multi-award-winning movement that uses content, campaigns, and events to facilitate young people to be effective guardians of their own minds – and to be the leaders who drive our society towards a better future. A Lust For Life was founded in 2017 and was set up to change how society talks about and treats mental health.

### Schools Programme

*The Care Trust* partnered with A Lust For Life again in 2023. This year *The Care Trust* grant helped support A Lust For Life to further develop its Schools Programme building on the

foundations of the work supported by *The Care Trust* in 2022.

In 2023 *The Care Trust* funded a grant of €115,000 to A Lust For Life. This follows a grant of €80,000 which A Lust For Life used to develop the programme for 1st and 2nd classes in 2022.

The need for the primary school wellbeing and resilience programme is evident. As of April 2022, 4,003 children were waiting for access to child and adolescent mental health services a 52% increase from 2021. One in three young people in Ireland experience a mental disorder by the age of 13.

## SPECIAL CHARITABLE PROJECTS – A LUST FOR LIFE



Pictured:  
The Care Trust CEO  
Christine Littlefield & A  
Lust For Life Managing  
Director Bernie Keogh

Aligned with *The Care Trust* priorities to *leave no one behind*, the objective of the programme is to empower children by giving them the tools and voice to be guardians of their mental health and leaders building a culture and society that prioritises people. A Lust For Life do this in their Schools Programme through early intervention and preventing the onset of more serious mental health difficulties. The programme equips children with the tools and skills to more effectively manage stress and anxiety. By providing young people with the resources to navigate the ups-and-downs of life. The programme effectively works in more than 1,140 schools across Ireland reaching 79,139 young people building emotional resilience, emotional literacy and emotional awareness. The programme facilitates students to lead, connect and learn through content inspired and developed by themselves.

The wellbeing and resilience Schools Programme for children in Junior and Senior Infants classes made great progress in 2023 because of

the support of *The Care Trust*. The has been developed involving students, parents and teachers as well as play therapists. So that, the content could be tailored to the unique needs and learning styles of younger children. The programme will equip teachers to lead the conversation with young children in junior and senior infants to promote wellbeing and resilience. The content will be delivered using varied resources such as video and animated resources, lesson plans, class activities and teacher toolkits to support their work.

An e-book written by a play therapist and psychologist will be a key material component of the programme. The rationale for writing a book for children in junior and senior infants is that children of this age love stories. Story time is a strong component of the classes. The connection for the children with the teacher is also really important in helping the children feel safe in their classroom environment and reading stories is a wonderful way of helping strengthen this connection. In addition to this



## SPECIAL CHARITABLE PROJECTS – A LUST FOR LIFE



Pictured:  
A Lust For Life event for  
primary school students



*"If me and my son had a row, normally he would get upset and walk away, but now I've noticed he wants to sit and talk to you about it. So, he would say ' Mum when you said this, this and this, it hurt my feelings" - 5th Class Parent*

*"Before the programme it could take days to get the information out of him in terms of what caused the bad mood. Now he seems to be a lot more willing to say ... this happened in school and that happened and I got really annoyed or I got really upset and that's why I'm in a bad mood, which makes it so much easier, because then you can address it" - 6th Cass Parent*

*"I learnt that everyone has an inner warrior" – 4th Class Pupil*

*"The programme seems to have brought in the ability to think of others and I think in doing that [my daughter] she's reflecting more on herself as well."– 4th Class Parent*



# SPECIAL CHARITABLE PROJECTS

## HEALING UNTOLD GRIEF GROUPS (HUGG)



*The Care Trust* funding enables HUGG's objective of supporting individuals who are bereaved by suicide in a safe, non-judgmental and confidential environment. Our partner HUGG is actively expanding its grief support services nationwide, with the strategic plan of providing continuous support in every county of Ireland.

HUGG is a peer support organisation. Providing a safe, confidential environment in which those bereaved by suicide can share their experiences and feelings, so giving and gaining support from each other. This is achieved through the provision of peer support groups led by trained volunteers with lived experience, telephone support, suicide bereavement training for volunteers and information on suicide bereavement via various platforms, all free of charge. The aftermath of a suicide is shocking, debilitating, surreal, and forever life-changing. It is not easy to learn to live with this loss, but HUGG is available to help.

### Peer Support Group Programme

*The Care Trust* provided a grant of €60,000 in 2023 to empower HUGG to advance its Peer Support Group programme. Objectives included increasing attendance at peer-group meetings throughout the country. This financial support also helped to increase the number of people accessing information on suicide bereavement and allowed for an uplift in telephone support to suicide-bereaved individuals. A grant was provided to support HUGG's National Suicide Bereavement Remembrance Evening in November 2023.

## SPECIAL CHARITABLE PROJECTS – HUGG

This financial support has been instrumental in creating a safe haven for individuals grappling with the profound challenges of losing a loved one to suicide. HUGG has not only met but exceeded its goal, offering a vital space for shared understanding, hope, and healing.

There is a demand for HUGG support services more than ever before as recent research indicates that as many as 135 people can be affected by a single death by suicide and between 15 and 30 people can be severely affected by a suicide. This implies that there are 70,740 people in Ireland, each year, who need some level of suicide bereavement support. With a staggering statistic that every 40 seconds someone in the world dies by

suicide. The most recent figures, provided by the Central Statistics Office (CSO), tell us that 524 people died by suicide in Ireland in 2019.

People who are suicide bereaved sometimes find it can be difficult for others who have not experienced suicide loss, including professionals, to understand what they are going through. Often the best conversations are had with peers – other people bereaved by suicide. HUGG support groups are facilitated by people who have been bereaved by suicide. The groups are open, meet fortnightly and are free of charge. Those who attend a support group do not have to speak, HUGG believe there is healing in just being with those who understand the shared experience.



Pictured:  
HUGG CEO Fiona Tuomey  
and The Care Trust CEO  
Christine Littlefield

For the period 2015–2019, the occurrence of suicides increased in



### Future Plans

Looking ahead, HUGG have identified a gap in suicide bereavement support for young people in Ireland. The National Suicide Bereavement Survey, carried out by HUGG and the National Suicide Research Foundation, showed that young adults reported poor mental well-being and were more likely to have lost a friend (45%) or classmate (20%) to suicide. Young adults experienced more physical reactions after the death and pronounced feelings of guilt and responsibility. They also reported more experiences of perceived stigma and shame.

In 2024 HUGG will facilitate a Young Adults Suicide Bereavement Training Programme. The

aim of the project is to train 8-10 young adults from across Ireland, who have been bereaved by suicide, to become HUGG Group Volunteer Facilitators. They aim to achieve this by running a bespoke residential training programme, which will take place over three days in a central location. *The Care Trust* grant will cover the cost of advertising, training, resource materials, travel, accommodation, meals and clinical support. This training event will be led by two HUGG staff, a specialist external bereavement consultant and a young adult psychotherapist.

While attracting young people to engage can be a challenge, careful segmented marketing, specifically targeting this age group will be key to the success of this project.



*"Support of any kind helps bring us one step closer to making our mission a reality. It means we can continue to support the thousands of people across Ireland, whose lives have been devastated by the suicide of loved ones.*

*Continued efforts are needed to ensure those bereaved by suicide are aware of available services, as well as face-to-face and online opportunities. To increase awareness, peer support needs to be identified as part of a range of supports available in any future standardised processes of outreach to people bereaved by suicide.*

*We are hugely grateful to The Care Trust for their support which has enabled us to provide a lifeline to hundreds of suicide bereaved people across Ireland, it is truly life-saving work."*

Fiona Tuomey, CEO, Healing Untold Grief Groups



# In their own words:

## Derek's Story

"I lost my wife Mairead to suicide in June 2021. The grief and suffering this caused to me and my family is impossible to describe. I joined HUGG about 6 months after and it has been a great help. Nothing will ever bring her back but it has been a great help to sit and chat with people with similar experiences. It's just a safe place where you can open up and say how you're feeling without fear of judgement or criticism. Everyone there has lost a loved one and are suffering the same as me.

While I am lucky to have 2 great sons to talk to, they are living abroad so it's great to meet face-to-face with people who understand what I'm going through. So, if I feel the need to talk about anything I know I have a safe place to do so every 2 weeks and can save it till then. It's also very important to let others talk and listen to their experiences, which does actually help me too as it's a shared empathy."

Derek, Limerick

*"I was feeling totally alone and the pain of losing my [person] was unbearable. I wanted the pain to end. HUGG saved my life."*

Anonymous

# THE CARE TRUST PRIZE DRAWS 2023



The Toyota Yaris Hybrid was our prize car for 2023 and we had 12 lucky winners from 7 different counties, Dublin (4), Laois (2), Tipperary (2), Leitrim, Donegal, Mayo and Cork.

We also had 252 cash-prize winners during the year, representing all 26 counties. Full details are included in the Statutory Return to An Garda Síochána section of this Annual Report

## Our 12 lucky Prize-car Winners in 2023 were:

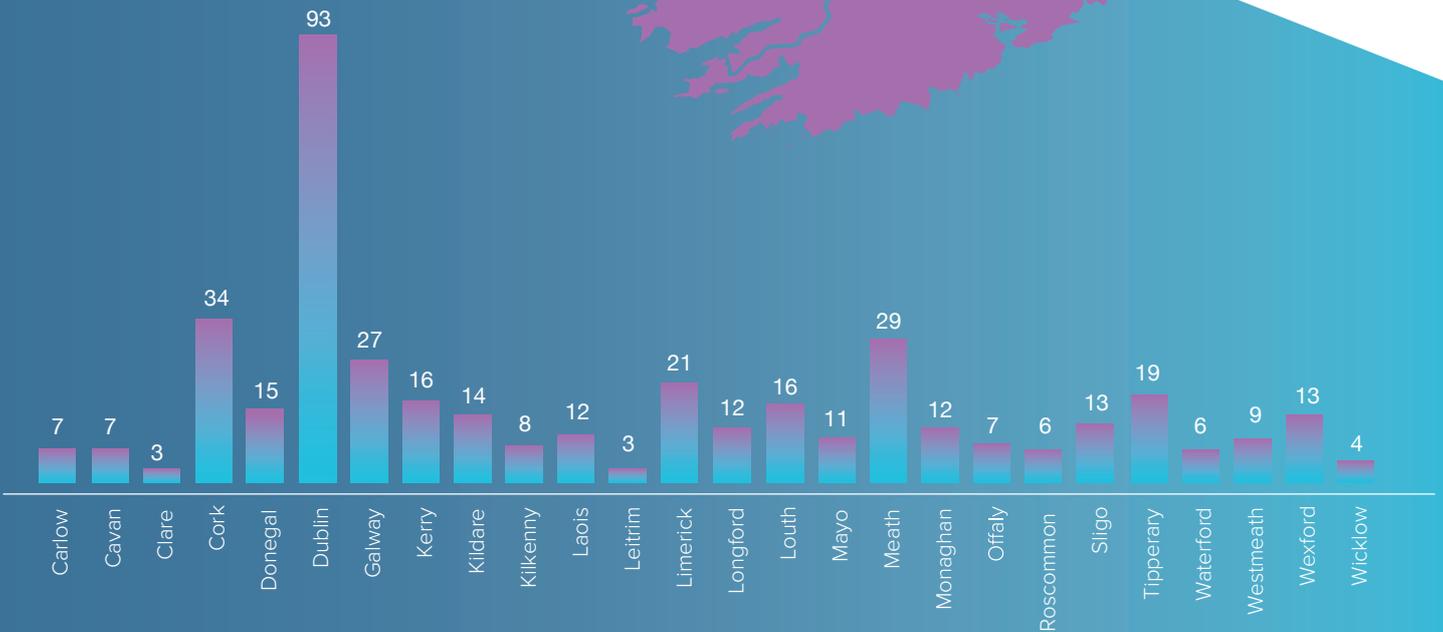
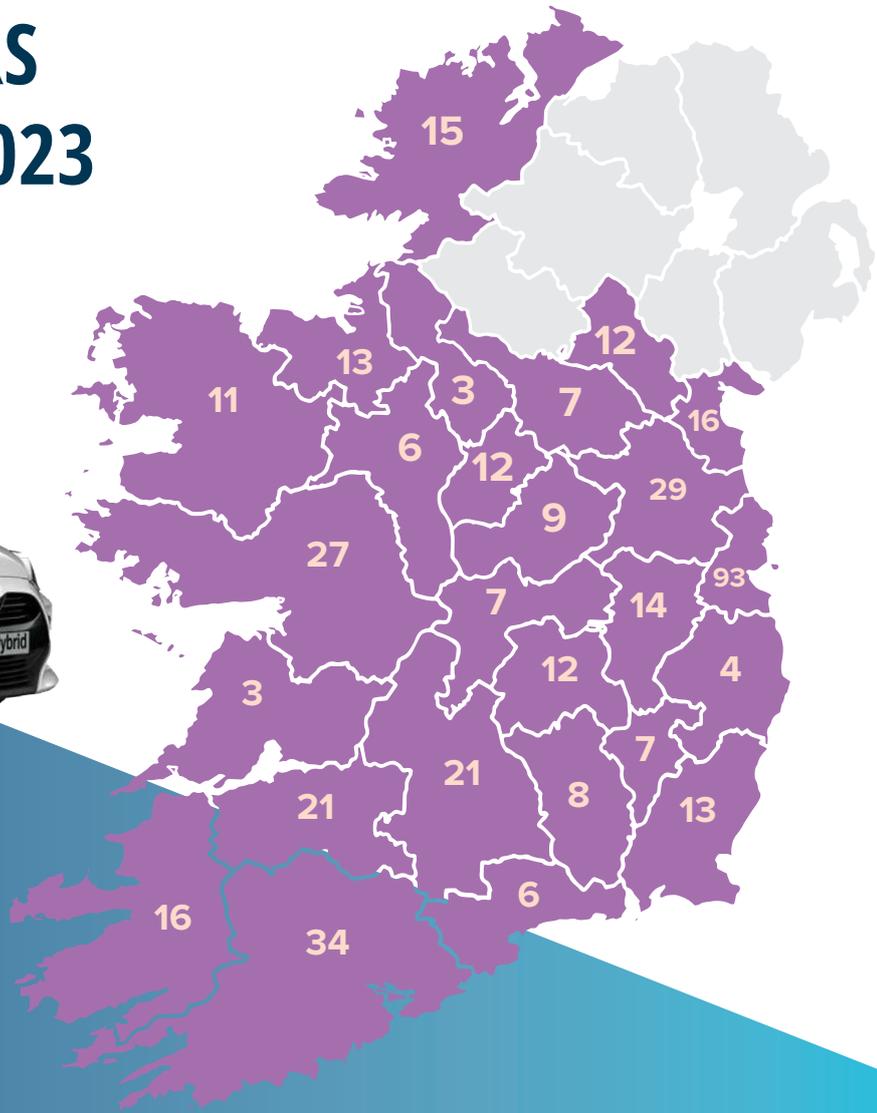
January	Richard McMullen, Co Dublin
February	Robert & Heather Frizzell, Co Laois
March	Bernadette O'Dwyer, Co Tipperary
April	Karen Gainford, Dublin 24
May	Eileen Sheeran, Co Dublin
June	Michelle Daly, Dublin 15
July	Pat Devaney, Co Leitrim
August	Fiona McDaid, Co Donegal
September	Michael Brown, Co Mayo
October	Anne Peacock, Co Laois
November	Pat Mangan, Co Cork
December	Michael Healy, Co Tipperary



Pictured:  
Car winner Anne Peacock from Abbeyleix,  
Co. Laois with Caroline Downes from  
The Care Trust.

LEAVE NO ONE BEHIND

# 420 CAR WINNERS FROM 2011 TO 2023



# THE CARE TRUST GOVERNANCE 2023



Pictured:  
Guest Speaker Bryan Nolan  
and Marie McKeon from  
HUGG at HUGG Event

**HUGG**  
HEALING UNTOLD GRIEF GROUPS

There is Hope, there is Healing,  
there is HUGG



Nationwide support groups  
led by trained volunteers with  
a lived experience of suicide

[www.hugg.ie](http://www.hugg.ie) [support@hugg.ie](mailto:support@hugg.ie)  
01 513 4048

Donate



HUGG (Healing Untold Grief Groups): Registered Charity No. 20204480,  
Company Registration No. 640420, CHY (Revenue) No. 22421

# THE CARE TRUST BOARD



**Sean McCormack**  
**Chairperson**  
(29 September 2022 - present)

Sean McCormack is a Chartered Surveyor and former Head of the Real Estate Advisory Unit in Bank of Ireland, an independent team of Chartered surveyors with responsibility for property collateral valuation risk and strategy.

