

Annual Report 2021

Supporting each other



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The Care Trust Fundraising Team
From left: Cyril Scahill, Eddie Banville, Manus McCarron, Pádraig Flanagan, Martin Lavin, Helen Duggan, Tommy Murray, Caroline Downes, Michael McGivern, Brendan Lynch, Michael O'Regan, Sean Neville, Pat Boyle, Pádraig Doherty, Seamus Moore

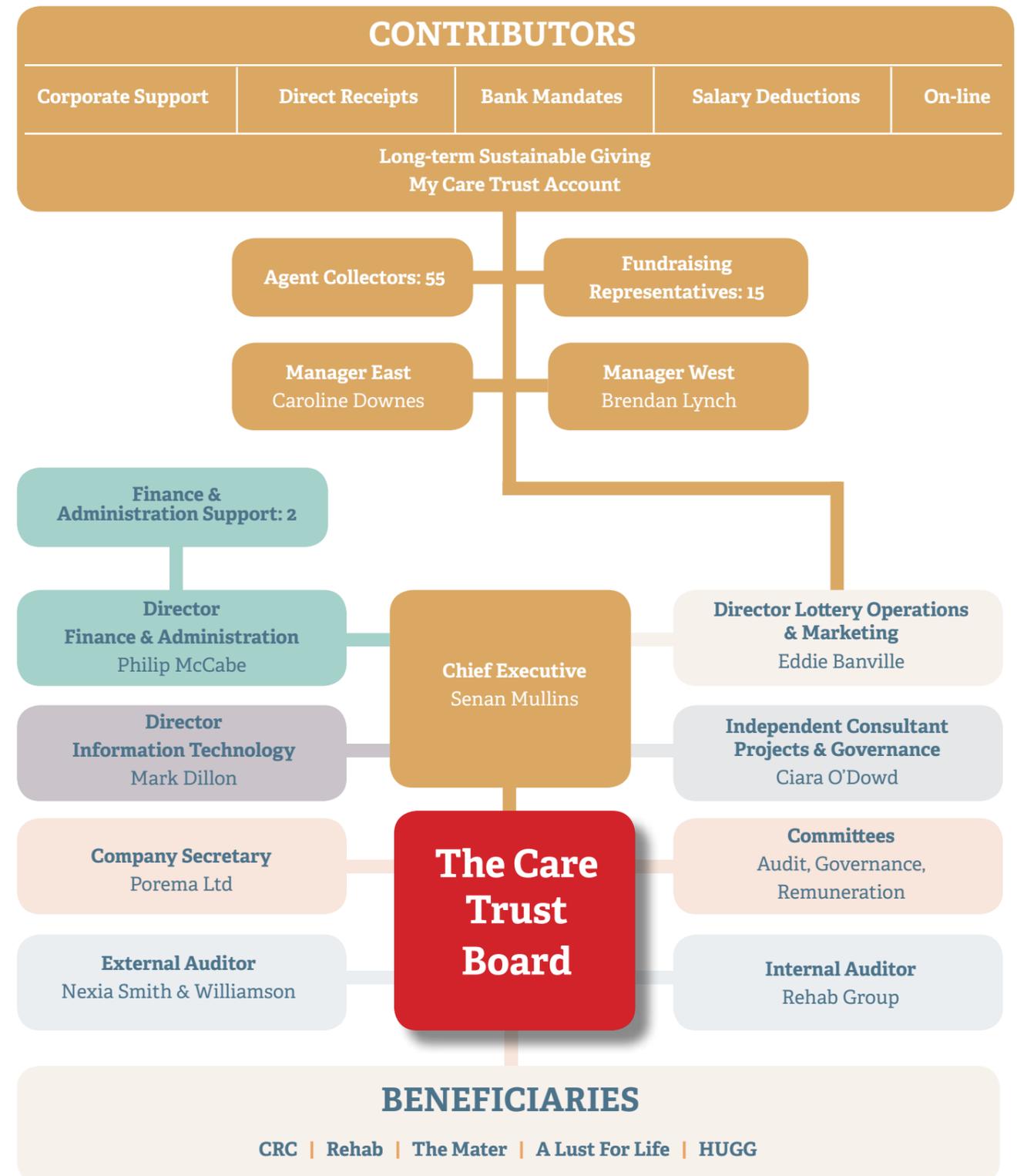
Front cover left: Shay Sinnott and Siobhán Sinnott, CRC, Clontarf
Front cover centre: Tracey O'Neill, Paul Collins and Debbie Coakley, RehabCare, Carlow

Company Information

Registered Number in Ireland	45561
Registered Charity Numbers	CRA 20043285 CHY 13691
Registered Address & Business Address	College House, 71 – 73 Rock Road Blackrock, Co. Dublin, A94 F9X9
Chief Executive	Senan Mullins
Company Secretary	Porema Limited 22 Northumberland Road, Ballsbridge Dublin 4, D04 ED73
Bankers	Bank of Ireland 6 Lower O'Connell Street Dublin 1, D01 X324 Allied Irish Bank Main Street, Blackrock Co. Dublin, A94 TK22
Solicitors	McCann FitzGerald Riverside One, Sir John Rogerson's Quay Dublin 2, D02 X576
Auditors	Nexia Smith & Williamson (Ireland) Limited Registered Auditors Paramount Court, Corrig Road Sandyford Business Park, Dublin 18, D18 R9C7
Pension Advisors	Invesco 2 Sandyford Business Centre, Burtonhall Road Sandyford, Dublin 18, D18 XK37

The Care Trust Organisation

The Care Trust is a registered charity in Ireland owned in equal shares by its shareholders, CRC and Rehab Group, and governed by The Care Trust Board.

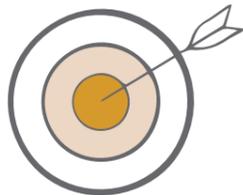


Mission, Vision and Values

The Care Trust is owned in equal shares by the Central Remedial Clinic (CRC) and Rehab Group (Rehab) and has been fundraising on a national basis, for both of these entities since 1974. The Care Trust also fundraises, by arrangement for special charitable projects. CRC, Rehab, the Mater Misericordiae University Hospital (The Mater), A Lust For Life and Healing Untold Grief Groups (HUGG) were our Beneficiaries in 2021.

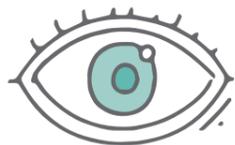
During 2021, Contributors to The Care Trust were entered into three draws each month, where a Renault Clio car was won in each draw. 36 cars were won in the year. Some Contributors also participated in the Fair Play To You online lottery draw, which offered a jackpot prize of €5,000.

From 2000 to 2021, under the present management team, The Care Trust has provided a total of €49.83 million to our Beneficiaries, net of all operating costs.



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

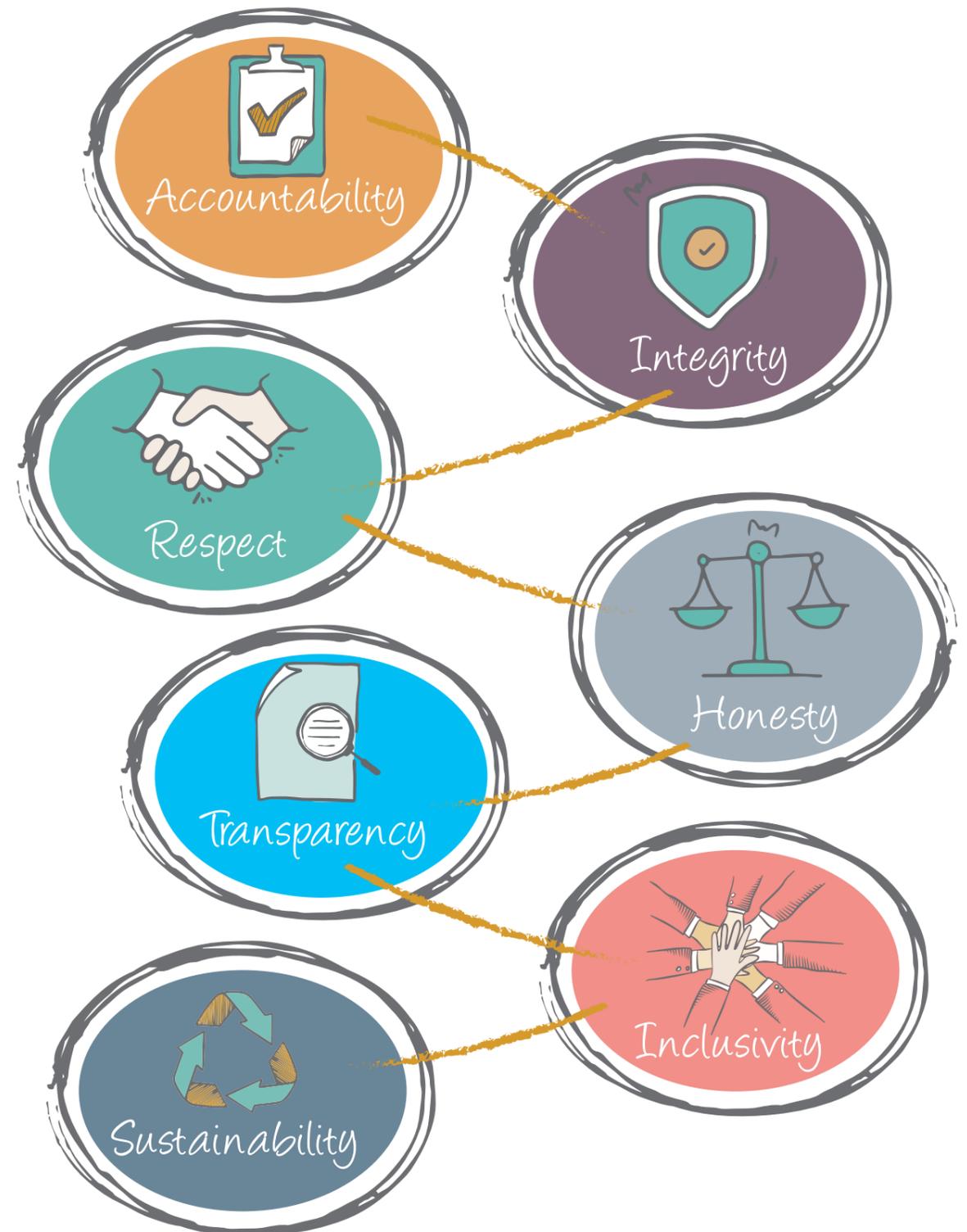
Our vision is to grow and sustain our fundraising to support our Beneficiaries in creating a tangible impact for those who most need our support.



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



Supporting
each other



A word from our Chairperson

Tom Fleming
Chairperson
March 2022

Our heartfelt thanks to our caring Contributors for their ongoing and generous support

Culture and governance

The Care Trust was formally incorporated 48 years ago and, to this day, continues its fundraising activities for the benefit of CRC, Rehab Group and other special charitable projects throughout the length and breadth of Ireland. Over the years we have nurtured and instilled a culture of accountability and good governance within the organisation. We are proud to have been again shortlisted in 2021 for both the Published Accounts Awards and for the Good Governance Awards. The content of this annual report is guided by our core values of accountability, integrity, respect, honesty and transparency. Our theme for this annual report, **Supporting Each Other**, is pertinent to us in *The Care Trust* in supporting our Beneficiaries and is relevant to each one of us, as the Covid-19 pandemic reminds us how we are globally interdependent.

Sustainability and the environment

We believe that every organisation, regardless of size or standing, has a role to play in supporting the delivery of the targets contained in the Government's Climate Action Plan. During 2021, *The Care Trust* took time to consider how we might contribute to building a more sustainable environment. Our administration went paperless to the greatest extent possible, reducing the use of printers and printing. Our communications were actively switched to online formats. We are exploring fundraising possibilities to establish an on-line sustainable fashion initiative – selling pre-loved clothing items to support sustainability and to raise funds for our charitable causes and their services.

Diversity and inclusion

The Care Trust is striving to foster an effective and inclusive culture where everyone feels engaged, respected and connected to the purpose of the organisation and to the communities we serve by supporting each other. While we have more to do in this regard, we have achieved good gender balance and diversity of expertise on our Board. Our Code of Conduct underscores our desire to benefit from inclusivity and diversity up, down and across the organisation.



Supporting each other

Leo Bowe Hurley and Nicola Kehoe (Physiotherapist)
CRC Clinic Waterford

A word from our Chairperson *(continued)*

Performance highlights

In the context of a challenging operating environment, brought about by the ongoing impact of the Covid-19 pandemic, *The Care Trust* provided €1,532,917 to charitable causes during 2021. These funds enable CRC, Rehab Group, Mater Misericordiae University Hospital (the Mater), A Lust for Life and Healing Untold Grief Groups (HUGG) to provide much needed services and support programmes for children and adults across Ireland.

Covid-19 pandemic

Throughout 2021, our organisation and fundraisers coped with the ongoing challenges of Covid-19 restrictions. The Mater concluded its fundraising relationship with *The Care Trust* in May 2021, to allow it to focus on other fundraising opportunities.

Special charitable projects

We reviewed our fundraising mission during the year and decided to include additional charitable projects among our causes, given the growing need to support mental health and wellbeing in our communities. We supported A Lust for Life (www.alustforlife.ie) – a movement that aims to change how we talk about and treat mental health in Ireland. It is an award-

winning Irish mental health charity that uses content, campaigns and events to facilitate young people to be effective guardians of their own mind – and to be leaders that drive our society towards a better future. We also supported HUGG (www.hugg.ie) – a suicide bereavement charity run by volunteers who provide a unique service, through their suicide bereavement support groups. These groups, led by people who themselves have been bereaved by suicide, provide a vital space for those who have lost a loved one to suicide to find support, shared understanding, hope and healing.

Investing in the future

Our fundraising strategy, approved by the Board, seeks to extend the reach and effectiveness of our fundraising and to find new ways to engage with new Contributors, particularly younger adults. To this end, we launched a new online fundraising initiative, Fair Play To You, in July 2020 with the purpose of engaging Contributors who were familiar with lottery games and comfortable with on-line payment methods. It proved challenging to launch a new game in a new market. We quickly realised that the cost of entry was significant and the ongoing cost of promoting the game was greater than we were comfortable incurring. Early in 2021 the management team decided not to invest further

resources in promoting Fair Play To You and terminated the game at the end of the year.