Sean joined Bank of Ireland in 2012 following a 25-year career in the property advisory industry holding various roles including that of Head of Professional Services, Head of Commercial Business in DTZ Sherry FitzGerald in addition to running his own advisory firm. Sean previously specialised in valuation and rent review advisory and dispute resolution for commercial investment property and development land.

Sean is a Fellow of the Society of Chartered Surveyors in Ireland (SCSI) and The Royal Institution of Chartered Surveyors (RICS). Sean is a Past President of the SCSI (2009/10). He previously served as Hon. Secretary and Committee member of the Institute of Arbitrators Irish Branch. Sean joined the Board of CRC in January 2020 and is the Chair of the Capital Projects and Infrastructure Committee (CPIC).



**Ann Duffy**  
**Vice-Chairperson**  
(29 March 2022 - present)

Ann Duffy is a Chartered Accountant by profession and worked with Fyffes, a leading international producer, importer and distributor of tropical produce, for over 25 years, latterly as Director of Corporate Affairs. She is a member of the Institute of Directors having successfully completed the Chartered Director Programme with the award of a Certificate and Diploma in Company Direction. Ann is currently a member of the Financial Services and Pensions Ombudsman Council and sits on its Audit Committee. Ann recently stepped down as a Director of Rehab Group, following completion of two terms. She previously served two terms as an external member of the Trinity College Dublin Audit Committee.

# THE CARE TRUST BOARD



**Robert Barker**  
(29 September 2021 – present)

Robert Barker joined the Board of Rehab Group in September 2017. He served on the Audit and Risk Committee as an external member for the previous year. He retired from Rehab board in September 2023 but remains as their appointee on the board of *The Care Trust*. He is a Fellow of the Association of Chartered Certified Accountants and an Associate of the Institute of Taxation of England and Wales. Robert was, until his retirement, a tax partner in KPMG, specialising in Financial Services. Since retirement, he has been involved with a number of charitable organisations apart from Rehab Group. These include Sail Training Ireland (where he is a Director), Irish Cruising Club Events Management CLG (Director) and is the Parish Recorder for St Andrews Church, Malahide. His interests include hiking, theatre, reading and sailing.



**Críona Cullen**  
(16 November 2023 – present)

Criona Cullen has extensive experience in the not-for-profit sector, having worked in senior fundraising positions in a number of charity organisations over a 25-plus year period. Her roles have included Fundraising Manager, Temple St. Children's Hospital, Head of Development, National Gallery of Ireland, Head of Fundraising and Communications, Our Lady's Hospice and Care Services and Interim Head of Fundraising, Irish Heart Foundation. Críona is a member of Rehab Group Board. She has worked with a number of other charities on a consultancy basis and has a Masters degree in Ethics and Corporate Responsibility.

# THE CARE TRUST BOARD



**Joseph McGrath**  
(28 July 2021 - present)

Joe is a retired lecturer from the Technological University of Dublin where he specialised in services marketing. He is former President of Sports in Dublin Institute of Technology. Joe is the founder and Chief Executive of all-Ireland Student Charity, Students 10K for Chernobyl 2000-2013. This charity created many innovative programmes in Belarus for disabled young people which are replicated by other international humanitarian organisations. He has served with the International Fund for Ireland's Wider Horizons Programme in the early stages of the Peace Process in Northern Ireland. Joe has served as Group Leader in AnCo (now SOLAS) in the External Training Division. His specialist skills include Education and Training, Strategic Planning and Marketing and Management. Joe's interests are: Outdoor activities, Fitness, Rugby, Reading, Cooking, Travel, Music, Creativity, and Entrepreneurship and Voluntary organisations. Joe's education includes an MBA, BSc in Management, and he is a member of the Marketing Institute of Ireland.



**Ziva Newman**  
(23 January 2017 - 01 February 2024)

Ziva Newman is an experienced professional with a strong background in the commercial and not-for-profit sectors. After nine years in the corporate world, she joined the not-for-profit sector. Ziva joined CRC as Head of Philanthropy and Partnerships in December 2016. Prior to this, she worked for the Dublin City University Educational Trust and the international UK-based charity Interserve. Her areas of interest are higher education, children and adults with physical and intellectual disabilities, good governance, leadership and corporate fundraising. Ziva holds a BA in International Relations from the American College Dublin, an MA in Politics from University College Dublin and is a PhD candidate in Political Economy with University College Dublin. She has a Diploma in Fundraising and Management from Charities Institute Ireland.

# THE CARE TRUST BOARD



**Kathleen Vickers**  
(25 March 2020 - 23 February 2024)

Kathleen Vickers was appointed to the Board of Rehab Group in December 2019. Her background is in social work and she has worked in the disability sector for most of her career. Kathleen has previously worked in management for NCBI and Cheshire Ireland overseeing community-based, residential, respite and day services. She currently works in health and social-care consultancy and has a particular interest in effective board and operational governance and active citizenship for people with disabilities.



**Tom Fleming**  
(23 November 2014 - 16 November 2023)

Tom Fleming was appointed Chairperson of *The Care Trust* on 26 January 2022. He joined Volkswagen Group Ireland as Director of Human Resources in 2011. He has a Business Degree from Dublin City University, a post-graduate qualification in the Psychology of Organisational Development and Change from Herriot-Watt University, Edinburgh and is a member of the Chartered Institute of Personnel and Development for over 25 years. Tom spent 14 years in the UK in various human resources and operational roles with leading multinational organisations, including Alstom, PepsiCo, B&Q and Jewson. He joined Diageo in 2001, spending eight years in senior human-resource and commercial roles. He also worked as an organisation-development consultant in Ireland and the UK.



**Edel O'Connell**  
(25 November 2020 - 16 November 2023)

Edel O'Connell is a communications specialist with 15 years' experience working in roles requiring the development and implementation of communications strategies, digital marketing, journalism, crisis communications, lobbying and public relations. Edel has worked with a number of corporate, non-profits and SMEs, devising and executing a series of high-profile advocacy, public awareness and lobbying campaigns, such as the return of Discretionary Medical Cards to hundreds of children with Down syndrome and the delivery of a National Dementia Strategy. She holds a Master's Degree from University College Cork and a Diploma in Journalism and Communications from the Editorial Centre in London. Edel is currently working as Head of Communications, Public Affairs and Fundraising with Rehab Group. Previous roles include the Alzheimer's Society of Ireland and Fuzion Communications Ltd. A former award-winning journalist, Edel has also worked for a number of regional and national publications, including the *Irish Independent*, *Irish Examiner* and *Evening Echo* in Cork.

# BOARD DIRECTORS & COMMITTEE MEMBERS IN 2023

Board				
Directors		Appointed	Resigned	
Sean McCormack	CRC	29-Sep-22		Chairperson Board (16 Nov 2023 to date)
Ann Duffy	RG	30-Mar-22		Vice - Chairperson (16 Nov 2023 to date)
Tom Fleming	CRC	23-Nov-14	16-Nov-23	Chairperson Board (26 Jan 2022 - 16 Nov 2023)
Kathleen Vickers	RG	25-Mar-20		Vice - Chairperson Board (30 Mar 2022 - 16 Nov 2023)
Robert Barker	RG	29-Sep-21		
Joe McGrath	CRC	28-Jul-21		
Ziva Newman	CRC	23-Jan-17		
Edel O'Connell	RG	25-Nov-20	16-Nov-23	
Nominating Shareholder	RG CRC			Rehab Group Central Remedial Clinic

Audit Committee				
Members		Appointed	Resigned	
Robert Barker		26-Jan-22		Chairperson Audit Committee (11 Mar 2022 - to date)
Tom Fleming		26-Jan-23	10-Mar-23	
Edel O'Connell		26-Jan-23	16-Nov-23	
Kathleen Vickers		26-Jan-23		

Governance Committee				
Members		Appointed	Resigned	
Ann Duffy		28-Jul-22		Chairperson Governance Committee (28 Jul 2022 to date)
Tom Fleming		28-Jul-22	26-Jan-23	
Joe McGrath		26-Jan-23		
Ziva Newman		26-Jan-23		

Remuneration Committee				
Members		Appointed	Resigned	
Sean McCormack		26-Jan-23		Chairperson (26 Jan 2023 to date)
Tom Fleming		27-Jan-15	16-Nov-23	Chairperson Remuneration Committee (27 Jan 2015 -16 Nov 2023)

# MEETING ATTENDANCE IN 2023

Board	26-Jan	30-Mar	23-May	27-Jul	28-Sep	16-Nov				
AGM			23-May							
Audit Committee							23-May	08-Nov		
Governance Committee										17-Jul
Remuneration Committee									15-Feb	

Board	AC	RC	GC
Attendance	Attendance		

## Board Directors

Sean McCormack	✓	✓	✓	✓	✓	✓			✓	
Ann Duffy	✓	✓	✓	✓	✓	✓				✓
Tom Fleming	✓	✓	✓	✓	✓	✓	✓		✓	
Kathleen Vickers	✓	✓	✓	X	X	✓	X	✓		
Robert Barker	✓	✓	✓	X	✓	✓	✓	✓		
Joe McGrath	✓	✓	✓	✓	✓	✓				✓
Ziva Newman	✓	✓	✓	✓	✓	✓				✓
Edel O'Connell	✓	✓	✓	✓	X	✓	X	✓		

## In attendance

## Executive

Senan Mullins	Chief Executive	✓	✓	✓	✓	X	X	✓	X	✓	✓
Eddie Banville	Dir. Lottery Ops. & Marketing	✓	✓	✓	✓	✓	✓				
Philip McCabe	Dir. Finance & Administration	✓	✓	✓	✓	✓	✓	✓	✓		✓

## Consultant

Ciara O'Dowd	Governance Advisor								✓		✓
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## Auditors

Azets Ireland Ltd (formerly PKF O'Connor, Leddy & Holmes Ltd)

Keith Doyle	Audit Partner								✓	✓	
T Kelley	Consultant								✓		
Gareth O'Leary	Audit Manager								X	✓	

# THE CARE TRUST BOARD AND COMMITTEES



Board	
Responsible for	<ul style="list-style-type: none"> <li>• Advancing charitable purpose</li> <li>• Exercising control</li> <li>• Being accountable and transparent</li> <li>• Working effectively</li> <li>• Leading people</li> <li>• Behaving with integrity</li> </ul>
Standard Board Agenda items	<ul style="list-style-type: none"> <li>• Establish quorum</li> <li>• Notice of any conflicts of interests</li> <li>• Present and approve minutes</li> <li>• Review management reports</li> <li>• Review complaints and risk and fraud registers</li> <li>• Review and approve Committee recommendations</li> <li>• Appointment of directors and committee members</li> </ul>
2023 Goals achieved	<ul style="list-style-type: none"> <li>• Completed annual governance review</li> <li>• Appointed new Chief Executive</li> <li>• Proposal for fundraising strategy including a Special Charitable Projects strategy</li> </ul>
Objectives for 2024	<ul style="list-style-type: none"> <li>• Monitor KPIs set down in business plan for 2024</li> <li>• Led by the new Chief Executive, conduct new strategic plan for the charity</li> <li>• Incorporate new strategic plan into the 2025 business plan</li> </ul>

## THE CARE TRUST BOARD AND COMMITTEES (continued)

### Audit Committee

Responsible for	<ul style="list-style-type: none"> <li>Oversight and review of internal and external audits</li> </ul>
Goals achieved in 2023	<ul style="list-style-type: none"> <li>Review the production of the Annual Report 2022</li> <li>Shortlisted for Published Accounts Awards</li> <li>Reviewed the audit findings from the 2022 external audit and presented the recommendations to the Board</li> <li>Unqualified audit report for 2022</li> <li>Met with auditors and management to plan the 2023 audit</li> </ul>
Objectives for 2024	<ul style="list-style-type: none"> <li>Review production of the Annual Report 2023</li> <li>Meet with auditors post 2023 audit and review findings and results of the 2023 external audit</li> <li>Clean audit report</li> <li>Meet with Auditors in advance of the 2024 audit programme</li> </ul>

### Remuneration Committee

Responsible for	<ul style="list-style-type: none"> <li>Set and review remuneration of the Chief Executive and the Senior Management Team and oversight of all staff remuneration</li> </ul>
Goals achieved in 2023	<ul style="list-style-type: none"> <li>Approved remuneration for Chief Executive and the Senior Management Team while reviewing all staff remuneration</li> </ul>
Objectives for 2024	<ul style="list-style-type: none"> <li>Continue to set and approve remuneration for Chief Executive and the Senior Management Team and review all staff remuneration</li> <li>Ensure remuneration disclosures in the 2023 financial statements are appropriate and in accordance with the charities SORP 2019</li> </ul>

### Governance Committee

Responsible for	<ul style="list-style-type: none"> <li>Ensure good corporate governance</li> <li>Implement CRA governance code</li> </ul>
Goals achieved in 2023	<ul style="list-style-type: none"> <li>Updated Governance Handbook</li> <li>Completed Board Evaluation Report</li> <li>Shortlisted for Carmichael Good Governance Awards</li> </ul>

# RISK ASSESSMENT AND CONTROL

The Board of *The Care Trust* regularly assesses the impact and probability (consequence) of all risks that apply to the charity. The risk score is then adjusted for the relevant control level to provide a Residual Risk Level. The Risk Register is regularly presented at Board meetings and action plans are in place for risks rated as critical.

The Risk Register was prepared in line with ISO 31000: 2009: Risk Management – Principles and Guidelines. It uses a basic numerical score (3/2/1) to calculate risk levels.

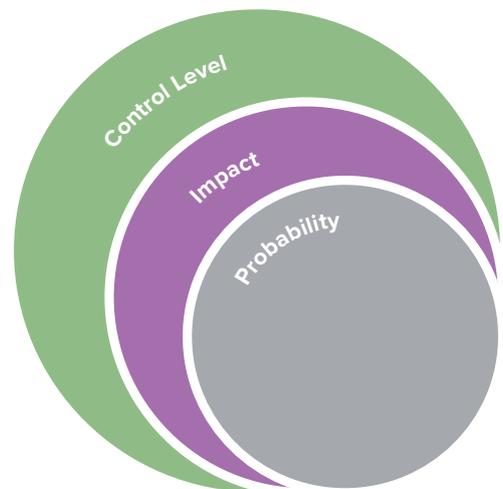
Residual Risk Level (1 - 27)						
Consequence (1 - 9)			Control level (1 - 3)			
<b>Probability</b>		<b>Impact</b>				
rare	1	moderate	1	strong	1	
unlikely	2	major	2	adequate	2	
possible	3	critical	3	weak	3	
					low risk	1-6
					moderate risk	8-12
					high risk	18-27

Example of scoring:

Fraud: Probability (2), Impact (3), Control level (2)

Consequence:  $2 \times 3 = 6$

Residual risk level:  $6 \text{ (Consequence)} \times 2 \text{ (Control level)} = 12$



## RISK ASSESSMENT AND CONTROL (continued)

### THE CARE TRUST PRIORITY RISKS 2023

Top 6 Priority Risks	Impact	Probability	Control Rating	Residual risk level score	Mitigations
1 Fundraising representatives recruiting, retaining and an aging profile	3	3	2	<b>18</b>	Investment in fundraising training, regular meetings with feedback from the public
2 Loss/unplanned absence of key staff. Succession planning	3	3	2	<b>18</b>	CEO & Dir Lottery Operations & Marketing replaced by new appointees
3 Failure of new fundraising initiatives	2	3	2	<b>12</b>	Board support; Supporters loyalty - strong base
4 GDPR breach	2	3	2	<b>12</b>	Adherence to communication preferences, password protected and encrypted systems, staff training, adherence to and awareness of GDPR
5 Reputational damage	3	2	2	<b>12</b>	Shareholder support; detailed Annual Reports; PR support
6 Fraud	2	3	2	<b>12</b>	Fraud register; internal and external audits, audit committee reviews

# TRUSTEES' REPORT

## Introduction

The Directors of *The Care Trust* Designated Activity Company (*The Care Trust*) are its Trustees and we present this report and the audited financial statements of the Company for the year ended 31 December 2023. Our report incorporates statutory requirements as outlined in the Companies Act 2014. It also includes reporting requirements under the Statement of Recommended Practice (SORP). This SORP is for charities preparing accounts in accordance with the Financial Reporting Standard applicable in the Republic of Ireland (FRS 102) (effective 1 January 2019).

Although mandatory in the UK, the adoption of the Charities SORP (FRS102) is not mandatory in Ireland. However, we have adopted its recommendations and disclosures to enhance the information and transparency of this report and of the financial statements.

The primary purpose of the Trustees' Report is to ensure that *The Care Trust* charity is accountable to its stakeholders for the stewardship and management of the funds it holds on trust. In preparing this report, we seek to fulfil the information needs of the primary users and to provide a fair, balanced and understandable review of *The Care Trust* operations; how it is structured, its governance and management, its legal purpose, objectives and activities, its achievements and performance, a financial review and plans for future periods.

The responsibility for preparing this report rests with the Directors of *The Care Trust*, and although we have sought the assistance of management in its drafting, we the Directors have approved the final text of this report.

## Structure, Governance and Management

### Structure

*The Care Trust* has share capital divided equally between two Shareholders: CRC and Rehab Group. The governing document is *The Care Trust* Constitution and it states that the shares rank "pari passu" (of equal standing) between Rehab Group ("A" shares) and CRC ("B" shares).

*The Care Trust* is a registered charity in Ireland, CHY13691, CRA 20043285 and has been granted charitable status under sections 207 and 208 of the Taxes Consolidation Act, 1997.

### Governance and Management

*The Care Trust* Constitution is the overarching document for appointment of Directors and voting procedures. This document sets out the objects and powers of the charity, which is governed by a board of Directors with a Chairperson. Under the Constitution, the Directors are nominated in writing by the respective shareholder. A quorum of two Directors, one from each shareholder, must be present for each board meeting and the Chairperson is not entitled to a casting vote, should disagreements arise.

The A and B Directors may agree to the appointment of an independent Director or Directors, subject to the governing documents.

Directors are appointed for a three-year term. A Director may be appointed for not more than three terms of three years. Directors are

Non-Executive and receive no remuneration for their duties. Details of Directors' expenses are disclosed under staff costs (Note 9) to the financial statements.

In 2023, the Board met every two months, commencing in January. At the start of each meeting the requisite quorum is confirmed and any potential conflicts of interest and/or conflicts of loyalty are declared. Once completed the meeting advances. *The Care Trust* conflicts of interest and conflicts of loyalty policy is discussed and approved by the Board each year.

**Committees of the Board**

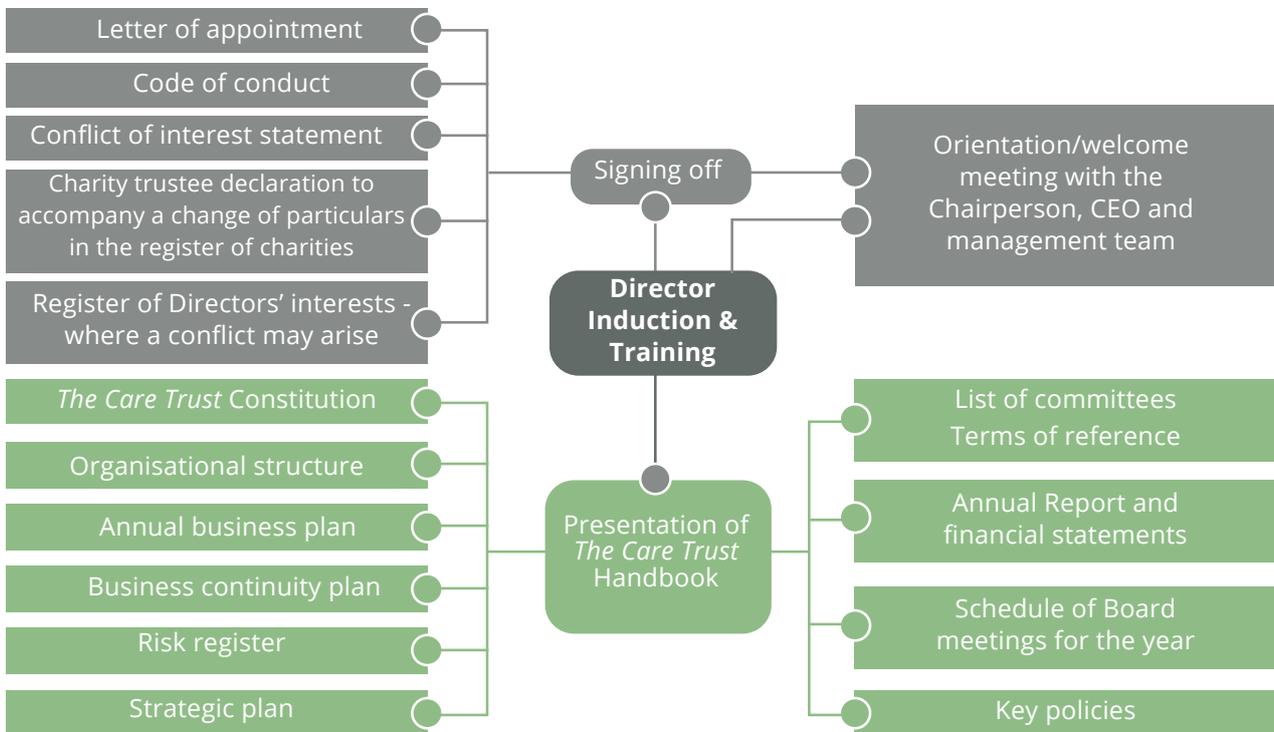
The following Committees report to the Board:

- Remuneration
- Audit
- Governance

A summary of Board and Committee members, with dates of meetings and details of attendees are detailed separately in this Annual Report, under Governance.

**Director Induction and Training**

The Board of *The Care Trust* provides a comprehensive induction process for each Board appointee to ensure each new Director is properly informed on how *The Care Trust* and the Board function. This assists the new Director to play a full part in discussions and decision making. The induction programme includes an overview of the role and responsibilities of the Board and individual Board members. It also outlines the operational and strategic objectives of *The Care Trust*. The induction programme is tailored to individual appointees, taking time commitments and required skills' development into account. The induction covers a range of topics depicted below:



*The Care Trust* conducts an annual review of its corporate governance each year. Following review and approval by the Board, *The Care Trust Handbook* is re-issued to all Directors and staff.

# LEAVE NO ONE BEHIND

## Related Party Transactions

*The Care Trust* is an associate Company of both CRC and Rehab Group. The Beneficiaries of grants from *The Care Trust* in 2023 were CRC, Rehab Group, and under our umbrella of Special Charitable Projects, grants were issued to two further charities: A Lust For Life and Healing Untold Grief Groups (HUGG).

## Strategy

*The Care Trust* fundraises through the operation of a monthly draw under an annual licence issued by the District Court. Supporters typically pay by monthly direct debit and prize winners are notified directly. Monthly prize draw results are emailed to Supporters and posted on *The Care Trust* website.

In November 2023 the Chairperson stepped down as was required under *The Care Trust* Constitution, having completed the maximum three terms of three years.

During 2023, Senan Mullins stepped down as Chief Executive and in November a new Chief Executive, Christine Littlefield, was appointed. The last strategic review was completed in 2018 and the Board wanted to have the new Chief Executive *in situ* before embarking on a fresh strategic review. This review will take place in 2024 and will review not just the fundraising function and its remit but also the relationships between the charity and its Shareholders and stakeholders, the corporate structures and the entity's brief in the wider CRC / Rehab landscape.

The Director of Lottery Operations and Marketing, Eddie Banville, was due to retire at the end of 2023 but stayed on until early February 2024, to provide some overlap and continuity with the new Manager of Lottery Operations and Marketing, Lisa Murphy. With such a loss of collective experience in the organisation, it is an appropriate time for a refresh of the strategic direction of the charity.

This review is progressing in 2024 with the Chairperson, Vice-chairperson and new Chief Executive committed to completing the strategic plan in good time for new initiatives and changes to be included in the business plan for 2025.

## Business and Performance Review

Income in 2023 was €3,618,358 (2022: €3,534,905) an increase of €83,453 (2.4%).

This was aided by new Supporters joining at higher monthly amounts, typically at €21 and €25 monthly mandates and the success of the fundraisers in ensuring Supporter numbers were maintained and slightly increased over the year.

Prize fund income is the bulk of the income line and was €3,537,257 (2022: €3,441,715) an increase of €95,542 (2.8%).

Non prize fund income fell in the year as most new Supporters were prize draw members due to the focus by fundraisers on the prize draw as a unique offering. Non prize fund income was €81,101 (2022: €93,190) a decrease of €12,089 (13.0%).

Prize costs in 2023 at €307,400 (2022: €337,984) were significantly reduced, with a saving of €30,584 (9.0%) following a further restructuring of the prize draw, with the introduction of a cash option for car winners. The Gaming and Lotteries (Amendment) Act 2019 limits prize draw costs to 75% of lottery income. In 2023, prize costs were 8.7% (2022: 9.8%) of lottery income.

Expenditure on "raising funds: other direct costs" was €826,788 (2022: €772,365) an increase of €54,423 (7.0%) on 2022. The Gaming and Lotteries (Amendment) Act 2019 limits direct fundraising costs to a maximum of 25% of lottery income. In 2023, direct costs were 23.4% (2022: 22.4%). This is an area of concern for *The Care Trust*, as fundraisers costs have increased but lottery income has not

grown sufficiently to stabilise or reduce this key percentage. A renewed focus on retention strategies and Supporter communication is underway in 2024.

Expenditure on support costs allocated to raising funds in 2023 was €793,863 (2022: €730,261) and increase of €63,602 (8.7%). This was mainly due to increased costs for fundraisers following a successful year on the doorstep in recruiting new Supporters.

Grants allocated in 2023 were €1,688,620 (2022: €1,652,168) a small increase of €36,452 (2.2%). The Gaming and Lotteries (Amendment) Act 2019 specifies that beneficiary amounts must be greater than 25% of lottery income. In 2023 grants to Beneficiaries were 47.7% (2022: 48.0%) of lottery income.

The Chart "Income (Lottery & Non Lottery) and costs 2023 v 2022" shows the movement in the main expenditure headings in the financial statements.

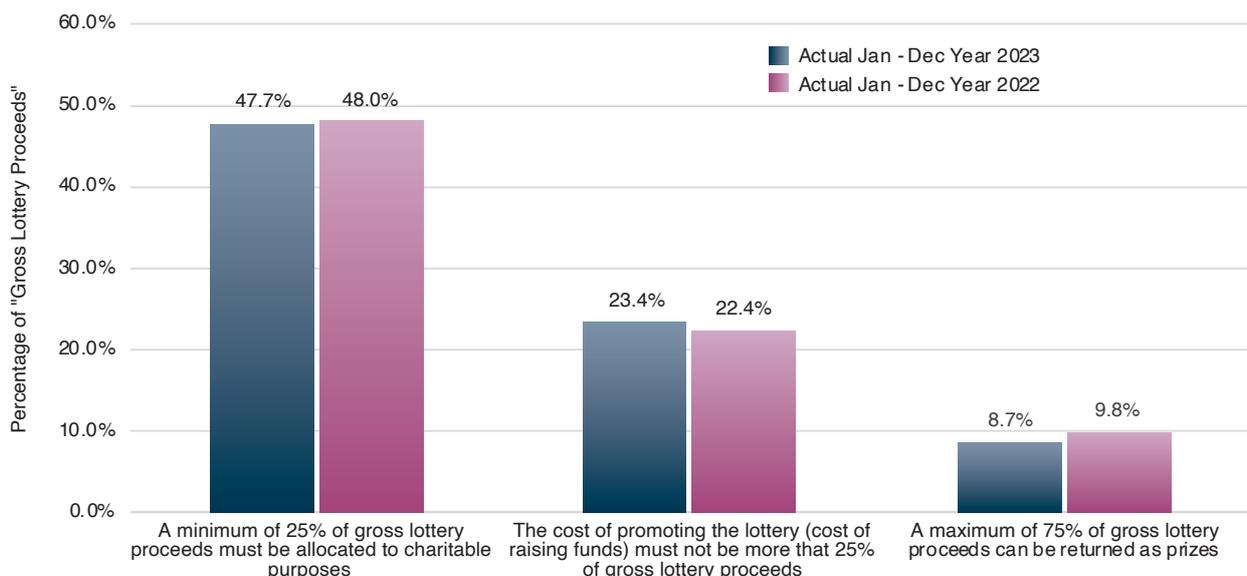
The weekly cap on prize draws remains at €30,000. *The Care Trust* monthly draw is for a Toyota Yaris Hybrid. There is no provision in the legislation for a monthly prize draw cap for those entities like *The Care Trust* operating a monthly prize draw.

In 2023, the public once again were hugely supportive of our Beneficiaries, CRC and Rehab Group and also of our Special Charitable Projects: A Lust For Life, and HUGG.

The performance review below outlines the main outgoings for 2023 against 2022 and presents a picture of the comments made above on slight increases in costs other than the prize costs. The small increase in grants to Beneficiaries was possible due to a stronger income line and a reduction in prize costs.

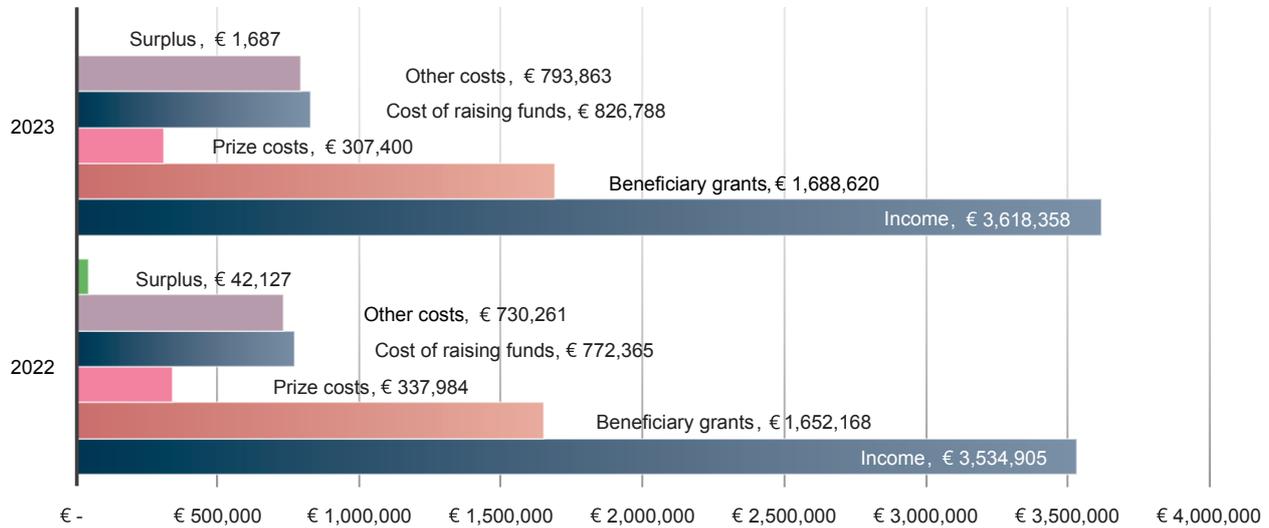
A summary of the charitable grants reveals an increased grant allocation to the two main Beneficiaries and the change in profile of the Special Charitable Projects. The Mater University

**Key performance indicators against lottery income under The Gaming and Lotteries (Amendment) Act 2019**



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## Income (Lottery & Non Lottery) and costs 2023 v 2022