In 2021, we engaged in a trial initiative to develop a sustainable fashion on-line shopping experience. We will now consider our next steps and if we should invest further in this initiative.

As we promote our mission of sustainability, we intend to invest in the coming year in handheld technology that can be used by our fundraisers at the doorstep. This will allow real-time communication with the public, as well as providing real-time data validation, and will eliminate the need for physical bank mandates, hardcopy letters and postage charges.

Board changes

Bernard Walsh stepped down as Director and Chairperson of the Board in January 2022. I wish to sincerely thank Bernard for his 6 years of commitment and contribution to *The Care Trust*. During his term, he also served as a valued member of the Remuneration Committee and the Audit Committee. On behalf of the Board, management and everyone associated with *The Care Trust*, I wish Bernard well in the future. I also wish to thank Noreen O’Kelly and Martine Smith, both of whom resigned from the Board due to personal and increased work commitments, for their input and stewardship of *The Care*

Trust over the years. We were delighted to welcome Joseph McGrath and Robert Barker as Directors to the Board, who bring valued skills and expertise in the areas of marketing and financial oversight.

As I commence my own term as Chairperson of the Board, I would like to thank my fellow Board members for their hard work and valuable contributions during 2021 and I look forward to working with them into the year ahead.

In conclusion

2021 has been a challenging year for *The Care Trust*, but throughout our history we have embraced challenges and change and will continue to do so in the years ahead, as we aim to deliver on our role and purpose towards serving others – supporting each other. On behalf of the Board, I would like to thank our Contributors for their generous support, our Chief Executive Senan Mullins, the executive team and all the staff and fundraisers in *The Care Trust* for their high levels of commitment and professionalism during 2021.



Comment from our Chief Executive

Senan Mullins
Chief Executive
March 2022

Impact of Covid-19 on Fundraising

Like many charities, *The Care Trust* continued to be impacted, during 2021, by the Covid-19 pandemic affecting our door-to-door fundraising activities, particularly in the first 6 months of the year. However, in the second half of the year our door-to-door fundraising programme was reactivated following a number of lockdowns. The health and safety of our fundraisers, staff and everyone we interact with is always our top priority and we continue to monitor and act on Government and HSE advice, as we did throughout the year.

Our door-to-door fundraisers were warmly received when they visited homes throughout Ireland in the second half of the year. People were very supportive of our charities and our direct-debit mandate-enrolment levels were particularly strong during the latter half of 2021.

Grants provided

We are very happy to have provided, during 2021, a total of €1,532,917 to our Beneficiaries. We distributed this in grants of €680,000 to CRC, €680,000 to Rehab Group and €72,917 to the Mater. We welcomed A Lust for Life and Healing Untold Grief Groups (HUGG) as special charitable projects during the year. We provided a grant of €65,000 to A Lust for Life for their nationwide Schools Programme and a grant of €35,000 to HUGG to help develop their suicide bereavement Peer Support Group initiative.

Grants provided	2021 €	2020 €
CRC	680,000	733,355
Rehab	680,000	733,355
The Mater	72,917	200,000
A Lust for Life	65,000	-
HUGG	35,000	-
	1,532,917	1,666, 710

Cessation of cash collections

At the end of August 2021, we finally ended our cash-collection operations, which had been the bedrock on which our fundraising activities were built since the 1950s, but which had become outdated and inefficient with the passage of time. Our team persuaded more than a quarter of erstwhile cash Contributors to convert their monthly cash payments to a monthly direct-debit mandate. On behalf of the management and staff of *The Care Trust*, I would like to thank the 55 men and women who completed their final rounds as Agent Collectors in August 2021. I also thank the many hundreds of Agent Collectors who served our charities loyally over the past 50 years.



Clockwise: James Rock, Special Needs Assistant with Maisie Randall, Conor McGrath and Mollie O'Toole at CRC Pre-School, Clontarf

Supporting each other

Comment from our Chief Executive *(continued)*

Prize-draw winners

Despite the challenges of the pandemic and associated lockdowns, we were delighted to continue with our three draws every month. We had 36 Renault Clio car winners and 252 cash-prize winners during the year, with winners from all over Ireland. Our successful relationship with Renault Ireland has come to a close for now and we have engaged with Toyota Ireland to provide our prize cars within a revised prize offering for 2022.

New approaches

The Gaming and Lotteries Act, 1956 was updated by the Gaming and Lotteries Amendment Act 2019, which took effect during the year. The impact of changes to the legislation are covered in the Directors' Report. I am pleased to say that our legal advisors, McCann FitzGerald solicitors, reviewed the new legislation and have confirmed our compliance.

As traditional methods of fundraising go into decline and are phased out, our management team is committed to exploring new ways to support our charities. Our on-line lottery initiative, Fair Play To You, launched early in

the Covid-19 period was unsuccessful and was terminated at the end of 2021. We completed a six-month trial of our sustainable-fashion initiative during 2021. However, as the next phase, providing an on-line sales portal, will place high demands on our scarce resources we have decided to pause our efforts on this initiative and to re-assess its fundraising potential for *The Care Trust*. This will allow our management and staff to focus on restoring the effectiveness of our core fundraising operations following the interruptions to our fundraising programme caused by the pandemic.

Sustainability

Key sustainability initiatives for 2022 will be: the introduction of a paperless digital enrolment system; an eco-friendly prize-car offering and a focus on paperless administration.

Thank you

All over Ireland, people continue to help our good causes. We need your support now more than ever. On behalf of CRC, Rehab, the Mater and our special charitable projects, A Lust for Life and HUGG, we thank you for your ongoing generosity.



Lawrence Nolan, RehabCare Carlow

Our Beneficiaries

We carried out a review of our beneficiary partnerships during the year. Since our origins in the 1950s our Contributors have supported the services of CRC and Rehab Group. These services are indispensable to thousands of children, adults and families throughout Ireland and we are proud to be able to support them. We are also very proud to have been associated as a fundraising partner with the Mater since 1988. During the past year the Mater decided to end our association to allow them to focus on other fundraising approaches. We are very pleased, nevertheless, to have provided a grant of €72,917 to the Mater in 2021.

During the past two years with Covid-19 restrictions in place, many people have struggled with the impacts of lockdowns and periods of isolation. This has raised the profile and reminded us of the importance of good mental health. During 2021 we decided to extend our fundraising impact and we identified some very special charitable projects that could make a positive difference, with our support. We were very pleased to be able to make grants of €65,000 and €35,000, respectively, to A Lust for Life and HUGG in 2021.



Karl Lawless and Niall Monks, CRC Clontarf

CRC

The voluntary sector provides approximately 70% of the disability services in Ireland. Together with many other voluntary organisations and the Health Service Executive (HSE), CRC delivers a range of services to children and adults with disabilities. Its expertise and experience are critical in the provision of specialist disability services, which are delivered alongside comprehensive general disability services to both children and adults. Established in 1951 the Central Remedial Clinic (CRC) is a voluntary organisation and national charity working with children and adults with disabilities.

Children's and Clinical Services

CRC children's services have two main divisions: regional general disability services located in Dublin City and County and specialist multi-disciplinary services to children with physical disabilities throughout the country. The clinical-services team works with parents and families to make a positive difference despite the challenges that can come with disabilities. They offer specific medical and clinical services for children, young people and adults with disabilities through the life cycle from birth to adulthood.

Adult Services

Adult services built around individualised and group supports, as well as education and work preparation, are based in Dublin and operated from several different locations. The CRC adult-services team is committed to support young people and adults with disabilities to achieve a good life with opportunities to develop new skills, realise their potential, achieve academically, advocate for disability rights, build relationships and participate in local communities and wider society through valued social roles.

The voluntary sector provides approximately 70% of the disability services in Ireland.

CRC

National Specialist Services

CRC's national specialist-services team provides a range of specialist medical, therapeutic and assistive technology services to children and adults with complex disabilities and rare conditions. Innovative medical and surgical interventions and evidence-based therapies are used to support children and adults to achieve their maximum potential.

Impact of the Pandemic

During the phases of Covid-19 restrictions of the past two years CRC has been able to continue its support for young people and adults, reducing social isolation through digital inclusion. The focus shifted to supporting staff and clients to maintain essential services while keeping everyone safe. CRC has continued to deliver

essential services throughout the pandemic. Some activities, especially those requiring face-to-face contact, had to be restricted but new services enabled by virtual technology continued, supporting children, families and adults through the pandemic and beyond.

Attendances across clinical face-to-face appointments decreased in the past year. This required a transition to digital platforms to deliver much-needed online therapy appointments and teaching to families, all produced in-house by the CRC communications team and clinical staff. The adult-services team created an online 'day service' which enabled adults to engage in programmes and activities from their homes and progress their education both virtually and in-person. With the support of CRC staff, they became familiar with using technology and digital platforms. This blended approach resulted in considerable online activity, and CRC also utilises

its transport fleet, including specially adapted vehicles funded by grants from *The Care Trust*, to deliver activity packs to homes for individual and remote support.

CRC special schools responded to the very real struggles facing families and delivered a variety of summer camps and supports in tandem with the HSE and the Department of Education and Skills. Schools supported their students with daily learning, videos, calls and online supports. The CRC specialist-services team delivered expertise, research, outreach and education ensuring services continued to be underpinned by quality and evidence-based research. The children's and clinical services team continues to support all CRC families, with essential face-to-face appointments, and meeting people virtually from clinics and from team members' homes.



Max and Finn Liebenberg, CRC Clontarf

CRC special schools responded to the very real struggles facing families and delivered a variety of summer camps and supports in tandem with the HSE and the Department of Education and Skills



Roy Lindsay, CRC Specialist Seating



Shane Rickaby, Luke Liviu and Carmel Hayden with a specially equipped CRC vehicle, purchased with a grant from The Care Trust

CRC

Transport

Thanks to the generosity of *The Care Trust* Contributors, CRC is able to purchase specially-adapted vehicles that are of critical importance to adult-service provision. This ensures that adult-service users can access services. In addition, the vehicles support outreach services and support those engaging and connecting with their wider communities for social purposes and educational development. The specially-adapted vehicles also support service users working on their individual person-centred development plans. With the support of *The Care Trust*, CRC is continuing to upgrade its fleet of buses and replace them at a rate of two new vehicles each year.

Buildings enhancements and maintenance

In 2021, the grants provided by *The Care Trust* were used to finance much-needed enhancements, maintenance, and infrastructure of clinical, social, and school premises. Many of the CRC buildings are old and need on-going repairs. Grants from *The Care Trust* ensure that buildings are welcoming, warm, accessible, and safe. This is hugely important to safely deliver services to children and adults with disabilities and their families when they attend service premises.

Community hubs

Adult Services community hubs serve a great number of adults living with disabilities, who can now avail of CRC services in their communities.

Community hubs ensure that services are delivered in small local community-based locations that are warm and welcoming. This reduces the stigma when accessing services and facilitates working in smaller more intimate groups, thus supporting an individualised approach to care and support. Central to the development of disability services in Ireland is supporting adults with disabilities to fulfil their potential as equal citizens and normalise disability in society. CRC currently supports 400 adults in a number of hubs and local centres.

Summer camps

The support of *The Care Trust* enabled the pupils of Clontarf School and Scoil Mochua to attend a summer camp in July 2021. The children greatly enjoyed their two weeks of summer camp where they were exposed to new experiences, fun and joy with their friends. They loved going to the cinema, pet farms and discos for the teenagers. The summer camp provided much-needed respite for families who welcomed the support over the long summer break. Every day on the camp brings brand new excitement and experiences with friends, lots of belly laughs and the joy of childhood.

Supporting excellence in service

CRC invest in its staff's continued training and development, ensuring the excellence in the service provision to the children and adults with disabilities and their families. Staff are supported in training and development in a range of critical areas of clinical-skills development and in keeping abreast of best

practice and recent approaches to disability service provision. Staff also attend national and international conferences and support training of colleagues across Ireland. CRC staff are highly trained and regular professional training, supported by grants from *The Care Trust*, is paramount to maintaining the quality of service they provide.

Front-line service delivery

The Care Trust support enabled CRC to fund the critical role of a psychologist specialising in autism for children. This requires a critical skill set that enhances the support to children with complex disabilities and their families. The much-needed grants were also used to support essential research into Cerebral Palsy (CP) through the development of a national CP register.

Supporting governance and communications roles

CRC ensures that the highest standard of governance is achieved and maintained. As a charity the commitment to excellence in governance, reporting and transparency is key. Through the support of *The Care Trust*, CRC has achieved significant recognition in this area, culminating in winning the Good Governance Award and the Published Accounts Award for its 2020 Annual Report.

CRC was also able to engage an expert in communications ensuring that its services are well communicated to all stakeholders in a variety of different ways, from videos to social

media and much more. This expertise enables CRC to engage with all stakeholders supporting Easi Read, Plain English, accessible audio-visual-communication modalities, as well as highlighting the work of the staff and adult-service users through video footage and promoting advocacy.

Fundraising development team

CRC invested €163,030 into the Fundraising development team that in turn secured 269% return on the investment by raising €601,849 in fundraised income in 2021. The investment into the development team helps CRC secure grants and funding for capital projects, clinical-services enhancement, and adult-service supports.

Stephanie Manahan,
CEO of CRC says,

“Thanks to the generosity, loyalty, and kindness of The Care Trust Contributors, CRC has been able to serve our clients and their families through a very difficult year. Everyone in CRC is greatly thankful for the friendship, fondness and continued support we receive each year from you, The Care Trust Contributors. We couldn't do it without you.”

Supporting each other

CRC use of grants paid by The Care Trust in 2021



Phil Smyth, Ellen O'Brien, Ziva Newman (Head of Fundraising, CRC), Kate Coyle, Senan Mullins (Chief Executive, The Care Trust), Joy Boland and Stephen Glynn at the presentation of a cheque from The Care Trust at CRC, Clontarf

	2021 €	2020 €
Grants brought forward	778,580	522,615
Grants paid by <i>The Care Trust</i>	680,000	733,355
Total Grants available	1,458,580	1,255,970
Grants used in	2021 €	2020 €
Transport for Adult Services	71,162	
Purchase of vehicles		65,410
Hubs for Adult-Services	96,011	
Clongriffin Adult-Services hub		156,799
Staff training and development	42,919	
Maintenance and infrastructure of the clinical, social and school areas in CRC locations	81,191	
Summer camp for school children and teenagers	18,141	
Front-line service-provision support:	103,484	
Psychologist and Cerebral Palsy researcher		
Staff Costs: ABA Psychologist and Company Secretary		102,911
Supporting governance and communications roles	82,758	
Fundraising services and development team	163,030	
Fundraising costs (including fundraising staff costs)		152,270
	658,696	477,390
*Grants carried forward	799,884	778,580

* Grants carried forward are due to a number of CRC projects that were postponed during the pandemic.

Rehab Group

The Rehab Group supports children, adults, and older persons with disabilities and their families, and people who need support to lead meaningful and more independent lives. For more than 70 years, the Rehab Group has been working to break down the barriers that prevent people with disabilities from living ordinary lives in their communities. Through these decades of work and the dedication and commitment of Rehab employees, 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.

2021 was another extraordinary year, starting with a resurgence of the Covid-19 virus as the Rehab Group navigated the continuing pandemic. It was a year when the Rehab Group worked hard to ensure that services were adaptable and delivered for the people who rely on them. Despite the challenges that were faced, hard work, resilience, commitment and a determination to put the service user and the student at the forefront of everything ensured great results across the organisation. Rehab Group now supports more people than ever before, across several service models. Rehab Group is meeting the needs of more people in their own communities and in their own homes. *The Care Trust* support plays an important part in enabling them to continuously deliver high-quality safe services.

RehabCare

RehabCare is a vital part of the Rehab Group and is the provider of choice of person-centred health and social care services that facilitate

people who are disadvantaged to participate in the life of their local community in ways that match their choices, aspirations and needs. RehabCare has evolved into an extraordinary network of community-based health and care services supporting more than 3,000 people in every community in Ireland. It supports people of all abilities and of all ages. That community of care and support will remain in place for each person throughout the course of their lifetime, to enable them to live the life they choose, helping people to thrive, achieve and shine. *The Care Trust* is proud to be able, through its fundraising grants, to support these services, on behalf of our Contributors in every community in Ireland.

RehabCare provides a range of innovative services for people with disabilities, both adults and children. In a challenging year, RehabCare remained resilient and continues to support people with mental health difficulties and older people, providing them with pathways to maximise their independence, their community presence and participation.

Supporting each other

Each person's needs are different, and every person's life is their own. That is why all of RehabCare's services and supports are personalised and specifically designed to match each person's individual needs and choices.

During 2021, RehabCare, with centres in all 26 counties in Ireland, provided:

- 104,300 hours of personal support through their Carelink service;

- 4,199 respite bed nights for children and adults with disabilities;
- day services for 1,680 people;
- home support, respite, personal assistant services and hospital discharges for 722 individuals;
- care for 233 adults across residential and supported-accommodation services.

In the Community

All across Ireland, RehabCare now offers anyone living with a disability or disadvantage, young and old alike, the personalised, individual care they need to live their lives as fully and independently as possible. RehabCare has 54 community-based services across the country providing personalised, one-to-one support for people of all ages and all abilities. RehabCare provides a vital network of support and training for each person, no matter what challenge they face, intellectual, physical or sensory disabilities, mental health issues, autism or acquired brain injury.

In the Home

RehabCare's 64 home-based services provide the wide range of personalised supports to many people who need to remain living in their own homes. From home-help and supported accommodation for those with complex needs to respite care for exhausted families, RehabCare enables people to maintain their independence and dignity by helping them to continue to live in their homes.



Michael Bartley, RehabCare, Kildare

Rehab Group



• Michael Bartley

“My name is Michael Bartley. I have been attending RehabCare Kildare Resource Centre since 2016. I like to travel independently to and from the centre. I am a member of the Men’s Sheds in Kildare and I enjoy meeting my friends for breakfast in the local town once a week. I

enjoy coming to the centre to engage in programmes and try new things. I also learned some sign language in the centre so that I can communicate with my friend, Michael Menehan, who is deaf. I am very independent and love to be an active member of the community.”

• Michael Menehan

“My name is Michael Menehan. I have been attending RehabCare Kildare Resource Centre since the beginning of 2005. I love to do my work experience in Kildare town in the Silken Thomas and Paddy’s Butchers. I love to go to my Breakfast Club on Mondays and I look forward to going to my Deaf Club in Tallaght where I meet with my friends. I enjoy taking part in the Deaf Choir at Christmas fundraising for our Deaf Club. I also enjoy bowling in KBowl, Naas and having lunch with my friend Alan. I enjoy

attending the centre, meeting with my friends and doing things in the community with my communication worker. I enjoy Christmas shopping, going to Kildare Farm Foods, Kildangan, for lunch and playing crazy golf. I love the teaching staff, Tús community workers and students of ISL (Irish Sign Language). Socialising and meeting new people is very important to me. I enjoy eating healthily and going for walks.”



• Lawrence Nolan

“My name is Lawrence Nolan and I am 23 years attending RehabCare. I like gardening, growing vegetables and flowers and looking after them. I love playing pool and teaching others how to play.”



Rehab Group



• Eoin Harte

“My name is Eoin and I am 13 years in RehabCare Carlow. I help with the morning safety checks and the monthly safety checks. I love meeting people and getting out and about. People tell me I have a lovely smile and I do.”



• Paul Collins

“My name is Paul Collins and I am 47 years in RehabCare Carlow. I like doing jigsaws, quizzes, word searches and looking up my family tree on the computer. I feed the birds everyday. I love coming in to meet my friends.”

• Elizabeth McHugh

“My name is Elizabeth McHugh and I am 20 years in RehabCare Carlow. I enjoy going for walks and doing chair exercises. I was part of the knitting group that used to go to the Parish Centre before Covid. I love singing and taking part in the annual drama production. I am a huge Daniel O'Donnell fan.”



• Marie Fennelly

“My name is Marie Fennelly and I am 42 years in the service. I like doing crochet and knitting, and I am able to show other people how to knit and crochet. I love doing jigsaws and chair exercises. I love to meet my friends in the centre, and myself and another Service User do exercises on our street some evenings.”



Supporting each other

Rehab Group

The Sensory-Garden Experience

RehabCare Longford Day Services plans to use a grant from *The Care Trust* to develop a sensory garden for its 21 service users who have a diagnosis of Autism and experience sensory processing issues.

A sensory garden is designed to appeal to all five senses. Research shows that sensory gardens have many benefits for those who use them. These benefits include sensory development, a calming experience, encouraging explorative skills, promoting communication and language skills and allowing visitors the opportunity to engage with the environment, supporting cognitive development and also promoting bodily awareness.

Those who have sensory processing disorders tend to have extreme reactions to sensory stimulation in that they are either stimulated too much or too little. A sensory garden can be very therapeutic for people who suffer from sensory problems. It may be used as a gentle way to stimulate the senses. The sensory garden can become a place where the adults who use the service feel safe and comfortable in exploring their senses without feeling overwhelmed by them.

Initially the garden will be used by service users attending RehabCare Longford Day Services. All of these adult service users have a diagnosis of Autism and experience sensory processing issues. Service users in RehabCare Longford Day Services will utilise and benefit from the sensory garden. Once the garden has

been established, it is hoped to open it up to other RehabCare services and service users in the locality. The long term plan is to invite local community groups to visit the garden and experience the benefits.

Greenacres Lodge – Renovation and Adaption

Greenacres residential service at Clonlara, Co. Clare plans to use a grant from *The Care Trust* to renovate and adapt its facilities to provide a new self-contained apartment and space for a designated sensory room. Greenacres Lodge is currently home to four young female residents. The RehabCare team provides 24/7 support to the residents who have intellectual disabilities such as Autism, Down Syndrome and Rubinstein Taybi Syndrome.

While each resident has their own bedroom, the additional space of a self-contained apartment would greatly benefit one resident's quality of life. The resident moving into the apartment has sensory difficulties and has prescribed sensory programmes from Occupational Therapists. Within the main house, increased noise levels and busy periods can often result in that resident becoming overly anxious which can unfortunately manifest in challenging and self-injurious behaviour. Instances of peer-to-peer abuse can also occur as anxieties heighten when residents are in close proximity to each other. Having the ability to avail of an additional living space would undoubtedly reduce anxiety levels for this resident.

The planned adaptation would dramatically improve the service as a whole while also supporting all residents to reach their full potential.

Technology-Enhanced Creative-Learning Spaces – Nationwide

Support from *The Care Trust* will enable the National Learning Network (NLN) to introduce 'Technology-Enhanced Creative-Learning Spaces' to include a range of services and products across all of its vocational-training centres across Ireland.

The aim of this project is to have a dedicated creative technology space in each training centre where students with disabilities come together to create, collaborate, design, develop, make and innovate using no-tech, low-tech and technical equipment. The technology-enhanced creative-learning space is a collaborative space for discovering, making, learning, exploring, competing, experiencing, visualising and sharing. The possibilities for learning experiences are infinite.

NLN is developing these spaces nationally for students with disabilities to ensure they have the best opportunities to learn in a way that they want to and in a way that will allow them achieve their best self and to do this with access to the same technology, products and services as all students in Ireland. A secondary benefit will be the connections that will be made in the community, in an online community, in the training centres and beyond.

Creative-Learning Spaces:

- allow students to expand and challenge their knowledge and ability to create;
- advance the collaboration skills of students through online projects;
- level the field of opportunity for students with disability or additional needs;
- impact brain function and positively influence how students feel and cultivate an environment that will support students' success;
- assist students with technology to grow in a multitude of Science, Technology, Engineering, the Arts and Mathematics (STEAM) classes;
- promote the use of many cognitive skills, and development such as collaboration, teamwork, organisational and planning skills, and time management

These Creative-Learning Spaces will be accessible to approximately 2,000 users in more than 30 locations across Ireland. NLN anticipates significant gains in cognitive, social, health and personal areas, as well as professional skills through the creative-learning spaces.

[Click here for more about Rehab services.](#)

Supporting each other



Left to Right: Jack Tonge, Senan Mullins, Barry McGinn and Harrison Byrne at the presentation of cheque from The Care Trust to Rehab at the Park House, Stillorgan

Rehab Group use of grants paid by The Care Trust in 2021

	2021 €	2020 €
Grants brought forward	385,615	18,921
Grants paid by <i>The Care Trust</i>	680,000	733,355
Total grants available	1,065,615	752,276
Grants used in		
	2021	2020
Laptops and computer equipment allowing frontline staff to deliver services during Covid-19		33,037
Projects to maintain services		
Fundraising programmes – increasing income for services		100,535
Implementing GDPR to support Service-User confidentiality		74,700
National Learning Network		
IT systems to roll out remote learning to students during Covid-19		87,389
Technology-Enhanced Creative-Learning Spaces – Nationwide	250,000	
Technology Education Role	53,000	
NLN Athlone – Boat Project	30,000	
RehabCare		
Greenacres Lodge – renovation and adaption	175,000	
RehabCare Longford – sensory garden	28,000	
Renovation to respite services in Limerick care facilities		46,000
Repairs to Wexford care facilities		25,000
Capital expenditure to maintain services		
Building enhancement works – NLN Waterford	270,672	
	806,672	366,661
*Grants carried forward	258,943	385,615

*Grants carried forward are due to some development projects that were postponed during the pandemic.

National Learning Network

National Learning Network (NLN) is the training and education division of the Rehab Group. It provides learning pathways that guide and support people to brighter futures. It delivers supported and personalised education and training services in 50 locations nationally. Students can access learning support, advocacy and psychological support services as part of their learning journey. All courses have progression pathways to further education and training, higher education and jobs. NLN courses are diverse, ranging from culinary skills, horsemanship, horticulture to computer programming and game design. It also provides educational-support services in further education and higher education, and is a trusted delivery partner of individual placement and support services for the HSE.

NLN's latest published report shows that in the past year:

- 6,275 students accessed learning services
- 1,550 accessed educational support services
- 77% of students progressed from rehabilitative training to further education or higher education
- 59% progressed from vocational training to further education or higher education
- 219 students progressed to employment



Paul O'Grady, NLN Student

Paul's 'Dream to Drive'

Paul O'Grady is a student at NLN. Over the course of 2021, the staff in NLN supported Paul to learn how to drive his family's tractor by working with a simulator in the NLN classroom. From the outset, Paul's main goals were to live more independently and to be more included in his local community.

Paul's NLN instructor suggested that he might like to learn to drive using a simulator. In a few short weeks he went from practising his driving skills on a simulator set up in the NLN classroom to assisting his family by driving a tractor to move bales of silage. He spent an entire day lifting bales and reversing into the area that they were to be stored in and placing them exactly where

they needed to be. Speaking of the experience, Paul says:

"Mum and Dad are very proud of me. It's a very important job."

Paul hopes to learn to drive a car in the future and his NLN support staff will help with driver theory and using the simulator.

"Mum and Dad are very proud of me. It's a very important job."

NLN Waterford – Building Enhancement Works

The Rehab Group leased the Waterford premises for many years prior to purchasing it 5 years ago. A major roof repair project has been in the pipeline and in 2021 this work was carried out and completed with the support of *The Care Trust* funds.

NLN Waterford caters for 60 students in the centre, across courses such as Computer

Applications, Retail Sales, Catering & Hospitality and Employer-Based Training. The centre also caters for over 70 individuals through its CARA Autism Outreach Support Service and CARA day service, providing specialised support for individuals with a diagnosis of Autism Spectrum Disorder (ASD).

NLN Athlone – Boat Project

This is a volunteer led programme, providing a sailing programme for people with disabilities. In 2012, National Learning Network and Athlone Lions Club became involved in the boat project with the creation of a workshop. This evolved into NLN's

'Stepping Out' programme which, with the support of a grant from *The Care Trust*, provides NLN students with opportunities to learn expert boat-building craft skills through this unique project.

The Mater Misericordiae University Hospital

The Care Trust provided grants to the Mater Misericordiae University Hospital (the Mater) until May 2021, when its funding relationship with the Mater ended. *The Care Trust* is pleased to have played its part, since 1988, in supporting the excellent services provided by the Mater to people from all over Ireland.

The Mater – Grant Utilisation Report

A healthcare associated infection (HAI) can occur in any healthcare setting: hospitals, office-based practices (e.g. general practice clinics, dental clinics, community health facilities), the setting in which paramedics work and long-term care facilities. This means that any person working in or entering a healthcare facility is at risk of a HAI. Whilst good hand hygiene

has reduced HAI's by 50% over the last 10 years, the situation now has reached a point of diminishing marginal returns. Standard manual cleaning techniques can miss up to 50% of particulates on surfaces, and other methods can take hours in preparation and delivery time.