## Performance review 2023 v 2022



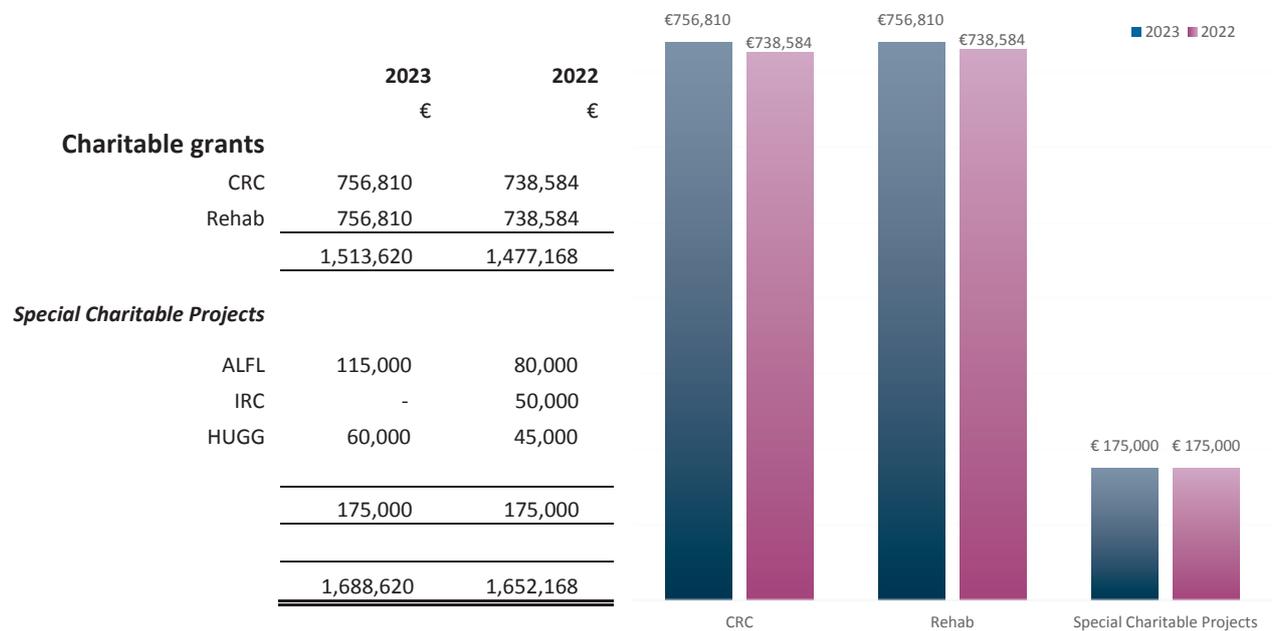
Hospital (MMUH) ended its fundraising agreement with *The Care Trust* on 30 April 2021 and the balance of the annual allocation was allocated to A Lust For Life and HUGG. In 2023, the Special Charitable Projects allocation of €175K was again used to support A Lust For Life and HUGG.

The Supporter base remained stable in 2023 due to the continuing support on the doorstep. Early in 2023 householders faced uncertainty in the economy, with increasing costs of fuel and

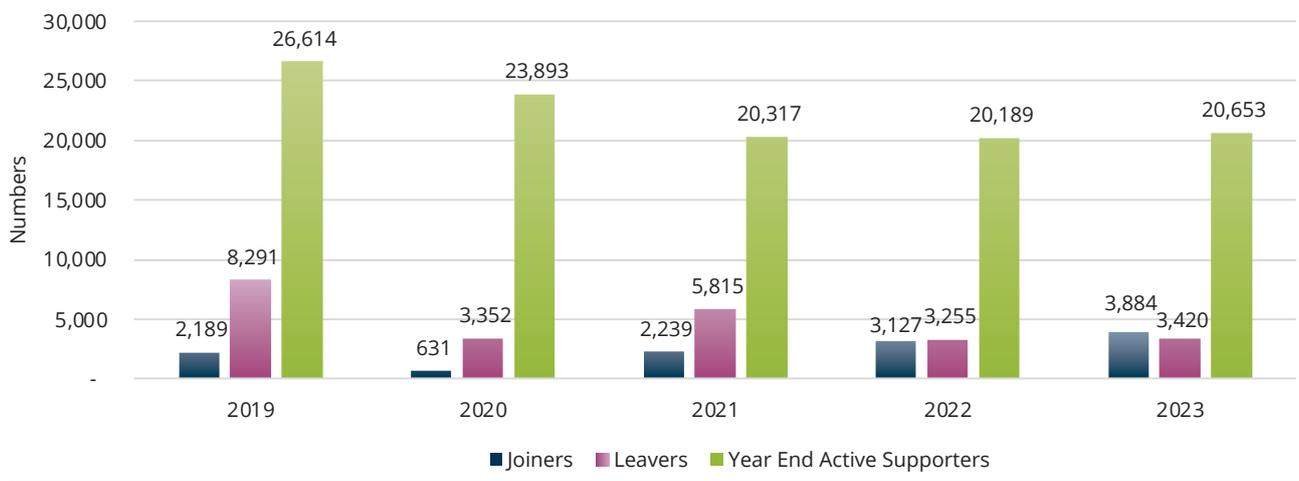
heating. Despite this ongoing uncertainty, the public have continued to be hugely supportive of our fundraisers and of our Beneficiaries.

The December snapshot of Supporter giving, reveals the make-up of the main contribution amounts received from Supporters in December 2023 compared with December 2022. It reveals the move by new Supporters to a higher monthly payment without any discernible weakening in support-persistency.

**Charitable grants 2023 v 2022**



**Supporter base 2019 - 2023**

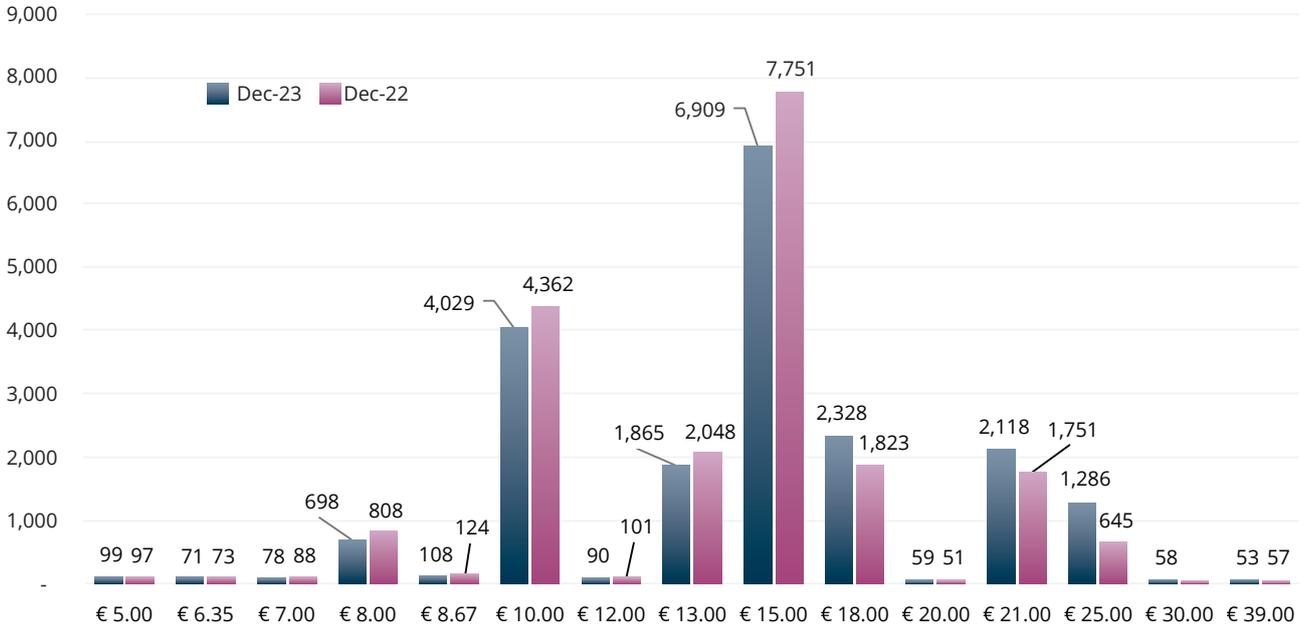


As draw tickets are issued at 1 cent, there is full value for money and parity of treatment in the draw for all Supporters. For a number of years the standard monthly direct debit contribution was €18, per month and prior to that, €15 and then €13. Earlier still it was at €10 per month. More recently our fundraisers have sought monthly commitments of €21 and €25. All of this is reflected in the December payment snapshot.

Each month, the draw results are emailed to those Supporters with email addresses, about one third of the Supporter base, and increasing each year. Traditionally this communication provided information on the draw winners and an appeal for existing Supporters to increase their monthly contribution. For 2024, this monthly communication is being switched to a quarterly contact where the work of the Beneficiaries is highlighted by individual stories

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## Supporter payments Dec 2023 v Dec 2022 (no.s > 50)



with the focus on where Supporter funds are being utilised. Draw results continue to be made available on the website and through social media channels.

A review of the last five years shows the income line in decline for a number of years but stabilising in 2022. The 5-year review highlights the impact of Covid-19 and its interruption of fundraising operations in 2020 and 2021. However, in 2023, despite the anxiety around the domestic and global economy, the support from the public to our fundraisers was very positive. The refocus by the charity on the core business was important, after the distraction of two years with trials of online initiatives. There was a renewed focus on the fundraising team. In 2023 most fundraisers had adjusted to the

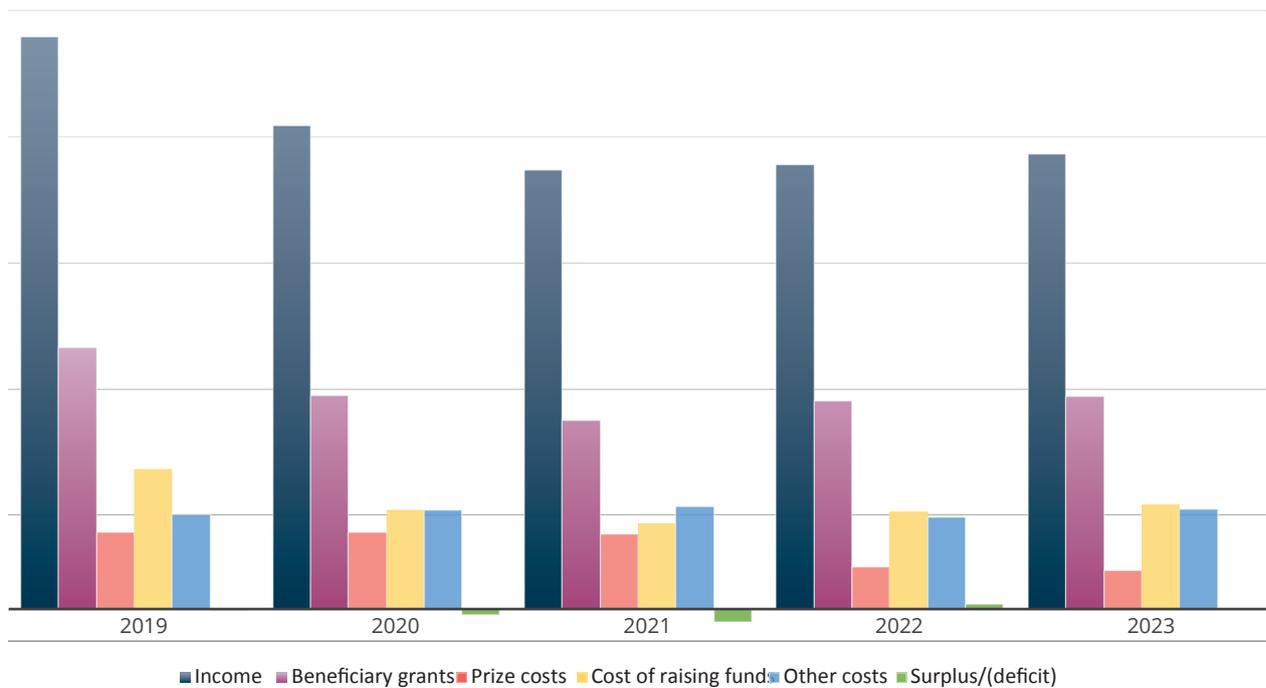
online mandate enrolments introduced in 2022, and the use of electronic hand-held devices. This ensured timely data input, enabling us to have new Supporter details recorded on our systems seamlessly and securely. It also eliminated the risks and handling costs associated with paper mandates.

The diagram "Income and costs" for the years 2019 to 2023, shows a small but steady income growth in 2022 and 2023, after a number of years of decline, due to Covid-19 and the cessation of the cash collections. The diagram also displays the adjustment to the prize costs in 2022 and how this has afforded an increase in the amounts for Beneficiaries and enabled a small surplus for the years 2022 and 2023, after three years of deficits.

Key performance indicators

	2019	2020	2021	2022	2023
Income	€4,549,721 100.0%	€3,840,371 100.0%	€3,485,895 100.0%	€3,534,905 100.0%	€3,618,358 100.0%
Beneficiary grants	€2,077,928 45.7%	€1,696,572 44.2%	€1,497,884 43.0%	€1,652,168 46.7%	€1,688,620 46.7%
Prize costs	€612,052 13.5%	€607,651 15.8%	€593,653 17.0%	€337,984 9.6%	€307,400 8.5%
Cost of raising funds	€1,110,699 24.4%	€788,415 20.5%	€678,282 19.5%	€772,365 21.8%	€826,788 22.8%
Other costs	€749,740 16.5%	€789,948 20.6%	€817,166 23.4%	€730,261 20.7%	€793,863 21.9%
Surplus/(deficit)	(€698) 0.0%	(€42,215) -1.1%	(€101,090) -2.9%	€42,127 1.2%	€1,687 0.0%

Income and costs 2019 to 2023



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### Comparison of 2022 and 2023 results with 2024 targets

	2022 Actual	2023 Actual	2024 Targets
<b>Cost of fundraisers</b>	€240,614	€279,842	€266,309
Staff costs	€61,086	€66,385	€67,998
Staff expenses	€166,565	€194,403	€197,936
Independent fundraisers	€10,855	-	-
Cash collector conversions	<b>€479,120</b>	<b>€540,630</b>	<b>€532,244</b>
<b>Average payback period (months)</b>			
Joiners	3,127	3,884	4,000
13 month persistency	74.4%	76.5%	75.0%
Persistent DD first activations	2,328	2,971	3,000
Cost per activation	€205.81	€181.95	€177.41
First activation avg monthly value	€ 20.28	€21.01	€21.50
Average payback period (months)	10.1	8.7	8.3

## Key Targets for 2024

Key performance indicators are also expressed in the cost and persistency of each direct debit mandate. Fundraisers have an incentive component based on their individual direct debit 13 month persistency performance. A benchmark comparison for our fundraisers is the cost per activated direct debit after accounting for the fundraisers individual persistency. This permits an analysis of fundraiser performance by benchmarking against average payback period.

The total cost for fundraisers in 2023 is €540,630. The new direct debits of 3,884, adjusted for an average 76.5% persistency gives a total of 2,971 of mandates lasting the period. This is an average cost of almost €182 per new direct debit in 2023. Taking an average new direct debit of €21.01 per month, this gives 8.7 months to recover the immediate fundraiser costs.