Thanks to the support of *The Care Trust*, the Mater has been able to acquire a THOR Ultra Violet-C (UVC) device. This is the latest constant wave UVC surface and air disinfection technology, designed for all areas of the hospital and healthcare environment. It is a high-output disinfection robot, an intelligent device, which utilises unique room mapping technology to deliver a fast and effective germicidal dose of continuous wave UVC energy, killing germs and pathogens when and where required. It completely removes

the guesswork and ineffectiveness of regular cleaning.

The THOR UVC is completely mobile, its wheelbase is identical to that of a standard wheelchair, making it the perfect solution for disinfecting ambulances. It is ideal for thoroughly disinfecting patient rooms, operating theatres and any area within the hospital, including the smallest of spaces.

The QA3 Patient Trolley, funded in 2021 by a grant from *The Care Trust*, is a variable height device, ideal for patient transport, examination and intubation in theatre and clinical areas. It is designed for maximum patient comfort and is supremely manoeuvrable, compact, light-weight and robust.

Thanks to the support of *The Care Trust*, the Mater has been able to acquire a THOR Ultra Violet-C (UVC) device



Supporting each other

Mater Misericordiae University Hospital use of grants paid by The Care Trust in 2021



	2021 €	2020 €
Grants brought forward	-	-
Grants paid by <i>The Care Trust</i>	72,917	200,000
Total grants available	72,917	
Grants used in		
Arjo MaxiMove Hoist KMCSAN-D		7,374
Cyclomedica Technegas Plus Generator		35,627
Scopeguide & Lucera Colonoscope		79,553
Zeiss Cirrus 6000 OCT		83,025
Thor-UVC disinfection system	57,760	
QA3 Trolley (X-ray), c/w K8 pressure care mattress x 3	15,667	
	73,427	205,579

The level of grant funding to the Mater was agreed in advance for each year, with the Mater funding any excess in above expenditure. This fundraising agreement ended on 31 May 2021.

A Lust for Life

A Lust for Life is an award-winning Irish mental health charity that uses content, campaigns, programmes and events to facilitate young people to be effective guardians of their own mind – and to be leaders that drive our society towards a better future. The charity is a movement that aims to change how we talk about and treat mental health in Ireland.

The Care Trust is delighted to enter a partnership with A Lust for Life, specifically to fund the expansion of their successful Schools Programme to reach 1st- and 2nd-class primary school pupils all over Ireland. The existing programme for pupils in 3rd – 6th classes consists of 10 lessons, accompanied by creating short-form video content (by children, for children), a mindfulness programme, fun and engaging class activities, and a complete ‘try it at home’ series for parents and caregivers to implement the learning outside of school. The pupils learn about their own wellbeing, recognising and putting words to their emotions and learning about ways in which they can manage their thoughts and feelings.

The Schools Programme, which launched in 2020, has now reached a total of 500 schools, 1,045 teachers and 21,870 pupils across every county in Ireland. The programme’s objective is to reach every child in the country with the Schools Programme. *The Care Trust* is providing fundraising support to help make this happen.

[Click here for more about A Lust for Life.](#)

For the future, with the valuable support of *The Care Trust*, A Lust for Life wants to continue to grow the programme so that children in every primary school in Ireland can learn about their emotional well-being at the youngest age.

By equipping teachers with robust educational and psychological lessons and materials, the A Lust for Life Schools Programme is providing them with critical tools to teach their class about wellbeing. This in turn has a positive influence on the day-to-day running of their classrooms. Teachers who are delivering the higher levels of the programme have said that since delivering the Schools Programme they themselves learned many new skills that relate to their own wellbeing. Many have also taken key aspects of the programme and brought them forward into their teaching routine, such as beginning each day with square breathing as a class or working through a class issue by using one of the child-friendly Cognitive Behavioural Therapy-informed problem-solving tools.

It is essential to “treat young children’s mental health within the context of their families, homes, schools and communities” (Harvard University Centre on the Developing Child), and so the A Lust for Life Schools Programme aims



to empower teachers and parents to lead this conversation rather than relying on external facilitators to go to the school. In turn, this provides a much more scalable and sustainable approach to the growth of the programme.

The psychological and educational literature* is in agreement that early intervention is key to enhancing positive mental health outcomes. By creating this evidence-based programme specifically aimed at children aged 7-9 years, *The Care Trust* is playing a critical role in helping A Lust for Life to provide 1st- and 2nd-class pupils as well as their communities at home and at school with the key knowledge, skills and tools to manage their own wellbeing as they develop and grow. This programme also helps to equip teachers and parents with a depth of resources and supports to be able to bring emotional resilience and wellbeing to life in the classroom and in the home. This new 1st- and 2nd-class programme will be developed in 2022, and launched in 2023, with the potential to reach a total of 140,000 pupils across Ireland.



Niall Breslin, Board Director,
A Lust for Life

*Targeted, preventive interventions in primary school prevent mental health problems in adolescence” – Helen Baker-Henningham, *British Medical Journal*

Supporting each other



Senan Mullins, Chief Executive and Bernard Walsh, Chairperson, The Care Trust present a cheque to Niall Breslin (centre), Board Director, A Lust for Life

A Lust for Life Schools Programme grants paid by The Care Trust in 2021

A grant of €65,000 from *The Care Trust* will be used to develop a brand new 1st- and 2nd-class mental wellbeing Schools Programme, with the potential to reach a total of 140,000 pupils across Ireland.

The funding will be allocated as follows:

Video content	A series of 10 videos will be produced which includes scripting, story boards, engaging children to create content through creative workshops, filming, editing and processing	€35,000
Focus groups	In-depth expert-led focus groups will be conducted with parents, teachers and children to inform the new content	€5,000
Educational materials	A series of 10 educationally- and psychologically-informed lesson plans as well as accompanying educational support materials will be developed	€15,000
Mental health expert	Mental health expert fees in developing and writing new content for the programme	€10,000
	Total:	€65,000

Healing Untold Grief Groups (HUGG)

Healing Untold Grief Groups, better known as HUGG, is a national suicide bereavement charity. HUGG provides a unique service – suicide bereavement support groups which are led by people who themselves have been bereaved by suicide. These groups provide a vital space for those who have lost a loved one to suicide to find support, shared understanding, hope and healing.

The objectives of HUGG are to:

- provide **hope and healing** through the provision of information on the HUGG website, telephone support and HUGG groups led by volunteers with lived experience;
- engage with **suicide research** to better inform public policy and improve bereavement services;
- collaborate with professionals and organisations in the bereavement sector to advance best practice;
- **raise public awareness** about suicide bereavement, and be a voice for those bereaved by suicide;
- **advocate for change** in how state institutions support and engage with those bereaved by suicide.

A grant of €35,000 from *The Care Trust* will be used in 2022 to allow HUGG to develop Peer Support Groups across Ireland, helping to create a vital space for those who have lost a loved one to suicide to find support, shared understanding, and hope and healing.

HUGG is a unique charity. There is no other national organisation providing open, suicide-bereavement support groups led by people with a lived experience of suicide. For the many people struggling with the aftermath of losing a loved one by suicide, a safe environment where they can find understanding, hope and healing can literally be life-saving. HUGG groups are facilitated by trained volunteers who themselves have been bereaved by suicide. The groups are open, meet every two weeks for two hours and are free of charge.

With over 500 deaths by suicide each year in Ireland, and 135 people affected by each death, 60,000 people may need a form of suicide bereavement support every year in Ireland. Currently, there are gaps in the provision of peer support groups and in the diversity of support options for individuals across Ireland. Thanks to the funding provided by *The Care Trust*, HUGG will be able to support its existing volunteers, 14 HUGG groups and also enable the charity to securely extend the number of HUGG groups it provides in 2022. This means that more people devastated by suicide will have a pathway to a hopeful future.

The grant of €35,000 from *The Care Trust* will help HUGG to fulfil its mission of providing hope and healing.

[Click here for more about HUGG.](#)



Fiona Tuomey, Founder of HUGG, receives a cheque from Senan Mullins, Chief Executive, The Care Trust.

Making changes

Strategic plan 2019 – 2023

With effect from January 2020 our fundraisers adopted a policy of inviting monthly contributions of €18, an increase of €3 on the standard mandate enrolment value from 2013 to 2019. The disruption to enrolments, arising from the Covid-19 lockdowns from March 2020, meant that neither the enrolment numbers nor value targets were achievable in 2020.

Our planning for 2021 was based on our projection that door-to-door collections and canvassing would be not be possible for the first five months of the year due to Covid-19 restrictions. This projection proved to be reasonably accurate and we reactivated our fundraising team in June following a five month lockdown. The impact of the lockdown was that we had no cash collection revenue for the year until June. We sustained a normal level of decline in our direct-debit Contributor base in the early months, which our teams were only able to offset through new Contributor enrolments from June to December.

Our main source of enrolments in the months of June, July and August was the conversion of cash Contributors listed in Agent-Collection books to monthly direct-debit-mandate giving. New Contributors were enrolled in lower numbers than normal until the end of August – but new enrolment numbers were at a normal level in the September to December period. The average monthly contribution for new enrolments in 2021 was €18.61. The average monthly value of cash contributions in 2019, the last full year prior to Covid-19 lockdowns, was €9.18. We set a target conversion rate of 21% with a 20% increase in average monthly contributions. In the final analysis, we achieved a conversion rate of 25.7% with an average uplift from €11.37 to €16.90 (48.6%) in respect of Contributors converted. In general, older Contributors who had initially enrolled at lower values many years ago were least likely to authorise monthly payments through their bank accounts. These Contributors have loyally supported *The Care Trust* and our charities for many years. In most cases for decades, and we are very grateful to them for their support.

Cash Collections

The Care Trust fundraising model is based on repeat giving. Our fundraising team calls to hundreds of homes every day and invites people to enrol in our monthly giving programme to support our charities. Until about 20 years ago our regular fundraising was based entirely on weekly cash collections and remittances by our team of over 200 Agent Collectors working all over Ireland. This was a high-cost fundraising model. From 2003, we implemented a process of inviting existing and new Contributors to enrol for monthly giving by direct-debit mandate. While building this

new model we also retained our cash collection approach to enable us to sustain the flow of funds to our Beneficiaries.

It took until 2009 for our monthly direct-debit mandate income to surpass monthly cash income. In the meantime, our cash-Contributor cohort and Agent-Collector team who collected from them every week or month were shrinking year after year. Our research showed that the remaining cash Contributors resisted converting to the direct-debit mandate model because they valued the social contact of regular collection visits and had an innate preference for cash transactions.

At the beginning of the Covid-19 restrictions, in March 2020, we had 6,016 (Average 2019: 7,247) cash Contributors, representing an annual value of €400,000 to our Beneficiaries. Numbers and value were declining at a rate of 20% year-on-year due to the natural lifecycle of contributions and retirement of Agent Collectors, without replacement.

Collections were significantly disrupted during Covid-19 restrictions in 2020, when for many months our Agent Collectors could not leave their own homes. The impact was an accelerated decline in contributions and in the funds generated for our Beneficiaries. Falling numbers of Contributors, especially in rural areas, resulted in Agent Collectors needing to drive long distances to collect from fewer and fewer people. This led inevitably to higher costs for the cash Agent and to uneconomic collections leading to an increase in Agents leaving.

We realised that in the absence of immediate action the value of this stream of fundraising would decline so much that collections would cease altogether within a few years. Furthermore, the commission rate for cash Collectors would be in conflict with the commissions permitted under our new lottery licence with effect from September 2021.

The average monthly contribution for new enrolments in 2021 was €18.61. The average monthly value of cash contributions in 2019, the last full year prior to Covid-19 lockdowns, was €9.18.



The Care Trust Agent Collectors Team

From left: Charlie McGroarty, Bill Rooney, Eugene Glynn, Sean Eustace, Robert Beirne, Caroline Downes (Manager East), Jimmy Lennon, Brendan Lynch (Manager West), Brian Harkin, Annie Gallagher, Manus McCarron, Pádraig Flanagan, Larry Quain, Jackie Hynes, James McGarvey, Pat McCabe, Tony McGrath, Damien Wright, John Manning, Paddy Hyland, Joe Harte, Eugene Keane, Gerry O'Dowd

Making changes *(continued)*

Most of our Agent Collectors, whose average age is 73 years, chose to retire on 31 August 2021, many of them having served our charities for decades. We offered all of those retiring the option of re-training as fundraising representatives and a small number have availed of the offer to date, thereby boosting our door-to-door fundraising team.

Fair Play To You Game Options

Our 'Fair Play To You' online lottery initiative, launched in the early stages of Covid-19 restrictions in July 2020, failed to generate a critical mass of Contributors. In November 2021, the Board approved management's proposal to discontinue the game. The 'Fair Play To You' fundraising initiative was terminated in December 2021. An analysis of lessons learned was presented to the Board.

Sustainable Fashion Initiative

In furtherance of our strategic objective of developing new fundraising approaches, we partnered with Re-Fashion UK to trial and assess a sustainable on-line fashion initiative. *The Care Trust* and Re-Fashion held meetings with the Department of Environment, Climate Action and Communications, the Environmental Protection Agency (EPA), The Rediscovery Centre and Community Reuse Network Ireland.

The trial provided strong evidence of our potential to procure donations of high quality clothing. The next phase requires significant investment to establish and promote a dedicated on-line sales portal. The Board decided to defer any further investment until after 2022 to allow management to focus on strengthening core fundraising activities in the aftermath of interruptions arising from Covid-19 restrictions.

Communications

We wrote to all cash Contributors in July 2021 advising them that cash collections would cease with effect from 31 August 2021 and invited them to authorise direct-debit mandates to support our charities.

We contacted all Contributors in September 2021 advising them of changes in our Beneficiary arrangements, in particular, the ending of our fundraising arrangement with the Mater. We also advised them of our support for special charitable projects and our new fundraising relationships with A Lust for Life and Healing Untold Grief Groups (HUGG).

Monthly-results sheets were posted on www.thecaretrust.ie throughout the year. A composite January to May result sheet was printed in July and distributed to cash Contributors on the first occasion in the year when Agent Collectors were permitted to call again to Contributors.

Future Plans

For 2022 we have teamed up with Toyota Ireland to offer the eco-friendly Toyota Corolla Hybrid car as our key prize offering.

Following two years of Covid-19 restrictions, our focus for 2022 will be on restoring the effectiveness of our core fundraising operations. We will endeavour to expand our fundraising team with the recruitment of experienced full-time and part-time fundraisers. We will invest in our team training programme and create opportunities for our fundraisers to meet representatives of our Beneficiaries to gain a greater understanding of grant utilisation and outcomes.

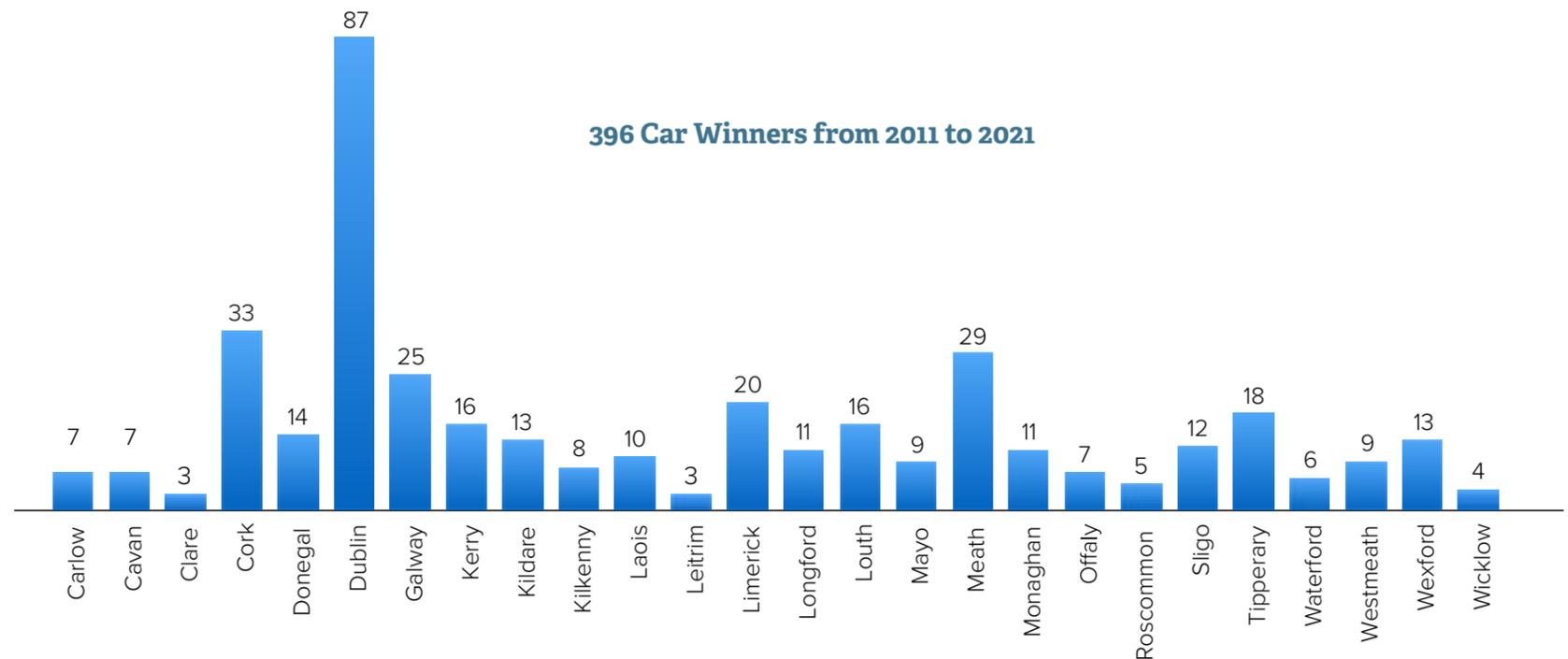
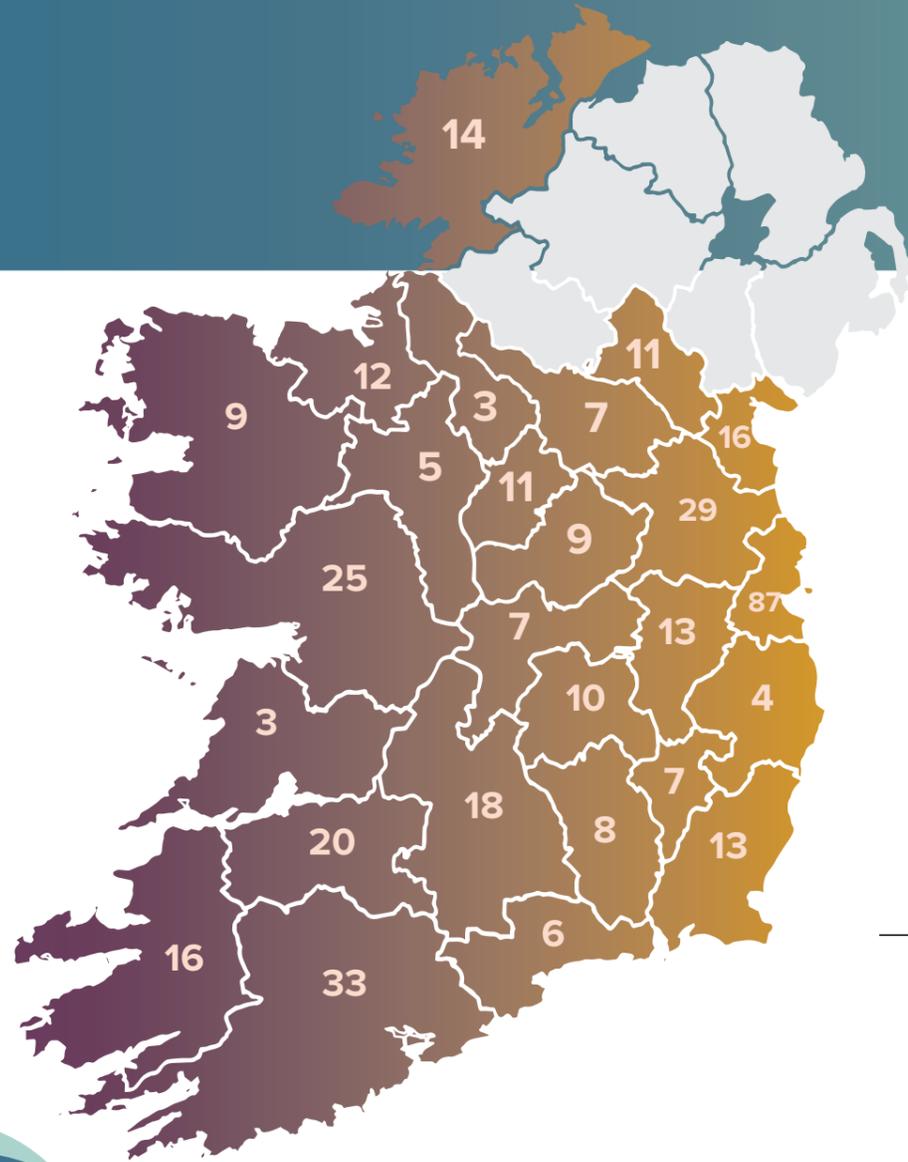
In the second half of the year, we plan to introduce a paperless enrolment system, using digital technology. The new system will enable our fundraisers to enrol new Contributors using hand-held digital devices, which will communicate in real-time with our back-office systems. This will enhance our sustainability programme by further reducing our use of paper. The new system will also improve integration, security, mitigate GDPR risks and reduce costs.



Lara McHugh, CRC Clontarf

The Care Trust – Prize Draws 2021

The Renault Clio was our prize car for 2021 and we had 36 lucky winners from 18 different counties. We also had 252 cash-prize winners during the year. Full details are included in the Statutory Return to An Garda Síochána.



Governance

Meetings, Committees & Attendance in 2021

	Board				27-Jan	31-Mar	26-May	03-Jun	28-Jul	29-Sep	08-Dec		
	AGM						26-May						
	Audit Committee	AC											12-Mar
	Governance Committee			GC						29-Sep			
	Remuneration Committee		RC									09-Feb	

Directors															
Bernard Walsh	RG	Chairperson Board & Audit Committee	AC	RC		yes	yes	yes	yes	yes	yes	yes	7/7	yes	yes
Tom Fleming	CRC	Vice-Chairperson Board				yes	yes	yes	yes	yes	apology	yes	6/7	yes	yes
		Chairperson Audit Committee	AC												
		Chairperson Governance Committee		RC											
Robert Barker	RG	appointed 29 Sep 2021									apology		0/1		
Patrick Hall	CRC	resigned 23 Jan 2021	AC												
Joe McGrath	CRC	appointed 28 July 2021						yes	yes	yes			3/3		
Ziva Newman	CRC					yes	yes	yes	yes	yes	yes		7/7		
Edel O'Connell	RG					yes	yes	yes	yes	apology	yes		6/7		
Noreen O'Kelly	RG	resigned 23 Sep 2021	AC			yes	yes	yes	apology	apology			3/5		yes
Martine Smith	CRC	Chairperson Governance Committee		GC		yes	yes	yes	yes	yes			5/5		
		resigned 31 July 2021													
Kathleen Vickers	RG					apology	yes	yes	yes	yes	apology	yes	5/7		

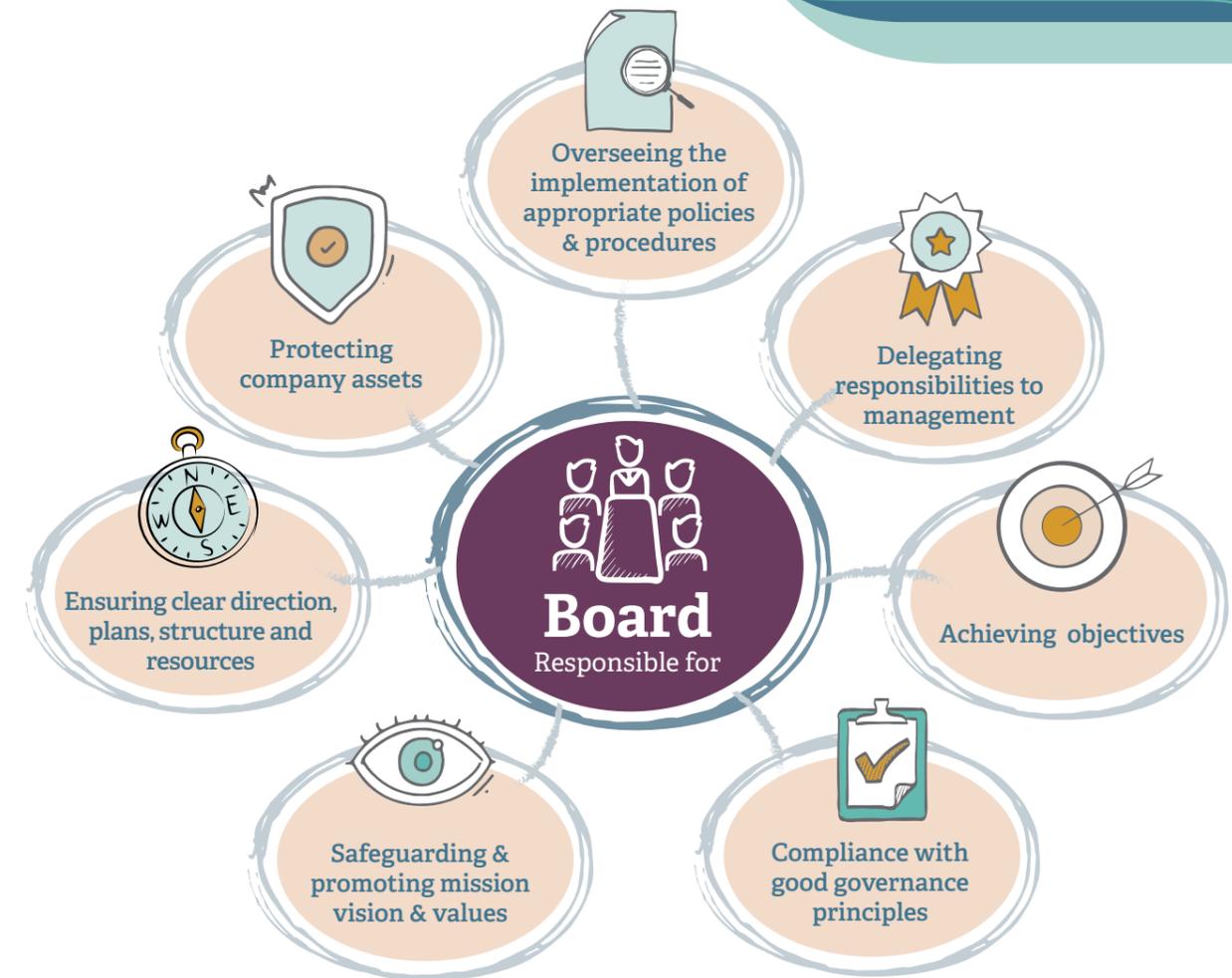
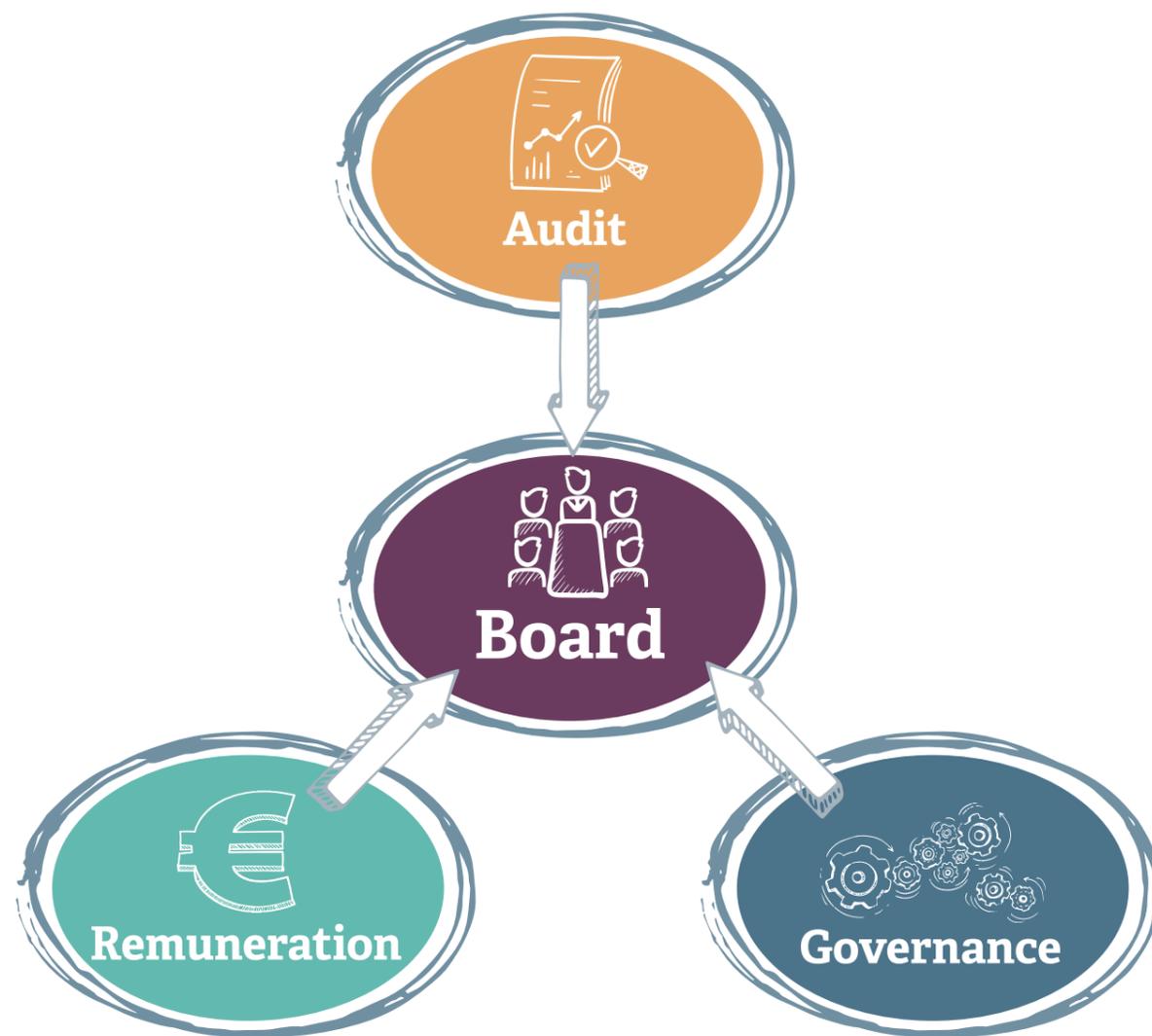
Nominating Shareholder RG Rehab Group
 CRC Central Remedial Clinic