It is a barrier to entry to this fundraising model given the capital outlay required in systems and then the significant period for working

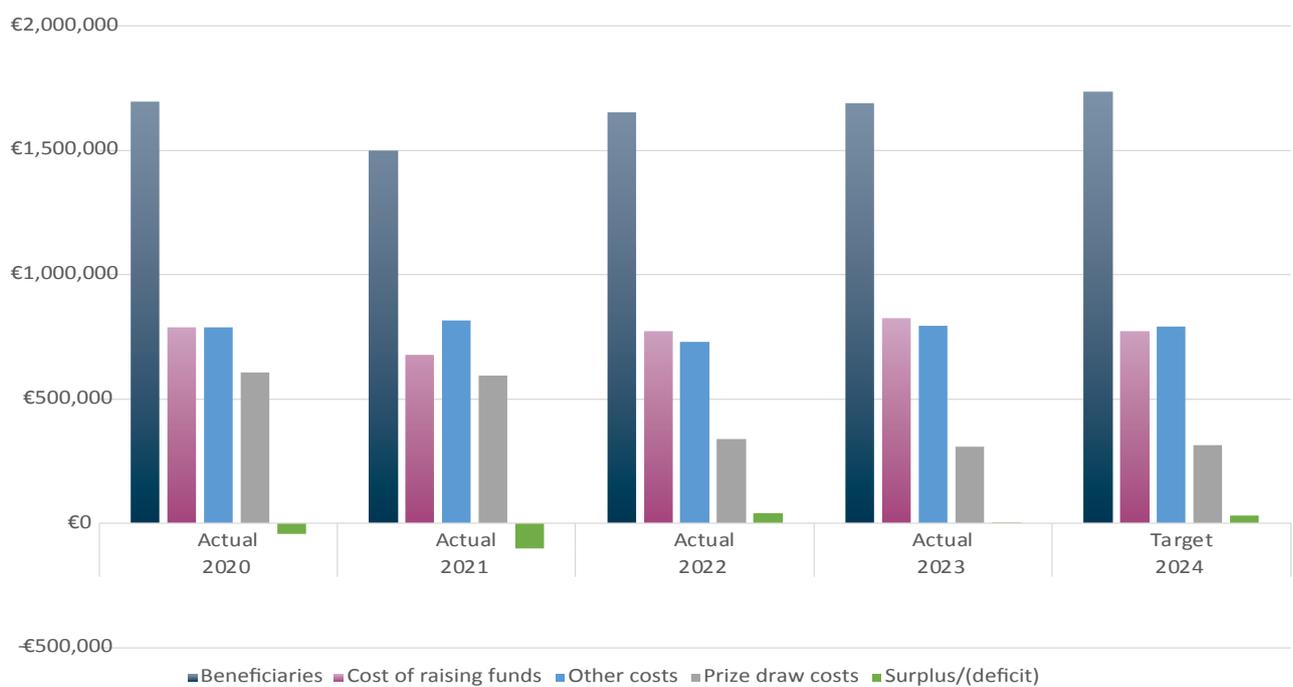
capital, before such a model breaks even. One of the strengths for *The Care Trust* is in its team of mature and experienced fundraisers and the focus by management on the task in hand. The partnership by the two Shareholders in delegating this fundraising model to *The Care Trust* has proven to be a successful venture over many years.

The projected increase in Income in 2024 is based on the continued support of the public for our Beneficiaries and the success of our fundraisers in continuing to enrol new Supporters at €21 per month and over. An increase in income will lead to an increase in grants remitted to Beneficiaries in 2024. There is only a very slight increase in budgeted prize costs to allow for some winners taking the car over the cash option. The direct costs of raising funds, is budgeted to decrease following a restructuring of management in that area. Inflationary pressures are expected to impact slightly on other costs, and this has been provided for in the 2024 budget. Overall, the small growth in income will allow for an increase in Beneficiary grants while maintaining a small surplus.

**Targets for 2024**

	2020 Actual €	2021 Actual €	2022 Actual €	2023 Actual €	2024 Target €
Gross Income	3,840,371	3,485,895	3,534,905	3,618,358	3,643,850
<b>Lottery Income</b>	<b>3,750,046</b>	<b>3,393,245</b>	<b>3,441,715</b>	<b>3,537,257</b>	<b>3,573,531</b>
Beneficiaries	1,696,572	1,497,884	1,652,168	1,688,620	1,735,000
Prize draw costs	607,651	593,653	337,984	307,400	316,000
Cost of raising funds	788,415	678,282	772,365	826,788	772,038
Other costs	789,948	817,166	730,261	793,863	790,455
	3,882,586	3,586,985	3,492,778	3,616,671	3,613,493
Surplus/(deficit)	(42,215)	(101,090)	42,127	1,687	30,357
<i>A minimum of 25% of gross lottery proceeds must be allocated to charitable purposes</i>					
<b>% of lottery income to Beneficiaries</b>	<b>45.2%</b>	<b>44.1%</b>	<b>48%</b>	<b>47.7%</b>	<b>48.6%</b>
<i>The cost of promoting the lottery (cost of raising funds) must not be more that 25% of gross proceeds</i>					
<b>% of lottery income to cost of raising funds</b>	<b>21.0%</b>	<b>20.0%</b>	<b>22.4%</b>	<b>23.4%</b>	<b>21.6%</b>
<i>A maximum of 75% of gross lottery proceeds can be returned as prizes</i>					
<b>% of lottery income to prizes</b>	<b>16.2%</b>	<b>17.5%</b>	<b>9.8%</b>	<b>8.7%</b>	<b>21.6%</b>

**Costs profile 2020 to 2023 and target 2024**



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### Reserves Policy

*The Care Trust* has a reserves policy that ensures sufficient funds are in place to cover 3 months operational costs. As mentioned above, the fundraising model of the charity necessitates that the cost of enrolling new direct debits has to be

borne for almost 9 months before immediate costs are covered. This underpins the need to have sufficient working capital available. In 2023, reserves provided cover for 3.4 months (2022: 3.6 months). The Charity also needs reserves to trial new fundraising initiatives without impacting on Beneficiary grants. There was a small recovery in 2022 and again in 2023.

#### Reserves cover for operational costs

	2019 Actual	2020 Actual	2021 Actual	2022 Actual	2023 Actual
Operational costs	€1,860,439	€1,578,363	€1,495,448	€1,502,626	€1,620,651
Reserves	€554,503	€512,288	€411,198	€453,325	€455,012
% of Annual operational costs	30%	32%	27%	30%	28%
Cover in months	3.6	3.9	3.3	3.6	3.4

Note 2 to the financial statements confirms the accounting policy on reserves

### Funding of *The Care Trust*

*The Care Trust* sole function is to fundraise on behalf of its Beneficiaries: CRC, Rehab Group and Special Charitable Projects. In 2023, the Special Charitable Projects were A Lust For Life, and HUGG. *The Care Trust* receives government funding via the Charitable VAT Compensation Scheme (2023: €10,137; 2022: €22,266) and from the Revenue tax refunds re donations (2023: €8,004; 2022: €5,501). In income percentage terms this is, a total of 22.4% of €81,101 (2022: 29.8%) of non lottery income and 0.5% (2022: 0.8%) of total income.

Funding is almost exclusively secured by monthly direct debit contributions from the

public and is supported by the operation of the monthly prize draw, under an annual periodical lottery licence issued by the Dublin District Court. The licence is applied for every year and the application process entails:

- Presenting to the court, several weeks in advance:
  - The relevant supporting documentation from *The Care Trust* and the Beneficiaries
  - A set of *The Care Trust* statutory accounts
- The attendance of the local Garda Superintendent from Blackrock, Co Dublin, where *The Care Trust* premises are located and
- The attendance of *The Care Trust* Chief Executive and relevant legal advisors.

## Principal Risks and Uncertainties

The principal risks and uncertainties ranking by risk factors pertinent to *The Care Trust* are:

- Recruiting and retaining sufficient and capable fundraisers
  - Risk – insufficient new Supporter enrolments to maintain and grow the Supporter base; an aging fundraiser profile.
  - Mitigation – investment in fundraiser recruitment, training and regular meetings; reward and recognition of fundraiser endeavour; feedback on complaints and learnings
- Failure of new fundraising initiatives
  - Risk – depletion of reserves, loss of morale and confidence, resources stretched to cover existing operations, defection of focus from core business
  - Mitigation – Board supportive of Senior Management Team (SMT) endeavours, loyal Supporter base affording some time to trial new fundraising ventures, strong team ethic
- Failure to comply with EU General Data Protection Regulations
  - Risk – reputational damage and fines
  - Mitigation – adherence to Supporter communication preference, password protected and encrypted systems, staff training and awareness of GDPR, good internal communications for quick responses and alertness to potential issues before action taken, inactive Supporter data routinely anonymised
- Reputational damage
  - Risk – through own operations and through operations of Beneficiaries
  - Mitigation – Shareholder support, detailed Annual Reports; PR support,

staff training, register of complaints and suspected frauds in identifying areas for concern

- Fraud and suspected fraud
  - Risk – loss of trust by the public, financial cost in making good any loss suffered by the public, non-reporting is an offence as it is a legal requirement to report fraud and suspected fraud
  - Mitigation – annual external audit, internal audit every two years, Audit Committee reviews internal controls, register maintained of fraud and suspected frauds, and complaints – an item for review on every board meeting agenda
- SMT continuity
  - Risk – loss of experience through retirement of 2 out of 4 SMT members in 2023 and retirement of Chairperson with 9 years Board membership experience
  - Mitigation – new Chief Executive appointed in 2023, new Marketing and Lottery Operations Manager appointed early in 2024, existing Board and SMT providing continuity

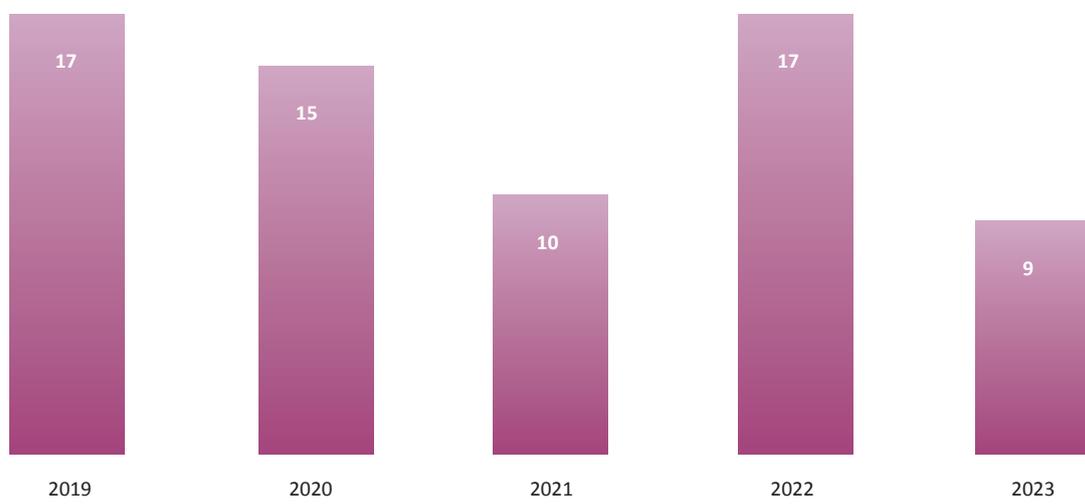
## Internal Controls

As well as the risk management strategies detailed above, *The Care Trust* undergoes an internal audit, carried out by the Rehab Group Internal Auditor, every two years. An audit was carried out in May 2021 and presented to *The Care Trust* Board and to the external auditors. The internal audit assesses the strength of *The Care Trust* internal controls and reports to the Board on its findings. It also reports on how previous recommendations have been acted upon and makes recommendations on how controls can be improved.

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## Internal Controls (continued)

### Number of complaints by category 2019 - 2023



### Complaints – all resolved and none outstanding

	2019	2020	2021	2022	2023
<b>Fundraiser behaviour</b>					
Pushy / rudeness	2	1	2	6	5
Covid concern				2	
Elderly/vulnerable person	5	1	2	4	1
Inaccurate information		1	1	4	1
Rural Garda station not informed of rep working in area			1		
Duplicate mandate	2				
Unclear information	2	1			
Short dated mandate exceeded period			1		1
<b>Cash Collectors administration/behaviour</b>					
Delay in remitting Supporter funds		1			
Cancelled Supporter in error and funds not returned		2			
No advance notification of no collection	1	1			
Funds not remitted		2			
Not adhering to procols during Covid		2	1		
<b>Administration</b>					
Mandate cancellation delay	1				
Mandates misfiled				1	
Mandate activation in error	1		1		1
Duplicate DD processing					
No communication received by Supporter		2			
<b>Other complaints</b>					
Deceased Supporter's SO not cancelled by partner until 3 years later	1				
Closing of Rehab workplace in Limerick			1		
Carwinner - delayed delivery of prize car	1				
Other	1	1			
<b>Total</b>	<b>17</b>	<b>15</b>	<b>10</b>	<b>17</b>	<b>9</b>
<b>Suspected/ reported frauds - all reported to Gardaí and resolved</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

On the recommendation of the Internal Auditor, a register of complaints and a register of suspected frauds were commenced in 2009. A summary of the numbers of complaints and the categories therein are shown in the chart "Nos. of Complaints by Category 2019-2023".

Cash collections ceased in August 2021 and the checks and controls for that component of fundraising are no longer required. Given the number of households called to and the number of conversations engaged in, often without a resulting enrolment, the overall number of complaints is relatively low and testament to the professionalism of the fundraisers. There are quarterly meetings with the fundraisers and the importance of best practice for fundraising from the public in keeping with the Guidelines from the Charities Regulator and engaging with the public and representing the organisation in a professional manner on the doorstep is underscored. Any complaints in the preceding quarter are highlighted and any learning is underscored.

Supporter care is vitally important to *The Care Trust*. *The Care Trust* staff respond swiftly if a Supporter complains by contacting the complainant within 24 hours, establishing the facts and ensuring any learning is noted for all concerned. Complaints are diligently recorded with prompt communication internally and prompt follow-up with the complainant, to achieve a resolution in an appropriate time frame. Complaints frequently provide opportunities for re-evaluation of procedures and assessment of the effectiveness of policies.

The external auditor, Azets Ireland, comment on any internal control weaknesses uncovered as part of the statutory annual audit, and reports on such to the Board and those charged with governance.

## Statutory Return to An Garda Síochána

Under Statutory Instrument No. 212/1961 - Periodical Lotteries Regulations, there is a requirement for a return to be made by *The Care Trust* to An Garda Síochána detailing:

- The date on which the results of the lottery are determined,
- Particulars of each prize presented to the licensee, including the value of any such prize which is not a sum of money,
- The total nominal value of tickets or codes included in the lottery,
- The total amount of money received (after deduction of commission including free entries for the lottery) from the sale of tickets or codes included in the lottery,
- The total amount of commission (including free entries for the lottery) received by agents and sellers,
- The name and address of each prize-winner (with any nom-de-plume), his code number or the serial number of his ticket, particulars of the prize won, including the value of the prize if it is not a sum of money, the date of payment or presentation of the prize and, if a money prize, the manner of payment, whether by cheque, money-order, postal order or bank transfer
- The name and address of each seller or agent who wins a seller's prize, particulars of the prize won, including the value of the prize if it is not a sum of money.

For the convenience of the reader this information is provided in the Statutory Return to An Garda Síochána section of this Annual Report and is presented so it readily reconciles with the statutory accounts.

The Supplementary Information is provided to the Superintendent at Blackrock Garda Station, Dublin, and a signed receipt is kept on file by *The Care Trust*.

## Statement of Directors' Responsibilities

As the Directors, we are responsible for preparing the Trustees' Report and the financial statements in accordance with Irish law.

Irish law requires the Directors to prepare financial statements for each financial year. Under that law, the Directors have prepared the financial statements in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland. FRS 102 is applied in accordance with the provisions of Companies Act 2014 and with the Statement of Recommended Practice: Accounting and Reporting by Charities, the "Charities SORP". This SORP, second edition issued October 2019, is the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

Under Irish law, the Directors shall not approve the financial statements unless they are satisfied that they give a true and fair view of the Company's assets, liabilities and financial position as at the end of the financial year and the surplus or deficit of the Company for the financial year.

In preparing these financial statements, the Directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures being disclosed and explained in the financial statements; and
- Assess *The Care Trust's* ability to continue as a going concern, disclosing, as applicable, matters related to going concern.

The Directors are responsible for keeping adequate accounting records that are sufficient to:

- Correctly record and explain the transactions of the Company;
- Enable, at any time, the assets, liabilities, financial position and surplus or deficit of the Company to be determined with reasonable accuracy; and
- Enable the Directors to ensure that the financial statements comply with the Companies Act 2014 and enable those financial statements to be audited.