In attendance															
Executive															
Senan Mullins		Chief Executive				yes	7/7	yes	yes						
Eddie Banville		Dir. Lottery Operations & Marketing				yes	7/7								
Mark Dillon		Dir. Information Technology				yes							1/1		
Philip McCabe		Dir. Finance & Administration				yes	7/7		yes						

Consultant															
Ciara O'Dowd		Independent consultant – Projects & Governance									yes				

Auditors															
Nexia Smith & Williamson (Ireland) Ltd															
Damien Kealy		Audit Partner													yes
Kevin Drumgoole		Audit Manager													yes

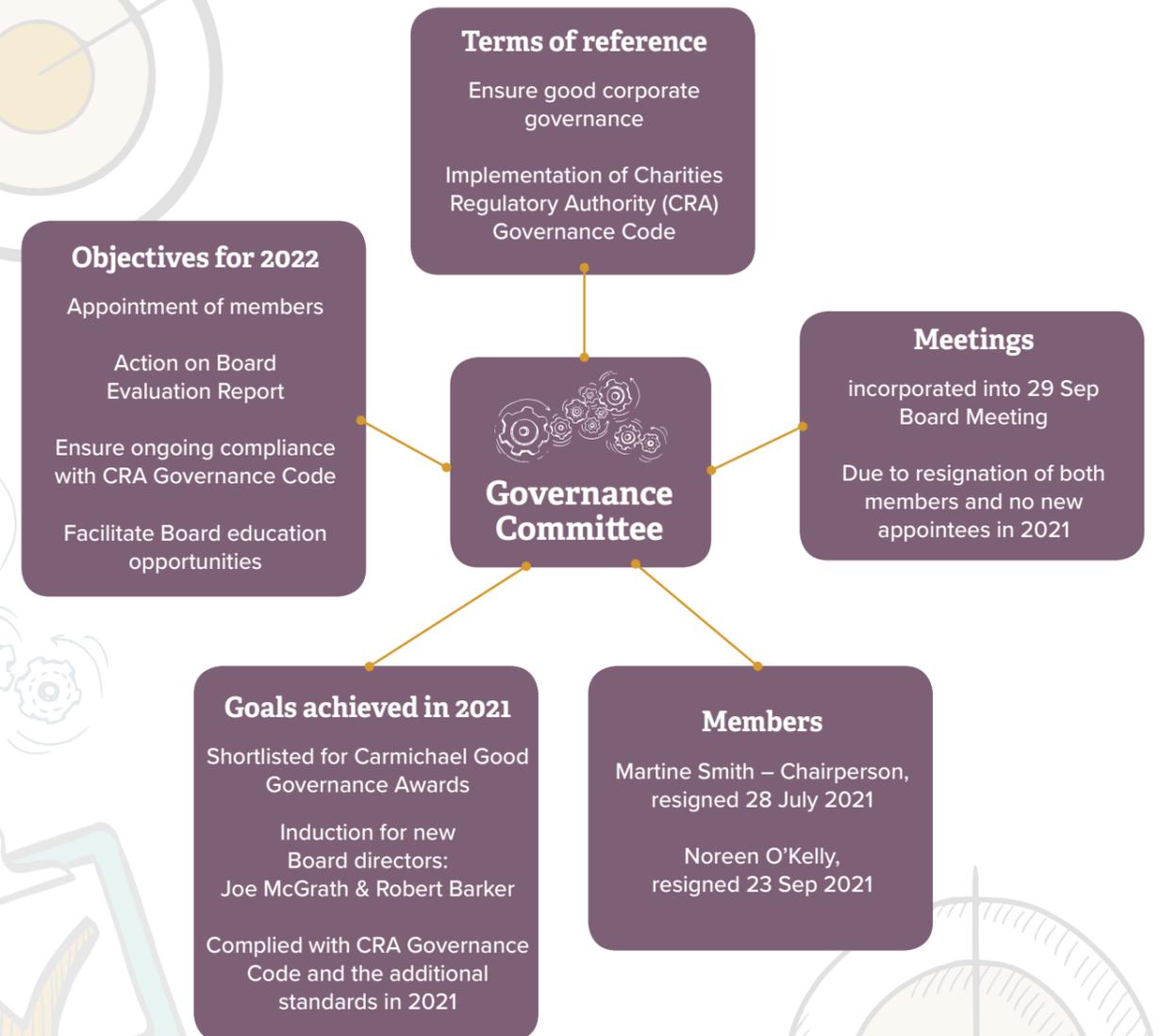
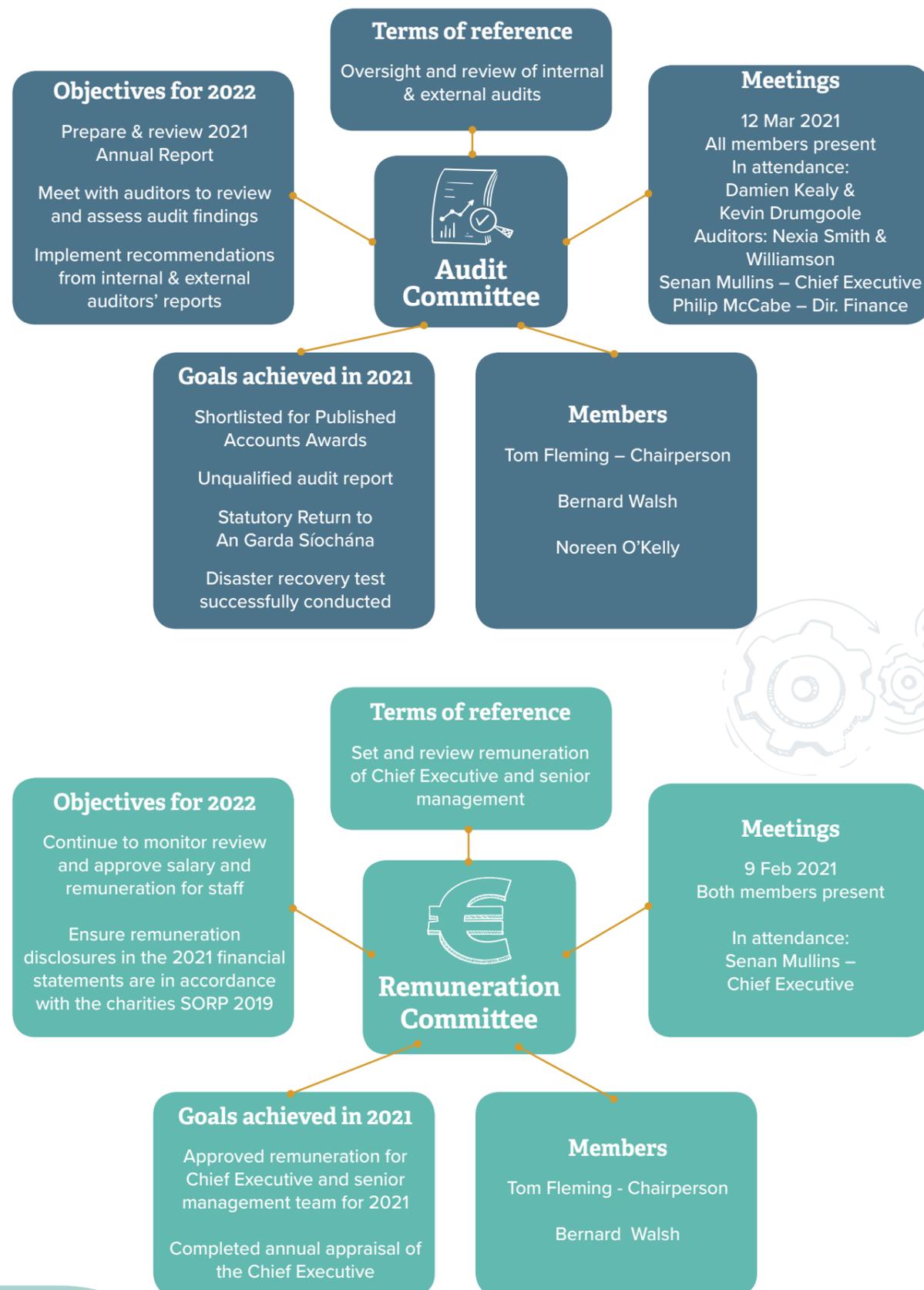
The Care Trust – Board and Committees



 Standard items
Quorum established
Appointment of Directors
Minutes presented and approved
Update on use of grants to Beneficiaries
Review management accounts Review of complaints & fraud registers
Review of risk register
Review and approve Committee recommendations

 2021 Goals achieved
Continued operation of prize draws
Communicated clearly with Contributors & staff re continuing operations during Covid
Implemented recommendations from 2021 internal audit report
Reviewed prize format for 2022 and appointed preferred prize-car supplier for 2022
Cash collection model wound up as part of review of compliance with gaming and lotteries legislation

 Objectives for 2022
Set down business plan for 2022 with clear KPIs
Enrol 3,000 new Contributors by direct-debit giving
Review and assess existing and new fundraising initiatives in line with strategy for risk evaluation and new fundraising channels
Implement hand-held devices for fundraising representatives
Move to sustainable paperless systems



Risk Assessment and Management

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

Example of scoring:

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

Consequence: 2 x 3 = 6

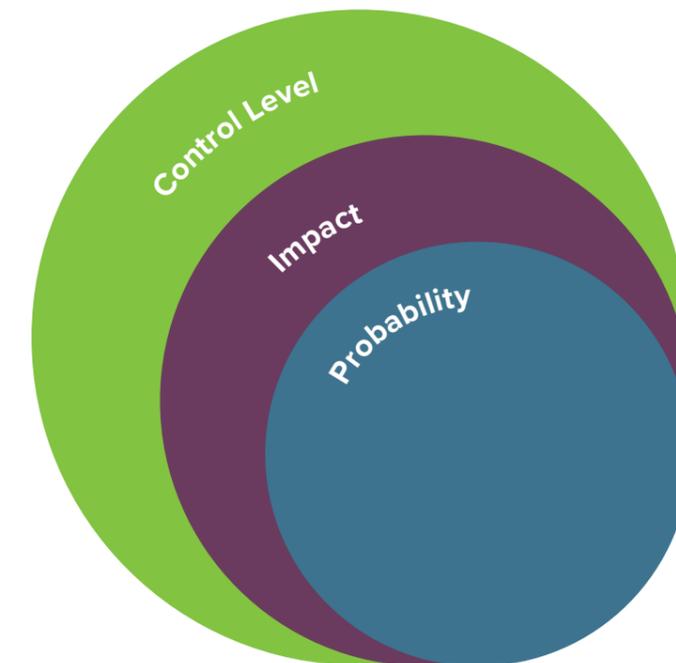
Residual risk level: 6 (Consequence) x 2 (Control level) = 12

Residual Risk Level

Consequence	Control Level		
	Strong	Adequate	Weak
9	9	18	27
6	6	12	18
4	4	8	12
3	3	6	9
2	2	4	6
1	1	2	3

The Board of The Care Trust regularly assesses the impact and probability (consequence) of all risks that apply to TCT. 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.



Top 7 Priority Risks	Residual risk level score	Mitigations
1 Cash collections	18	Cash collections ended in 2021
2 Fundraising representatives – recruiting & retaining	18	Investment in rep training and regular meetings, trialling new on-line initiatives
3 Loss of key staff / public health crisis	18	Vaccine roll-out; specific protocols & procedures; remote working; Contributor loyalty
4 Failure of new fundraising initiatives	12	Board support; Contributor loyalty-strong base; fail fast and learn from failure
5 GDPR breach	12	Adherence to communication preferences
6 Reputational damage	12	Shareholder support; detailed Annual Reports; PR support
7 Fraud	12	Fraud register; internal & external audits; audit committee reviews

The Care Trust Board



Chairperson
Tom Fleming (23 November 2014 – present)

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.



Vice-Chairperson
Kathleen Vickers (25 March 2020 – present)

Kathleen Vickers was appointed to the Board of the 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.



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 is a Fellow of the Association of Chartered Certified Accountants and an Associate of the Institute of Taxation of England and Wales. He 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 (where he is Hon. Treasurer), Irish Cruising Club Publications Ltd (director) and Trustee and Hon. Treasurer of the Malawi Girls Education Fund. His interests include hiking, theatre, reading and sailing.



Ann Duffy
(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. 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. She previously served two terms as an external member of the Trinity College Dublin Audit Committee.

Ann is a Director of Rehab Group and RehabCare in Ireland. She is the Chairperson of Rehab Group Audit and Risk Committee and is a member of Rehab Group Nominations, Governance, Performance and Remuneration Committee. She is a Director of Rehab Group UK subsidiaries - Momentum Scotland, Haven Products Limited (Scotland) and Momentum Care Services Limited, Rehab, TBG Learning Limited and Rehab Group Services Limited (England).

The Care Trust Board (continued)



Joseph McGrath
(17 January 2020 – 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 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 FAS) in the External Training Division. His specialist skills include Education and Training, Strategic Planning, Marketing, 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 – present)

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.



Edel O'Connell
(25 November 2020 – present)

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 the 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.

Supporting each other

Directors' Report

Directors' Report

Introduction

The trustees of *The Care Trust* are the directors of the company and under company law are required to prepare a Directors' Report. This statutory report contains all the information that the Charities Statement of Recommended Practice (SORP) requires to be provided in a trustees' annual report and accordingly a separate trustees report is not supplied.

Although mandatory in the UK, the adoption of the Charities SORP is not mandatory in Ireland. However, the directors of *The Care Trust* 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 Directors' Report is to ensure that the charity is publicly accountable

to its stakeholders for the stewardship and management of the funds it holds on trust. In preparing this report, the directors seek to fulfil the information needs of the primary users. The report seeks to provide a fair, balanced and understandable review of the charity's structure, governance and management, legal purposes, objectives and activities, achievement and performance, financial review and financial position.

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

Objectives and activities

Objectives

The Care Trust primarily raises funds for two charities: the Central Remedial Clinic (CRC) and the Rehab Group (Rehab); but also raises funds by agreement for other specific charities. In 2021, *The Care Trust* Beneficiaries were CRC, Rehab Group, the Mater, A Lust for Life, and Healing Untold Grief Groups (HUGG).

Activities

Funds are raised through the operation of a periodical lottery licence, granted annually by the District Court to *The Care Trust*. In 2021, three car draws were operated each month by *The Care Trust*, resulting in 36 Care Trust prize-

car winners. There were also 7 cash consolation prize-winners in each draw, 3 receiving €200 each and 4 receiving €100 each. In 2021, a total of 252 Contributors won cash prizes. Contributors are enrolled by *The Care Trust*-fundraising representatives, calling door to door, seeking new Contributors to sign a bank mandate for typically €18 a month, in support of the Beneficiaries and with a chance to win a prize. Fundraising representatives provide information to the public about the Beneficiaries, the nature of the supports and assistance they provide and the location of their facilities and resource centres throughout the country.

Supporting each other



Eoin Harte and
Tracey O'Neill at
RehabCare Carlow

Directors' Report *(continued)*

Structure, governance and management

Structure

The Care Trust Designated Activity Company (*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.

The Care Trust Constitution sets out the objects and powers of the company, 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.

Governance

The Care Trust Constitution is the overarching document for appointment of directors and voting procedures.

The Board meets every two months, commencing in January, with meetings on the ultimate or penultimate Wednesday of the month. Each meeting starts with ensuring a quorum is established, namely, at least one director from each Shareholder is present. The second item on every board meeting agenda is a declaration of conflicts of interest, to ensure any such interests are made known before the meeting advances.

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.

Directors' 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 enables 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, including:

- Orientation/welcome meeting with the Chairperson and CEO
- Meeting with the Senior Management Team
- Signing-off:
 - > Letter of Appointment
 - > Code of Conduct
 - > Conflict of Interest Statement
 - > Charity Trustee Declaration to Accompany a Change of Particulars in the Register of Charities
 - > Register Of Directors' Interests – Where A Conflict May Arise
- Presentation of *The Care Trust* Handbook.

The Handbook includes the following items:

- *The Care Trust* Constitution
- Organisational Structure
- Annual business plan
- Strategic Plan
- Annual Report and financial statements
- List of Committees with Terms of Reference and all relevant contact details
- Schedule of board meetings for the year

- Business Continuity Plan
- Risk Register
- Key Policies

In 2021, *The Care Trust* conducted its annual review and update of *The Care Trust* Handbook and, following approval by the Board, it was re-issued to all its directors.

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 2021 were CRC, Rehab Group, the Mater, A Lust for Life, and Healing Untold Grief Groups.

Report on strategy and business review

The Care Trust Board completed a strategic review of the organisation's fundraising in 2018. A key concern was the increasing reliance on direct-debit Contributors as the cash collections declined. This decline was in part due to resources being actively focused on direct-debit enrolments, a less costly fundraising channel with fewer associated risks. Over the last decade and a half, cash-Collector numbers declined and the cohort of cash Contributors also fell away. The strategic review recommended that *The Care Trust* actively seek out a younger Contributor base through new on-line channels of fundraising, by trialling and testing initiatives in a refresh and renew strategy. This would in

Directors' Report *(continued)*

time provide new fundraising channels to replace the traditional cash collections and provide a complementary income source to the growing reliance on doorstep sign-ups.

In early 2020, the Covid-19 pandemic led to the temporary withdrawal of all fundraising representatives from the doorstep, halting all new enrolments. There was also a cessation of all cash collections. The need for an on-line fundraising channel was never more apparent.

In 2020, a new on-line game was launched by *The Care Trust*. In accordance with the strategic plan and following many months of preparation Fair Play To You was launched in July 2020. However after a few months, it became apparent that take up was limited and a decision was made in December 2020 to pause any further promotional expenditure. In 2021, some additional features were added to the game in an effort to add to its appeal but these did not lead to an increase in participation numbers. Reluctantly, the decision was made in December 2021, to terminate the game.

On the recommendation of the Internal Auditor in May 2021 and prior to the decision to cease operating the venture, a Board review was conducted into all aspects of Fair Play To You, from initiative to performance, including research, development, investment and deployment.

The purpose of the review was to provide understanding and learnings from the venture. The time, effort and financial investment in the project was considerable and it resulted in a disappointing outcome for the organisation.

A key Board recommendation arising from the review was to pause any new initiatives and not overstretch the limited resources of management time and funding. A Sustainable Fashion Initiative (SFI) was tested during 2021, with a view to a launch in early 2022. The SFI trial was supported by a UK company, Re-Fashion UK, already active in the online charity-fashion sector.

While the trial established that *The Care Trust* had the potential to source donations of good quality clothing for resale in Ireland, the potential to generate on-line-sales orders to make the project viable, has yet to be proven. Furthermore, investment is required of management time and funding, to develop an on-line portal. In light of learnings from the Fair Play To You venture, it was decided not to invest further resources in the SFI during 2022 but to prioritise the focus on core fundraising activities, severely disrupted during the Covid-19 pandemic.

At the end of August 2021, cash collections were permanently ceased, having only recommenced in May of that year. This decision was made so that the opportunity to convert such cash

Contributors to bank mandate could be availed of before numbers of cash Collectors and cash Contributors had dwindled away completely. A few cash Collectors successfully made the transfer to the fundraising-representative role. Almost 26% of cash Contributors converted to direct-debit-mandate arrangements, typically increasing monthly contributions from €10 to €18.

The cessation of cash collections brought an end to a way of fundraising that has operated in *The Care Trust* for over fifty years. In its time cash collections provided the steady income base that allowed the launch of the new direct-debit channel. Now, as the experience of the Covid-19 pandemic has shown, it is appropriate to seek new fundraising channels.

Business Review

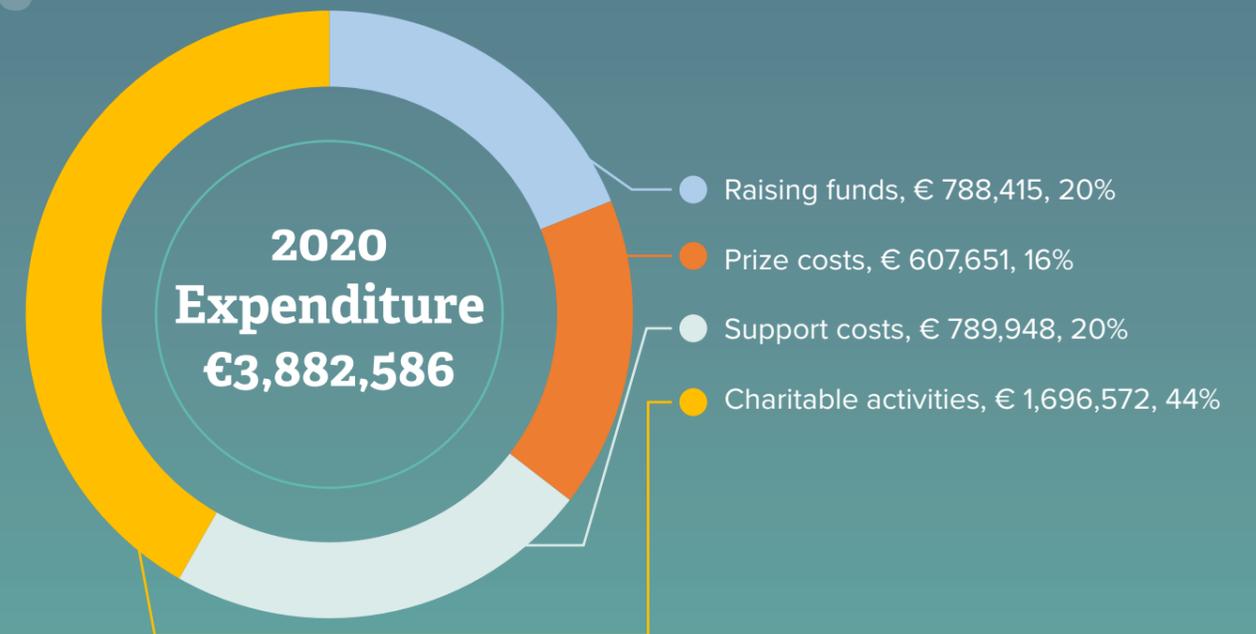
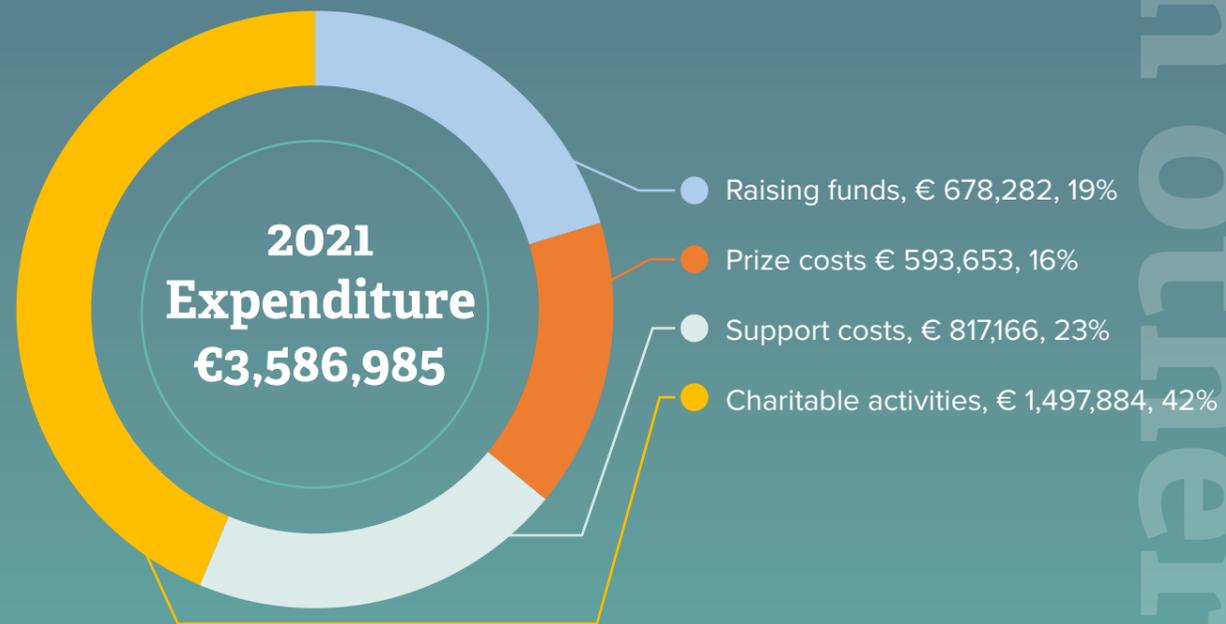
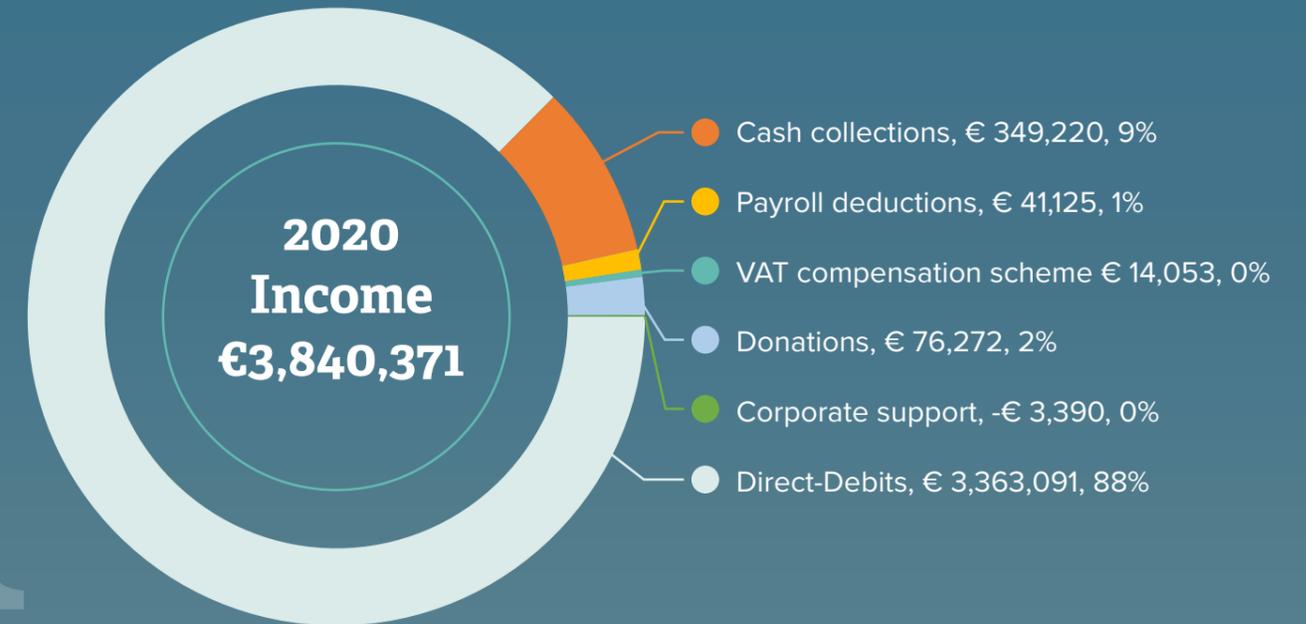
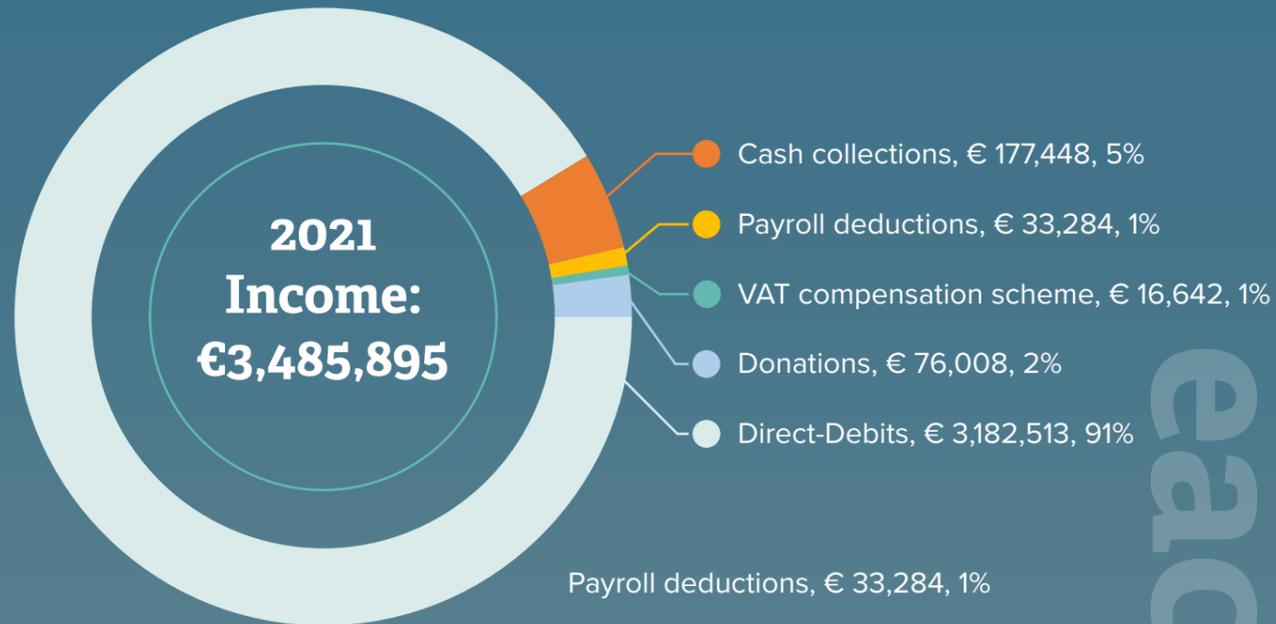
The Care Trust had budgeted in 2021 for a “red” Quarter one, an “amber” Quarter two, and “green” for Quarters three and four, where “red” represents a full Covid-19 lockdown, “amber” a partial lockdown and “green” unrestricted circulation. As it turned out, this is largely what happened in the year. It was only in early June that the fundraising representatives returned to the doorsteps, with no new enrolments in Quarter 1. While 2021 saw an improvement on the previous year for fundraising activity, it started from a lower Contributor number base line.