As Directors we are also responsible for safeguarding the assets of *The Care Trust* and, hence, for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We are also responsible for preparing a Trustees' Report that complies with the requirements for a Directors' report under the Companies Act 2014. The Directors are responsible for the maintenance and integrity of the corporate and financial information included on *The Care Trust* website.

Legislation in the Republic of Ireland governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## Dividends

*The Care Trust* did not propose, declare or pay any dividends during the year ended 31 December 2023 (2022: €nil).

## Directors and Secretary, and Their Interests

The Directors and secretary are detailed in the Annual Report, and, unless otherwise stated, have served throughout the year. None of the Directors or the secretary held any beneficial interests in the shares of *The Care Trust* at either of the respective balance sheet dates, or subsequent dates of appointment.

### Political Donations

There were no political donations in 2023, and as a result no disclosures are required under the Electoral Act, 1997.

### Employee Matters

*The Care Trust* has taken the necessary action to ensure compliance with health and safety standards, including the adoption of a safety statement.

The age profile of staff underlines the commitment and experience of the small but dedicated team with many years of experience shared among them in *The Care Trust*. All staff are enrolled in *The Care Trust* defined contribution pension scheme and are covered under the associated schemes of income continuance and death-in-service. Following professional and legal review, the pension scheme was transferred to the Empower Irish Life Master Trust in December 2022.

*The Care Trust* communicates regularly with all employees on matters relating to its performance. Employees are encouraged to contribute to the decision-making process through regular meetings. Managers, administration staff and the Senior Management Team hold review meetings once every month.

It is the policy of *The Care Trust* to give full and fair consideration to applications for employment made by persons with a disability, to continue where possible the employment of those who become disabled and to provide equal opportunities for training and career development of all employees.

### Environmental Matters

*The Care Trust* seeks to minimise adverse impacts on the environment from its activities,

whilst continuing to address health, safety and economic issues. The move to remote working has been used as an opportunity to reduce paper output with increased reporting by electronic format. It has also reduced the amount of travel required by staff with a minimum of one day a week dedicated to attendance in the office. *The Care Trust* complies with all applicable legislation and regulations.

### Events Since the Year End

There have been no significant events affecting *The Care Trust* since the year-end which require disclosure in the financial statements.

### Books of Account

As Directors we are responsible for ensuring that adequate accounting records are kept as outlined in Section 282 of the Companies Act 2014. The Directors, with appropriate procedures and systems, and the employment of competent persons, have ensured that measures are in place to secure compliance with these requirements.

These books and accounting records are maintained at *The Care Trust* registered office at College House, 71 – 73 Rock Road, Blackrock, Co. Dublin, A94 F9X9.

### Auditors

On March 1, 2024, Azets Ireland merged with PKF O'Connor, Leddy & Holmes Limited, Chartered Accountants and Statutory Audit Firm. The new firm, Azets Ireland Limited, will continue to audit *The Care Trust* DAC for its 2024 and 2025 results. PKF (now Azets Ireland) were appointed auditors in 2022 for a 4-year period as auditors to *The Care Trust* following a tendering process for the contract.

## LEAVE NO ONE BEHIND

Statement on relevant audit information  
Each of the persons who are Directors at the time this Trustees' Report is approved has confirmed that:

- So far as the Director is aware, there is no relevant audit information of which *The Care Trust* auditors are unaware, and
- The Director has taken all the steps that ought to have been taken as a Director in order to be aware of any relevant audit information and to establish that *The Care Trust* auditors are aware of that information.

## On Behalf of the Board



Sean McCormack, Chairperson  
Date: April 2024



Ann Duffy, Vice-Chairperson  
Date: April 2024

# INDEPENDENT AUDITORS' REPORT

For the year ended 31 December 2023



Pictured:  
Ziva Newman and  
Philip Noonan at CRC

# Report on the audit of the financial statements

## Opinion

We have audited the financial statements of *The Care Trust* DAC (the 'Company') for the year ended 31 December 2023, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is Irish law and Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. In applying that framework, the Directors have elected to have regard to the Statement of Recommended Practice (SORP) applicable to Charities.

In our opinion the financial statements:

- Give a true and fair view of the assets, liabilities and financial position of the Company's affairs as at 31 December 2023 and of its surplus for the year then ended;
- Have been properly prepared in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' as applied with regard to the Charities SORP; and
- Have been properly prepared in accordance with the requirements of the Companies Act 2014.

## Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are

further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions Relating to Going Concern

In auditing the financial statements, we have concluded that the Directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Directors with respect to going concern are described in the relevant sections of this report.

## Other Information

The Directors are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Auditors' Report thereon. Our opinion on the financial statements does not cover the other

information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **Opinion on Other Matters Prescribed by the Companies Act 2014**

Based solely on the work undertaken in the course of the audit, we report that:

- In our opinion, the information given in the Directors' Report is consistent with the financial statements; and
- In our opinion, the Directors' Report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which we consider necessary for the purposes of our audit.

In our opinion the accounting records of the Company were sufficient to permit the financial statements to be readily and properly audited, and the financial statements are in agreement with the accounting records.

## **Matters on Which we are Required to Report by Exception**

Based on the knowledge and understanding of the Company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report.

The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of Directors' remuneration and transactions required by sections 305 to 312 of the Act are not made. We have nothing to report in this regard.

## **Respective Responsibilities**

### **Responsibilities of Directors for the Financial Statements**

As explained more fully in the Directors' responsibilities statement on page 62, the Directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

## LEAVE NO ONE BEHIND

### Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the IAASA's website at: [https://www.iaasa.ie/Publications/ISA-700-\(Ireland\)](https://www.iaasa.ie/Publications/ISA-700-(Ireland)). This description forms part of our auditors' report.

### The Purpose of our Audit Work and to Whom we Owe our Responsibilities

This report is made solely to the Company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

*Keith Doyle*

for and on behalf of  
Azets  
40 Mespil Rd,  
Dublin 4, D04 C2N4

# FINANCIAL STATEMENTS

for the year ended 31 December 2023

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**Pictured:**  
Noel Carroll at CRC with *The Care Trust* staff Demonstrating  
the Immersive Reality Room for Service Users at CRC Funded  
by *The Care Trust*

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# Statement of Financial Activities

(including the income and expenditure account)  
for the year ended 31 December 2023

	Notes	2023 €	As restated 2022 €
<b>Income from</b>			
Lottery income	4	3,537,257	3,441,715
Donations and other income	5	81,101	93,190
		<u>3,618,358</u>	<u>3,534,905</u>
<b>Expenditure on</b>			
Raising funds - prize costs		307,400	337,984
Raising funds - other direct costs	6	826,788	772,365
Support costs allocated to raising funds	7	793,863	730,261
Charitable activities			
Grants payable to Beneficiaries	8	1,688,620	1,652,168
		<u>3,616,671</u>	<u>3,492,778</u>
<b>Net surplus and net movement in funds</b>			
Funds brought forward 1 January		1,687	42,127
		<u>453,325</u>	<u>411,198</u>
Fund balances carried forward 31 December		455,012	453,325

# Statement of Changes in Shareholders' Funds

for the year ended 31 December 2023

	Called Up Share Capital €	General Reserves €	Total Funds €
At 1 January 2022	130	411,068	<b>411,198</b>
Net income for the year	-	42,127	<b>42,127</b>
At 31 December 2022	130	453,195	<b>453,325</b>
At 1 January 2023	130	453,195	<b>453,325</b>
Net income for the year		1,687	<b>1,687</b>
At 31 December 2023	130	454,882	<b>455,012</b>

## FINANCIAL STATEMENTS

# Statement of Financial Position

for the Year Ended 31 December 2023

	Notes	2023 €	2022 €
<b>Fixed assets</b>			
Property plant and equipment	12	61,281	115,162
<b>Current assets</b>			
Debtors and prepayments	13	84,256	85,031
Cash and cash equivalents		526,065	455,592
		610,321	540,623
<b>Creditors: amounts falling due within one year</b>			
Grants payable	8	(120,788)	(102,794)
Other creditors	14	(95,802)	(99,666)
		(216,590)	(202,460)
<b>Net current assets</b>		393,730	338,163
<b>Net assets</b>		<b>455,012</b>	<b>453,325</b>
<b>Funds employed</b>			
Called up share capital	15	130	130
Unrestricted funds		454,882	453,195
		<b>455,012</b>	<b>453,325</b>

The notes on page 74 to 84 form part of the financial statements.

The financial statements were approved and authorised for issue by the Board on 25 April 2024.



Sean McCormack  
Chairperson  
25 April 2024



Ann Duffy  
Vice Chairperson  
25 April 2024

# Statement of Cash Flows

for the Year Ended 31 December 2023

	2023 €	2023 €	2022 €	2022 €
Net income	1,687		42,127	
Depreciation	40,515		23,997	
Profit on asset disposal	(6,167)		(10,597)	
Asset proceeds	41,000		-	
Increase in grants payable	17,994		93,069	
Decrease/(increase) in debtors	775		(3,602)	
Decrease in other creditors	(3,863)		(241,026)	
<b>Net Cash inflow/(outflow) from operating activities</b>		91,941		(96,032)
<b>Investing activities</b>				
Payments to acquire tangible fixed assets	(21,468)		(83,913)	
Net cash outflow from investing activities		(21,468)		(83,913)
<b>Increase/(decrease) in cash and cash equivalents</b>		70,473		(179,945)
<b>Reconciliation of net cash flow to movement in cash</b>				
Increase/(decrease) in cash and cash equivalents		70,473		(179,945)
Cash and cash equivalents at 1 January		455,592		635,537
Cash and cash equivalents at 31 December		526,065		455,592

# Notes to the Financial Statements

for the year ended 31 December 2023

## 1 Status

*The Care Trust* DAC (*The Care Trust*) is a Designated Activity Company and a registered charity. *The Care Trust* was incorporated to operate lotteries to raise funds for its Shareholders: CRC and Rehab Group (Rehab). The lotteries are run in accordance with an agreement with the two Shareholders and main Beneficiaries: CRC and Rehab. *The Care Trust* also fundraises for A Lust For Life (ALFL) and Healing Untold Grief Groups (HUGG).

*The Care Trust* is registered in the Republic of Ireland with registered number 45561, registered charity number CHY 13691 and Charity Regulatory Authority number CRA 20043285.

*The Care Trust* is a public benefit entity as defined by Financial Reporting Standard FRS 102.

## 2 Accounting Policies

The principal accounting policies are summarised below.

### Basis of preparation

These financial statements are prepared in accordance with The Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102 and Accounting and Reporting by Charities: the second edition of the Charities SORP FRS 102 (2019) the Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with FRS 102. The financial statements

are also prepared in accordance with the Companies Act, 2014.

*The Care Trust* is shown as the principal for the entity and accounts for all income and expenditure from operations. The controls on income or expenditure under the provisions of the Gaming and Lotteries (Amendment) Act 2019 are summarised below. The relevant amounts are shown on the Statement of Financial Activities, for ease of reference. Other than these provisions, and the entitlement to enter the prize draw where applicable, there are no other limitations on Supporter income and no "restricted" category is presented.

#### The Gaming and Lotteries (Amendment) Act 2019

Due to Beneficiaries as % of revenues	minimum 25%
Prize funds weekly limit % of revenues	€30K maximum 75%
Expense of raising funds as % of revenues	maximum 25%

The financial statements have been prepared under the historical cost convention.

### Going concern

The financial statements are prepared on the going concern basis as both Shareholders, CRC and Rehab Group, will provide adequate finance by agreement, should it be required, to enable *The Care Trust* to meet its liabilities as they fall due

# Notes to the Financial Statements

## for the year ended 31 December 2023 (continued)

for a period of at least twelve months from the date of approval of the financial statements. The Shareholders continue to support the operations of *The Care Trust* in providing promotional material, client validations and feedback on how grants from *The Care Trust* have been applied.

The Trustees have deemed it appropriate to prepare the financial statements on a going concern basis and the financial statements do not include any adjustments that would result if the organisation were unable to continue as a going concern.

### Revenue recognition

Revenue comprises income from the Supporters who participate in our lottery draws, and donations.

Income is recognised as follows:

- Lottery income - on the matching of funds received to the particular Supporter
- Gifts in kind - when *The Care Trust* has received control of the gift
- Donations - when *The Care Trust* has entitlement, and the donation / grant can be measured reliably and any conditions involved have been fulfilled

Lottery receipts received during the period but unmatched to the Supporter at the period end, are included in Creditors as deferred income.

In line with the Charities Governance Code no value is attributed to Trustees time donated to *The Care Trust* by Board members, all of who give of their time and expertise without fee or expense.

### Employee benefits

*The Care Trust* provides a range of benefits to employees, including paid holiday arrangements and an employee defined contribution pension plan. Short term benefits, including compensation for loss of employment, holiday pay and other non-monetary benefits, are recognised as an expense in the period in which the service is received.

*The Care Trust* operates a defined contribution pension plan, whereby *The Care Trust* pays fixed contributions directly to a pension provider. Staff have access to independent pension brokers for advice where the occasion arises. Once the contributions have been paid *The Care Trust* has no further payment obligations. The contributions are recognised as an expense in the period to which they relate. Amounts not paid are shown in accruals in the statement of financial position. The assets of the plan are held separately from *The Care Trust* in independently administered funds.

### Expenditure

Expenditure is accounted for in the period in which it is incurred. Expenditure includes any value added tax (VAT) which cannot be recovered and is reported as part of the expenditure to which it relates. In 2019, the government

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

introduced a VAT compensation scheme for charities which *The Care Trust* has availed of and amounts received are included in donations and other income.

Expenditure relating directly to a particular activity is allocated to that activity. Expenditure on raising funds comprises the cost of generating lottery income, and includes fundraising staff costs, independent fundraisers fees and direct costs incurred by *The Care Trust*. Indirect costs are classified as support costs and these are allocated to activities on a basis consistent with use of the resources.

### Operating leases

Operating leases are leases that do not transfer all the risks and rewards of ownership. Payments made by *The Care Trust* under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease, including payments which are not required to be made on a straight-line basis. Lease incentives given or received are similarly spread on a straight-line basis over the relevant lease term.

### Tangible assets

Tangible assets are stated at cost, less accumulated depreciation and accumulated impairment losses. Cost comprises the original purchase price, subsequent expenditure capitalised and expenditure directly attributable in bringing the asset to its working condition for its intended use. Assets are depreciated on a straight line basis so as to write off their cost over their

expected useful lives, using the straight line method. The component categories and annual rates used are as follows:

Office equipment	10.0%	10 years
Fixtures and fittings	10.0%	10 years
Motor vehicles	20.0%	5 years
Computer equipment	33.3%	3 years

At each period end date, non-financial assets (comprising plant and equipment) are assessed to determine if there are indicators that the assets may be impaired in value and if so an impairment review is undertaken. If an asset is assessed as impaired, it is written down to its impaired value.

### Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, cash at bank and bank deposits.

### Financial instruments

*The Care Trust* has chosen to adopt the recognition and measurement requirements for financial instruments set out in Sections 11 and 12 of FRS 102. Financial assets and financial liabilities are recognised when *The Care Trust* becomes party to the contractual provisions of the financial instrument.

Financial assets comprise cash and cash equivalents, other debtors and amounts recoverable under the lottery agreement. Financial liabilities comprise other creditors, accruals and amounts payable under the lottery agreement. All financial assets and financial liabilities are initially measured at transaction price (including transaction costs) and subsequently at amortised

# Notes to the Financial Statements

## for the year ended 31 December 2023 (continued)

cost using the effective interest method. Financial assets are derecognised when the contractual rights to the cash flows from the financial asset expire or are settled; financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

### Grants payable to Beneficiaries

Amounts payable to Beneficiaries from the proceeds of the lotteries are classified as grants. Grants are recognised on an accruals basis and the amount payable is the total amount received from the proceeds of the lotteries, less the prize costs and less amounts permitted to be retained by *The Care Trust* under the Gaming and Lotteries (Amendment) Act 2019.

### Reserves policy

*The Care Trust* has a policy of maintaining sufficient reserves to cover operational costs for three months, to ensure business continuity while managing financial and operational risks, including the trial and testing of new fundraising initiatives.

All reserves are unrestricted and are reviewed by the Board annually to ensure a strong net asset position is maintained.

## 3 Key Judgements and Sources of Estimation Uncertainty

The preparation of financial statements, in conformity with generally accepted accounting practice, requires management to make

judgments and estimates that affect i) the reported amounts of assets and liabilities as well as the disclosure of contingent assets and liabilities at the statement of financial position date and ii) the reported income and expenditure during the reported period. These estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from those estimates.

### Critical judgments

In preparing the financial statements, the following judgments have been made which, or could have, a material impact on the financial statements.

### Principal / agent relationship

The financial statements present *The Care Trust* as principal in operating the lottery draws for the Beneficiaries. *The Care Trust* runs the lotteries by agreement with its two main Beneficiaries and Shareholders. The Statement of Financial Activities reports the relevant amounts controlled under the Gaming and Lotteries (Amendment) Act 2019: prize costs, expenditure on raising funds and grants payable to Beneficiaries.

### Critical estimates

There are no critical estimates.

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

## 4 Lottery and related income

	2023 €	As restated 2022 €
<b>Lottery income</b>		
Bank mandates	3,510,226	3,409,081
Payroll deductions	25,042	28,440
Direct contributions	1,989	4,194
	3,537,257	3,441,715

## 5 Donations and other income

	2023 €	As restated 2022 €
Non lottery bank mandates	59,498	64,372
Charitable VAT compensation scheme	10,137	22,266
Revenue tax refunds re donations	8,004	5,501
Direct contributions	3,462	1,051
	81,101	93,190

## 6 Expenditure on raising funds

	2023 €	As restated 2022 €
Commission - free draw entries	1,261	2,278
Field staff costs (see note 9)	484,328	455,701
Other direct costs		
Meetings & travel	106,312	101,364
Independent fundraisers fees	194,404	177,420
Marketing and advertising	10,569	5,009
Finance & bank charges	29,914	30,593
	826,788	772,365

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

## 7 Support costs allocated to raising funds

	2023 €	2022 €
<b>Support staff and associated costs</b>		
Salaries - administration - see note 9	450,543	441,820
Employer pension contributions	56,956	56,742
Permanent health insurance	11,020	8,620
Depreciation	40,515	23,997
(Profit)/loss on disposal of fixed assets	(6,167)	(10,597)
Office expenses	105,943	99,478
Establishment expenses	56,801	63,914
Governance costs	40,120	46,287
Recruitment	38,132	-
	793,863	730,261

## 8 Charitable activities

Grants payable to charities	Central Remedial Clinic €	Rehab Group €	Special Charitable Projects €	Total €
<b>2022</b>				
Grants payable as at 1 January	3,821	3,821	2,083	<b>9,725</b>
Grants payable for the year	738,584	738,584	175,000	<b>1,652,168</b>
Amounts paid in the year	(691,008)	(691,008)	(177,083)	<b>(1,559,099)</b>
Net due / (surplus) for the period	47,576	47,576	(2,083)	<b>93,069</b>
Grants payable as at 31 December	51,397	51,397	-	<b>102,794</b>
<b>2023</b>				
Grants payable as at 1 January	51,397	51,397	-	<b>102,794</b>
Grants payable for the year	756,810	756,810	175,000	<b>1,688,620</b>
Amounts paid in the year	(747,813)	(747,813)	(175,000)	<b>(1,670,626)</b>
Net due / (surplus) for the period	8,997	8,997	-	<b>17,994</b>
Grants payable as at 31 December	60,394	60,394	-	<b>120,788</b>

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

## 9 Staff costs

	2023 €	2022 €
Field staff	484,328	455,701
Administration	450,543	441,820
	934,871	897,521
Wages and salaries	846,130	810,424
Employers PRSI	88,741	87,097
Total field staff & administration costs	934,871	897,521
Pension scheme - defined contribution scheme	56,956	56,742
Permanent health insurance	11,020	8,620
	1,002,847	962,883

Average number of persons employed (whole time equivalents based on insurable weeks of pay)

	2023			2022		
	M	F	Number	M	F	Number
Raising funds (field staff)	6	1	7	6	1	7
Support	3	2	5	3	2	5
	9	3	12	9	3	12

Employee numbers by annual remuneration band (excluding pension contributions) exceeding €70,000 were:

	2023 Number	2022 Number
€120,001 - €130,000	1	1
€110,001 - €120,000	-	-
€100,001 - €110,000	1	-
€90,001 - €100,000	2	2
€80,001 - €90,000	-	1
€70,001 - €80,000	-	-
	4	4

# Notes to the Financial Statements

## for the year ended 31 December 2023 (continued)

Key staff are defined as the Senior Management Team. Remuneration for the Senior Management Team was as follows:

	2023 €	2022 €
Basic salary	393,058	385,762
Taxable benefits	30,289	21,480
Pension contributions	35,715	33,710
	459,062	440,952

A new Chief Executive was appointed in November 2023 and was paid €11,742 during the year, a car allowance of €1,174 and received a 10% contribution to a defined contribution scheme. The former Chief Executive was paid €107,917 in 2023, and was supplied with a car and received a 11% contribution to a defined contribution scheme.

The members of the Board do not receive any remuneration but are entitled to be reimbursed for out of pocket expenses incurred in the course of carrying out their duties. These amounted to €nil in the current year (2022: €nil).

The Remuneration Committee approves the senior management pay structure to ensure it is appropriate for *The Care Trust* and for the competencies delivered.

## 10 Net income / expenditure

	2023 €	2022 €
Net income / expenditure is stated after charging:		
Depreciation of tangible asset	40,515	23,997
Auditor's remuneration for audit services	23,364	20,778
Operating lease charges	37,260	44,520

## 11 Taxation

*The Care Trust* has charitable status with charity number CHY 13691 and charity regulator number CRA 20043285, and is exempt from corporation tax to the extent that any surpluses are applied for charitable purposes.

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

## 12 Tangible fixed assets

	Motor vehicles €	Fixtures & fittings €	Office equipment €	Computer equipment €	Total €
<b>Cost</b>					
1 January 2023	47,500	45,240	19,993	103,578	216,311
Additions	-	-	2,590	18,877	21,467
Disposals	(47,500)	-	-	-	(47,500)
31 December 2023	-	45,240	22,583	122,455	190,278
<b>Depreciation</b>					
1 January 2023	3,167	39,082	17,186	41,714	101,149
Charge for year	9,500	2,355	1,090	27,570	40,515
Disposals	(12,667)	-	-	-	(12,667)
31 December 2023	-	41,437	18,276	69,284	128,997
<b>Net book value</b>					
31 December 2023	-	3,803	4,307	53,171	61,281
31 December 2022	44,333	6,158	2,807	61,864	115,162

## 13 Debtors

	2023 €	2022 €
Other debtors	13,618	12,500
Prepayments	70,638	72,531
	84,256	85,031

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

## 14 Creditors: amounts falling due within one year

	2023 €	2022 €
Creditors	37,514	35,612
Accruals	57,896	64,002
Deferred income	392	52
	95,802	99,666

## 15 Called up share capital

	2023 €	2022 €
Allotted called up and fully paid:		
50 'A' ordinary shares of €1.30 each (2022: 50, €1.30 each)	65	65
50 'B' ordinary shares of €1.30 each (2022: 50, €1.30 each)	65	65
	130	130

## 16 Operating lease commitments

At 31 December 2023 *The Care Trust* was committed to making the following annual payments under non-cancellable operating leases in the coming years.

	2023 €	2022 €
Due next year	36,000	44,519
Due in the next 2 to 5 years	36,000	46,078
	90,598	72,598

## FINANCIAL STATEMENTS

# Notes to the Financial Statements

for the year ended 31 December 2023 (continued)

## 17 Related and controlling parties

Rehab Group own 100% of the 'A' ordinary shares in *The Care Trust* and the Central Remedial Clinic own 100% of the 'B' ordinary shares in *The Care Trust*. All shares rank pari passu.

The Central Remedial Clinic is a Company and a registered charity. The Company registration number is 14880. The charity number is CHY 4998 with CRA (Charity Regulatory Number) 20006938. The purpose of the charity is to support those with disabilities and their families. The charity provides a wide range of direct services, including education, occupational health, physiotherapy and speech and language therapy.

Rehab Group is a Company and a registered charity. The Company registration number is 14800. The Rehab Group charity number is CHY 4940 with CRA number 20006716. The purpose of the charity is to assist with the rehabilitation of individuals, whether the need arises from physical disabilities, autism, mental health difficulties, or other disadvantages. The charity assists by providing health and social care services, training, education and employment placements, and by direct employment.

Together these charities control *The Care Trust* through their shareholdings.

The transactions with the related parties are as follows:

	Central Remedial Clinic		Rehab Group	
	2023 €	2022 €	2023 €	2022 €
As at 1 January	51,397	3,821	51,397	3,821
Grants payable in the year	756,810	738,584	756,810	738,584
Payments made in the year	(747,813)	(691,008)	(747,813)	(691,008)
As at 31 December	60,394	51,397	60,394	51,397

## 18 Prior year adjustment

During the year the Trustees reviewed the classification of the lottery income of *The Care Trust*. Following this review, the Trustees concluded that upon reflection they considered the lottery income to be unrestricted. On this basis, the lottery income and reserves have been classified as unrestricted during 2023, with the comparatives restated on a consistent basis in the current financial statements.

The overall financial statement impact was to reduce the 2022 restricted income and restricted expenditure by €1,990,152 and increase unrestricted income and expenditure by the same amount.

## 19 Events after the balance sheet date

There were no significant events after the balance sheet date.

## 20 Approval of financial statements

The Board approved the financial statements on 25 April 2024 and authorised them for issue.

# STATUTORY RETURN TO AN GARDA SÍOCHÁNA

For the year ended 31 December 2023

Re: Periodical Lottery Licence

Under: Gaming and Lotteries (Amendment) Act 2019



Pictured:  
Thomas Murray of *The Care Trust* and Karen  
Gainford, Dublin, Prize Car Winner April 2023

## STATUTORY RETURN TO AN GARDA SÍOCHÁNA

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023

## Detailed Income and Expenditure Account

	2023 €	2022 €
<b>Incoming from</b>		
Lottery operations	3,537,257	3,441,715
Non lottery operations	81,101	93,190
	<b>3,618,358</b>	<b>3,534,905</b>
<b>Car Draw</b>		
Car draw prizes: 2023	<b>307,400</b>	<b>337,984</b>
<b>Expenditure on raising funds</b>		
<b>Commission - free draw entries</b>	1,261	2,278
<b>Field staff costs</b>		
Fundraising representatives	279,841	240,614
Regional managers	204,487	215,087
	484,328	455,701
<b>Other direct costs</b>		
<b>Meetings and travel</b>		
Canteen provisions	379	361
Fundraising representative expenses	66,385	61,086
Regional managers expenses	32,124	31,664
Car maintenance tax & insurance	920	1,162
Administration staff expenses	74	144
Meeting expenses	5,328	5,276
Sundry expenses	477	1,046
Staff training	625	625
	106,312	101,364
<b>Agency fees</b>		
Independent fundraising representatives	194,404	166,565
Agent collector incentives	-	10,855
	194,404	177,420
<b>Marketing and advertising</b>		
Marketing & advertising	10,569	5,009
<b>Finance charges - bank charges</b>	29,914	30,593
<b>Expenditure on raising funds</b>	<b>826,788</b>	<b>772,365</b>

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Detailed Income and Expenditure Account

	2023 €	2022 €
<b>Support costs allocated to raising funds</b>		
<b>Support staff and associated costs</b>		
Salaries - administration	450,543	441,820
Employer pension contributions	56,956	56,742
Permanent health insurance	11,020	8,620
Non-rep recruitment	38,132	-
	<u>556,651</u>	<u>507,182</u>
<b>Depreciation</b>		
Depreciation on fixed assets	40,515	23,997
<b>Profit on disposal of fixed assets</b>	(6,167)	(10,597)
<b>Office expenses</b>		
Printing & stationery	17,247	18,138
Postage, rail & courier	4,030	4,419
Software & technology fees	69,762	63,651
Telephone	14,067	11,963
Subscriptions	837	1,307
	<u>105,943</u>	<u>99,478</u>
<b>Establishment expenses</b>		
Rent & rates	37,781	45,624
General insurance	7,439	7,757
Light & heat	7,435	5,468
Maintenance, repairs & cleaning	4,146	5,065
	<u>56,801</u>	<u>63,914</u>
<b>Governance costs</b>		
Professional & legal fees	16,756	25,509
Audit fees	23,364	20,778
	<u>40,120</u>	<u>46,287</u>
<b>Total: expenditure on support costs</b>	<u><b>793,863</b></u>	<u><b>730,261</b></u>
<b>Expenditure on charitable activities</b>		
<b>Grants payable to Beneficiaries</b>		
Central Remedial Clinic	756,810	738,584
Rehab Group	756,810	738,584
A Lust For Life	115,000	80,000
Healing Untold Grief Groups	60,000	45,000
Irish Red Cross	-	50,000
	<u>1,688,620</u>	<u>1,652,168</u>
<b>Total Expenditure</b>	<u><b>3,616,671</b></u>	<u><b>3,492,778</b></u>
<b>Net income and net movement in funds</b>	<u><b>1,687</b></u>	<u><b>42,127</b></u>

## STATUTORY RETURN TO AN GARDA SÍOCHÁNA

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

	2023 €	2022 €
<b>Income allocated to Beneficiaries</b>		
<i>The Care Trust</i> Lottery operations	3,537,257	3,441,715
Donations	62,960	65,423
Charitable VAT compensation scheme	10,137	22,266
Revenue tax refunds re donations	8,004	5,501
Gross income per statement of financial activities	<b>3,618,358</b>	<b>3,534,905</b>
<b>Net beneficiary grants</b>	<b>1,688,620</b>	<b>1,652,168</b>

<b>Net grant allocation</b>	2023 €	2022 €
Central Remedial Clinic	756,810	738,584
Rehab Group	756,810	738,584
Special Charitable Projects:		
A Lust For Life	115,000	80,000
Irish Red Cross	-	50,000
Healing Untold Grief Groups	60,000	45,000
	175,000	175,000
	<b>1,688,620</b>	<b>1,652,168</b>

In 2023 and in 2022, €175,000 was set aside for Special Charitable Projects. The balance of grants is allocated equally between CRC and Rehab.

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

Reconciliation of grants payable	Central Remedial Clinic	Rehab Group	Special Charitable Projects	A Lust For Life	Irish Red Cross	Healing Untold Grief Group	Other charitable projects	Total
	€	€	€	€	€	€	€	€
<b>2022</b>	€	€	€	€	€	€	€	€
Grants payable as at 1 January	3,821	3,821	2,083	-	-	-	2,083	<b>9,725</b>
Grants payable for the year	738,584	738,584	175,000	80,000	50,000	47,083	(2,083)	<b>1,652,168</b>
Amounts paid in the year	(691,008)	(691,008)	(177,083)	(80,000)	(50,000)	(47,083)	-	<b>(1,559,099)</b>
Grants payable as at 31 December	51,397	51,397	-	-	-	-	-	<b>102,794</b>
<b>2023</b>	€	€	€	€	€	€	€	€
Grants payable as at 1 January	51,397	51,397	-	-	-	-	-	<b>102,794</b>
Grants payable for the year	756,810	756,810	175,000	115,000	-	60,000	-	<b>1,688,620</b>
Amounts paid in the year	(747,813)	(747,813)	(175,000)	(115,000)	-	(60,000)	-	<b>(1,670,626)</b>
Grants payable as at 31 December	60,394	60,394	-	-	-	-	-	<b>120,788</b>

## STATUTORY RETURN TO AN GARDA SÍOCHÁNA

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Prize Draw Winners 2023

January 2023	February 2023
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Richard McMullen, Glenageary, Co. Dublin	Robert & Heather Frizzell, Portarlinton, Co. Laois
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>
Audrey Moughty, Ballynacarrigy, Co. Westmeath Marita Keenan, Tallaght, Dublin 24 Maureen Carberry, Naas Rd, Dublin 12 Tom Cooney, Stradone, Co. Cavan Eileen Barben, Kells, Co. Meath Morag Prunty, Killala, Co. Mayo Nicky Cowman, Crossabeg, Co. Wexford Marie Taylor, Ballybane, Co. Galway Rosaleen Walsh, Maugheraboy, Co. Sligo	Thomas McDonnell, Carlingford, Co. Louth Mary Kay Coyne, Ballyhaunis, Co. Mayo Olivia Bree, Glasnevin, Dublin 11 Therese Harrington, Glounthaune, Co. Cork Cillian Roche, Templemore, Co. Tipperary Andrew Duffy, Lucan, Co. Dublin Mark Shortt, Drogheda, Co. Louth Patrick McCrann, Mohill, Co. Leitrim Patricia Cannon, Castlebar, Co. Mayo
<b>€100 Draw</b>	<b>€100 Draw</b>
Anita O'Flynn, Dalkey, Co. Dublin Peter Aungier, Malahide, Co. Dublin Thomas Cattigan, Newport, Co. Mayo Thomas Quigley, Thurles, Co. Tipperary Gerard Clarke, Shercock, Co. Cavan Fionán Sheehan, Farran, Co. Cork George Gill, Rathgar, Dublin 6 Alan Recks, Mullagh, Co. Cavan Valerie Monaghan, Kingscourt, Co. Cavan Ann Gallagher, Ballyshannon, Co. Donegal Kathleen Dempsey, Ballinasloe, Co. Galway Frances Collum, Letterkenny, Co. Donegal	Mary Clinton, Churchtown, Dublin 14 Gary McKee, Dunraymond, Co. Monaghan Mary Sommers, Listowel, Co. Kerry Brid Moloney, Drogheda, Co. Louth George Moran, Swords, Co. Dublin Sinéad Kearney, Phibsborough, Dublin 7 Patricia O'Byrne, Navan Road, Dublin 7 Eoin Sweetman, Drumshambo, Co. Leitrim Iris Donoghue, Naas, Co. Kildare Kieran Walsh, Donabate, Co. Dublin Liam Markey, Slane, Co. Meath Mark Hayden, Callan, Co. Kilkenny

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Prize Draw Winners 2023

March 2023	April 2023
<p><b>Car Draw Winner</b></p> <p>Bernadette O'Dwyer, Thurles, Co. Tipperary</p>	<p><b>Car Draw Winner</b></p> <p>Karen Gainford, Tallaght, Dublin 24</p>
<p><b>Cash Prize Winners</b></p> <p><b>€200 Draw</b></p> <p>Seamus Nevin, Kells, Co. Meath            Martin McIntyre, Shercock, Co. Cavan            Paddy Lally, Galway, Co. Galway            Marie Feehily, Calry, Co. Sligo            Nuala O'Boyle, Ballina, Co. Mayo            Patricia O'Flaherty, Tralee, Co. Kerry            Padraic Walsh, Swinford, Co. Mayo            Catherine Ward, Marino, Dublin 3            Thomas O'Brien, Thurles, Co. Tipperary</p> <p><b>€100 Draw</b></p> <p>Brian Murphy, Paulstown, Co. Kilkenny            Laurence Doyle, Graiguenamanagh, Co. Kilkenny            Mary Stafford, Newbawn, Co. Wexford            Des McCann, Enfield, Co. Meath            Eileen Cahill, Templemore, Co. Tipperary            Sean Sheridan, Cootehill, Co. Cavan            Patrick Kiernan, Laytown, Co. Meath            Brian A. Crowley, Little Island, Co. Cork            John Daly, Castleblayney, Co. Monaghan            Julie Smyth, Tuam, Co. Galway            Patrick Lynch, Kells, Co. Meath            Lily Twomey, Glanmire, Co. Cork</p>	<p><b>Cash Prize Winners</b></p> <p><b>€200 Draw</b></p> <p>Aileen Fuller, Tralee, Co. Kerry            Ita Finlay, Moate, Co. Westmeath            John Scott, Waterford, Co. Waterford            Lily Twomey, Glanmire, Co. Cork            Elizabeth Gunning, Rathconrath, Co. Westmeath            Margaret McArdle, Ferrybank, Co. Waterford            Marie Roche, Blanchardstown, Dublin 15            James Connell, Killoe, Co. Longford            Bernadette Foley, Ballina, Co. Mayo</p> <p><b>€100 Draw</b></p> <p>Freaya Gleeson, Rathfarnham, Dublin 14            Marion Vesey, Carrick-on-Shannon, Co. Roscommon            Sheila McGovern, Blacklion, Co. Cavan            John Conaghan, Craughwell, Co. Galway            Stephen Patterson, Letterkenny, Co. Donegal            Rosaleen McTiernan, Shancough, Co. Sligo            Adrian Coyle, Greystones, Co. Wicklow            Avril Deasy, Ranelagh, Dublin 6            Mary Murphy, Crossbarry, Co. Cork            Maighred Quinn, Downings, Co. Donegal            Grainne Kavanagh, Oranmore, Co. Galway            Richard Pringle, Carrickmacross, Co. Monaghan</p>

## STATUTORY RETURN TO AN GARDA SÍOCHÁNA

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Prize Draw Winners 2023

May 2023	June 2023
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Eileen Sheeran, Swords, Co. Dublin	Michelle Aherne, Cabra West, Dublin 7
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>
Mary O'Connor, Listowel, Co. Kerry Anthony Malone, Castleblayney, Co. Monaghan James N. Corcoran, Drogheda, Co. Louth Sharon Mullen, Dunboyne, Co. Meath Eamon O'Reilly, Cootehill, Co. Cavan Michael Matthews, Carrickmacross, Co. Monaghan Lidia Franciosa, Coolock, Dublin 5 Allison Cameron, Rathfarnham, Dublin 16 Christine Horgan, Foxford, Co. Mayo	Julie Ridge, Connemara, Co. Galway Rachel Rock, Mullingar, Co. Westmeath Karen Kyne, Leixlip, Co. Kildare John Duffy, Carrickmacross, Co. Monaghan Tom Carthy, Kiltegan, Co. Wicklow Niall O'Reilly, Ballinasloe, Co. Galway Anthony Fitzgerald, Clonmel, Co. Tipperary Marian Murphy, Longford, Co. Longford John Rogers, Baltinglass, Co. Wicklow
<b>€100 Draw</b>	<b>€100 Draw</b>
John Kiernan, Newtown Forbes, Co. Longford Annette Corrigan, Ballaghaderreen, Co. Roscommon Linda Cannon, Clontibret, Co. Monaghan Annette M. Ambrose, Athea, Co. Limerick Kathleen Farrelly, Navan, Co. Meath Mary Reynolds, Mohill, Co. Leitrim Sean McMahon, Stradone, Co. Cavan Tim & Carmel O'Gorman, Enfield, Co. Meath Kathleen Murphy, Shillelagh, Co. Wicklow Maura McKiernan, Ballyhaise, Co. Cavan Paul Rice, Athlone, Co. Roscommon John & Eileen O'Meara, Kilcloon, Co. Meath	Kathleen Tierney, Stradone, Co. Cavan Gerry Dolan, Edgeworthstown, Co. Longford Richard Bohan, Carrick-on-Shannon, Co. Leitrim Patricia Healy Ruane, Claremorris, Co. Mayo Tom Butler, Claremorris, Co. Mayo Kenneth Leahy, Lucan, Co. Dublin Patrick Kiernan, Laytown, Co. Meath Joan Estall, Irishtown, Dublin 4 Bosco Gillard, Drumshambo, Co. Leitrim Katie O'Leary, Bantry, Co. Cork Sean Mansfield, Ballinakill, Co. Laois Eamon Byrne, Gowran, Co. Kilkenny

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Prize Draw Winners 2023

July 2023	August 2023
<p><b>Car Draw Winner</b></p> <p>Pat Devaney, Drumahaire, Co. Leitrim</p>	<p><b>Car Draw Winner</b></p> <p>Fiona McDaid, Letterkenny, Co. Donegal</p>
<p><b>Cash Prize Winners</b></p> <p><b>€200 Draw</b></p> <p>Niall Hickey, Letterkenny, Co. Donegal            Daniel Lynam, Mullingar, Co. Westmeath            Peter Carbery, Athy, Co. Kildare            Tracey Gannon, Aughavas, Co. Leitrim            Seamus Collins, Castlereah, Co. Roscommon            Leona Kinahan, Moate, Co. Westmeath            Laura Roberts, Callan, Co. Kilkenny            Mary Kirby, Ballyneety, Co. Limerick            Irene Scott, Ballina, Co. Tipperary</p> <p><b>€100 Draw</b></p> <p>Morgan Carparelli, Waterford, Co. Waterford            Sandra Gormley, Dundalk, Co. Louth            Cecil Warrington, Newtowngore, Co. Leitrim            Maureen O'Donovan, Grange, Co. Cork            Dermot O'Loughlin, Walkinstown, Dublin 12            Patricia Hanlon, Maynooth, Co. Kildare            Dorothy Mullan, Athy, Co. Kildare            Martin O'Shea, Windgap, Co. Kilkenny            Anna Forde, Millstreet, Co. Cork            Aoife Duff, Portlaoise, Co. Laois            Paul Dillon, Drogheda, Co. Louth            Joseph McKiernan, Cloone, Co. Leitrim</p>	<p><b>Cash Prize Winners</b></p> <p><b>€200 Draw</b></p> <p>Deirdre Farnan, Mulhuddart, Dublin 15            George Coulson, Clones, Co. Monaghan            Cyril Hussey, Lanesborough, Co. Longford            Thomas Connell, Multyfarnham, Co. Westmeath            Pat Canavan, Castleknock, Dublin 15            Glenn Worthington Eyre, Loughrea, Co. Galway            Gabrielle Gilligan, Navan Road, Dublin 7            Treasa Uí Lorcáin, Ballynahown, Co. Galway            John Collins, South Douglas Road, Cork</p> <p><b>€100 Draw</b></p> <p>John Hyland, Castlebar, Co. Mayo            John Maher, Piltown, Co. Kilkenny            John &amp; Brigid Boland, Adamstown, Co. Wexford            Patrick Hegarty, Clonmel, Co. Tipperary            Sheila McGowan, Ballymote, Co. Sligo            William O'Mahony, Blackrock, Co. Cork            Nick Poole, Newbridge, Co. Kildare            Paddy Ronan, Aghabullogue, Co. Cork            Patrick O'Dare, Delvin, Co. Westmeath            Josephine Kelly, Ballygar, Co. Galway            Brigid O'Reilly, Kells, Co. Meath            Eugene O'Sullivan, Carlow, Co. Carlow</p>

## STATUTORY RETURN TO AN GARDA SÍOCHÁNA

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Prize Draw Winners 2023

September 2023	October 2023
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Michael Brown, Ballina, Co. Mayo	Anne Peacock, Abbeyleix, Co. Laois
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>
Noreen O'Rourke, Athlone, Co. Westmeath Eamonn Dunphy, Mountmellick, Co. Laois Frances Fitzgerald, Leixlip, Co. Kildare Ursula Hughes, Ballina, Co. Mayo Angela Price, Navan, Co. Meath Joan Cussen, Thurles, Co. Tipperary Maureen McQuaid, Foxrock, Dublin 18 P. J. Mallon, Ballinalee, Co. Longford Declan O'Reilly, Cootehill, Co. Cavan	Valerie Beatty, Roscahill, Co. Galway Mary C. Tully, Cahir, Co. Tipperary Pauline Duggan, Claregalway, Co. Galway Pat Melody, Ballymacarbry, Co. Waterford Pat Smyth, Drumcondra, Dublin 9 Brian Clarke, Bailieborough, Co. Cavan Susan Kiernan, Ashbourne, Co. Meath Christy Corrigan, Lucan, Co. Dublin Seamus Dooley, Claregalway, Co. Galway
<b>€100 Draw</b>	<b>€100 Draw</b>
Gerry Lawlor, Clondalkin, Dublin 22 Caroline Kennedy, Naas, Co. Kildare Charles O'Leary, Rathmore, Co. Kerry Ruth O'Neill, Athlone, Co. Westmeath Pat Devaney, Drumahaire, Co. Leitrim Ann Kathryn Liddy, Gorey, Co. Wexford Kitty Harrington, Castlereagh, Co. Roscommon Breege Queenan, Boyle, Co. Roscommon Sean Gough, Crossmolina, Co. Mayo Seamus Farrell, Mullinavat, Co. Kilkenny Sean Lynch, Ballinasloe, Co. Galway Matthew Cronin, Killarney, Co. Kerry	Christy Finn, Ballycallan, Co. Kilkenny Gerry O'Neill, Bundoran, Co. Donegal Geraldine O'Donovan, Newcastle West, Co. Limerick Maria O'Connor, Waterford, Co. Waterford Mary Maguire, Glasnevin, Dublin 9 Bernadette Cox, Carrick-On-Suir, Co. Tipperary Nora O'Gorman, Bansha, Co. Tipperary Ann Stewart, Portmarnock, Co. Dublin Caroline Clarke, Lucan, Co. Dublin Rian Whelan, Tara, Co. Meath Eileen Gildea, Mohill, Co. Leitrim Jacqueline Lee, Skerries, Co. Dublin

# Statutory Return to An Garda Síochána

for the year ended 31 December 2023 (continued)

## Prize Draw Winners 2023

November 2023	December 2023
<p><b>Car Draw Winner</b></p> <p>Pat Mangan, Midleton, Co. Cork</p>	<p><b>Car Draw Winner</b></p> <p>Michael Healy, Carrick-On-Suir, Co. Tipperary</p>
<p><b>Cash Prize Winners</b></p> <p><b>€200 Draw</b></p> <p>John Geraghty, Westport, Co. Mayo  Philip Galligan, Cavan, Co. Cavan  Trevor Cullen, Lucan, Co. Dublin  Michael Corr, Goatstown, Dublin 14  Jocelyn Ward, Killiney, Co. Dublin  Clodagh Dunne, Dungarvan, Co. Waterford  Will Nevin, Furbo, Co. Galway  M &amp; D Smyth, Ashbourne, Co. Meath  Martin Rothwell, Castleknock, Dublin 15</p> <p><b>€100 Draw</b></p> <p>James O'Hanlon, Mallow, Co. Cork  Fidelma Bellew, Dundalk, Co. Louth  Yvonne Crotty, Ballinderreen, Co. Galway  Emer Hallihan, Castlemagner, Co. Cork  Vincent O'Donovan, Corofin, Co. Clare  Christina Shanahan, Tallaght, Dublin 24  Joseph Lavelle, Craughwell, Co. Galway  Edward Smith, Wexford, Co. Wexford  Roisin Neary, Ballyconnell, Co. Cavan  Seamus Kelly, Carbury, Co. Kildare  Claire Gleeson, Lucan, Co. Dublin  James Synnott, Raheny, Dublin 5</p>	<p><b>Cash Prize Winners</b></p> <p><b>€200 Draw</b></p> <p>Margaret Moran, Balla, Co. Mayo  Emer Sleator, Mullingar, Co. Westmeath  Joan Harvie, Tourlestrane, Co. Sligo  Teresa Nolan, Castlecomer, Co. Kilkenny  Teresa Culligan, Limerick, Co. Limerick  Derry Lawlor, Finglas, Dublin 11  Edward J. Watters, Sligo, Co. Sligo  Kathleen Harmon, Dunleer, Co. Louth  Joyce Hickey, Skerries, Co. Dublin</p> <p><b>€100 Draw</b></p> <p>Martin Scully, Attanagh, Co. Laois  Sarah Harvey Wojciak, Castlebar, Co. Mayo  Joan Brett, Tubbercurry, Co. Sligo  Hugh O'Neill, Ferrybank, Co. Waterford  Teresa O'Brennan, Tullamore, Co. Offaly  Mark Molloy, Tubbercurry, Co. Sligo  John Ryall, Glasnevin, Dublin 11  John Hanly, Carrick-on-Shannon, Co. Leitrim  Mary Donoghue, Nenagh, Co. Tipperary  Lidia Franciosa, Coolock, Dublin 5  Faith Monaghan, Delvin, Co. Westmeath  John Hanifin, Rathfarnham, Dublin 16</p>



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