Rose Ryan and Daiva Coghlan, CRC Firhouse

Directors' Report *(continued)*

Supporting each other



Directors' Report *(continued)*

Income in 2021 was €3,485,895 (2020: €3,840,371), a decrease of €354,476 (9.2%) on 2020. Expenditure in 2021 was €3,586,985 (2020: €3,882,586) a decrease of €295,601 (7.6%) on 2020. The deficit for 2021 was €101,090 (2020: €42,215), which was 2.9% (2020: 1.1%) of income.

Income was impacted again by Covid-19 restrictions in 2021. The inability of fundraisers to get on the doorsteps and enrol new Contributors added more pressure to the Contributor base-line, as the routine cancellations were not being replaced. This caused the average monthly numbers to fall by approximately 5% in each of two successive years: from 21,281 in 2019 to 20,268 in 2020, a fall of 4.8%, and then to 19,174 in 2021, a fall of 5.4%. The fall from 2018 to 2019 was just 1.8%, so the impact of the Covid-19 restrictions on the direct-debit base line is an area of concern.

Cash collections, after many years of decline, ceased at the end of August, 2021. Almost 26% of cash Contributors converted to monthly direct-debit giving and many increased their monthly contributions from €10 to €18. As seen from the pie charts for the years 2020 and 2021 on the previous page, cash collections reduced from 9% of income in 2020 to 5% in 2021. The cash conversions assisted greatly with enrolments making up for lost ground.

Lottery income has declined from €4.35m in 2019 to €3.39m in 2021 due to Covid-19 restrictions

and due to the difficulties in recruiting capable fundraising representatives. A number of new fundraising representatives were recruited in 2021 and should enable 3,000 new Contributors in 2022, a feat which has not been achieved in the last two years, as Covid-19 restricted engagement on the doorsteps. We plan to continue our recruitment programme during 2022 in order to further enhance our team of fundraising representatives nationwide.

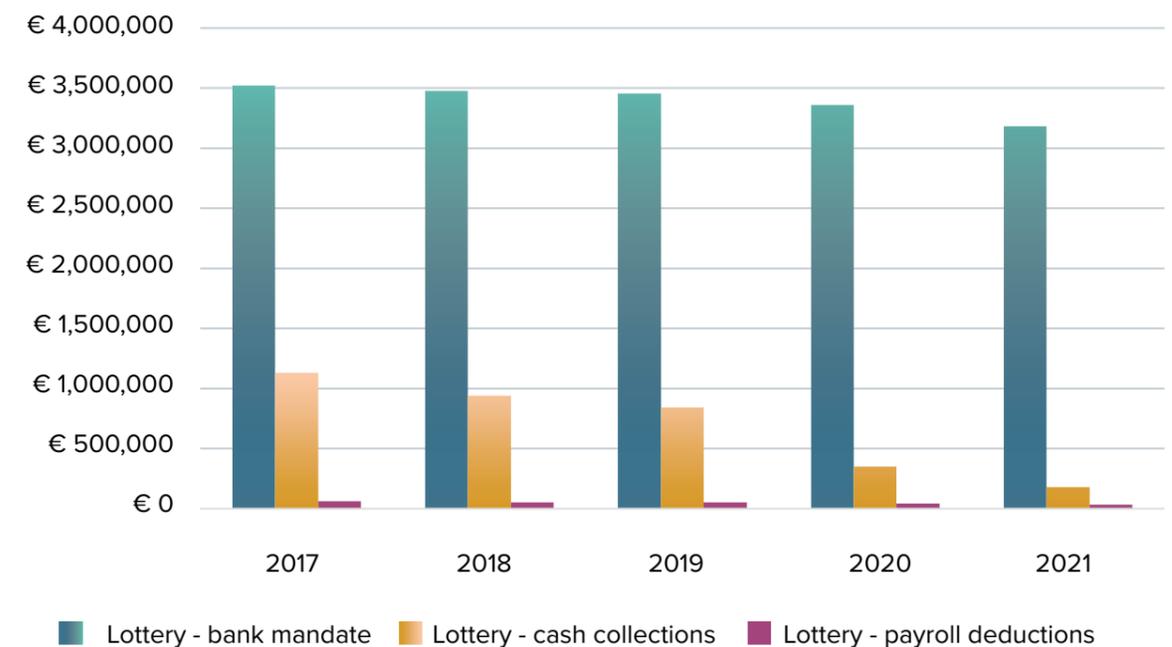
During 2022, we plan to introduce a digital-enrolment system, which will be integrated with our financial systems. This initiative will improve sustainability and efficiency.

The average value of the direct-debit mandates increased due to increases in the monthly-contribution amounts. At present new-Contributor enrolments are signed up at €18 per month. Most of the cash Contributors converted up to this monthly amount. Tickets to the monthly draws are issued by the computer system at 1 cent per ticket, thus ensuring an equitable system operates for all Contributors relative to their monthly contribution.

The increase in the average monthly Contributor amount has compensated for some of the fall in mandate numbers. With the Covid-19 restrictions now in abeyance, the fundraising representatives are back on the doorsteps uninterrupted and mandate-enrolment numbers are expected to return to normal levels.

Lottery Income	2017 €	2018 €	2019 €	2020 €	2021 €
Direct debits	3,525,014	3,478,809	3,455,760	3,363,091	3,182,513
Cash collections	1,131,517	939,100	840,356	349,220	177,448
Payroll deductions	60,284	51,140	50,961	41,125	33,284
	4,716,815	4,469,049	4,347,077	3,753,436	3,393,245

Lottery Income 2017 -2021

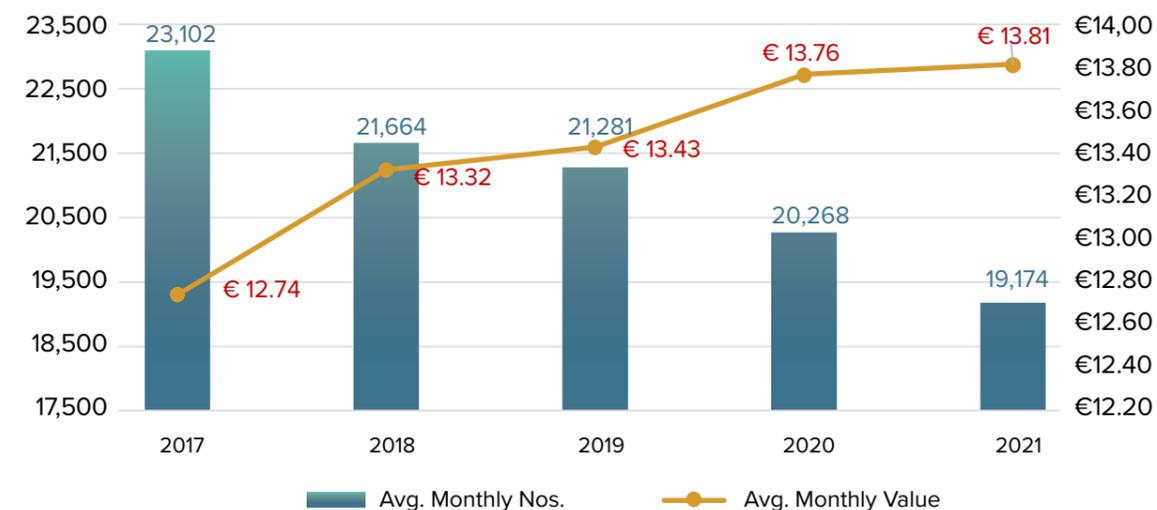


Directors' Report *(continued)*

Direct-debit contributions 2017 to 2021

Direct-debit contributions	2017	2018	2019	2020	2021
Avg. Monthly Nos.	23,102	21,664	21,281	20,268	19,174
Avg. Monthly Value	€12.74	€13.32	€13.43	€13.76	€13.81
Avg Monthly Income	€294,356	€288,594	€285,760	€278,980	€264,806

Direct-debit contributions 2017 to 2021



Key performance indicators and benchmarking

In 2021, for every euro that *The Care Trust* received, including both prize draw and non-prize draw income, 43c went to the Beneficiaries, 17c was spent on prizes, 19c was incurred in direct fundraising and 23c was spent

on overheads. The deficit of 3% was funded from reserves. Under the Gaming and Lotteries Act 1956, 60% of income was allocated for Beneficiaries, with no more than 40% to be used in operations.

The Gaming and Lotteries (Amendment) Act 2019

The Gaming and Lotteries (Amendment) Act 2019 significantly amends and modernises the original Gaming and Lotteries Act 1956, which governs the permit and licence approach to gaming and lottery activity.

under the newly-amended Act, there is now a maximum limit on prize funds of 75% of income. Beneficiaries must now receive a minimum of 25% of income and “not more than 25 per cent of the total proceeds shall be retained by the holder of the licence and utilised for the expenses of promotion...”. The table below summarises the changes to the lottery legislation.

The weekly prize limit of €30,000 is now applicable to the relevant entity, regardless of the number of licences held. For licences issued

The Gaming and Lotteries Act	1956	2019
Income due to Beneficiaries:	60% minimum	25% minimum
Maximum % of income for prize funds:	unspecified – assumed within Beneficiaries 60%	75%
Prize-fund weekly limit:	€30,000	€30,000
Licence per entity	more than one permitted	one per entity
% of income for expenses of promotion	not more than 40%	not more than 25%

A key aspect of the new legislation is to facilitate bingo operators who struggled to comply with the provisions of the 1956 Act. However, for *The Care Trust*, the new legislation presented a challenge, with the bar now set at 25% of income for the expenses of promotion.

Directors' Report *(continued)*

Expenditure on raising funds and *The Care Trust* performance

The wording “not more than 25 per cent of the total proceeds shall ... be utilised for the expenses of promotion, including commission...” indicates the maximum expenditure on raising funds. *The Care Trust* sought legal advice on this matter and is satisfied that this is a reasonable reading of the relevant section. *The Care Trust* has deemed the SORP “Expenditure on Raising Funds”, excluding the prize fund, to be the relevant category for the 25% maximum of income.

As cash collections ceased, so too did the relatively high commissions that went with that activity. This has resulted in reduced expenditure on raising funds, in both absolute and in percentage terms.

Typically, national lotteries, be it in Ireland, UK or further afield, with their much larger prize offerings, have a prize-cost percentage of approximately 60% of ticket sales, with 25% to

30% of tickets sales typically being allocated to beneficiaries. *The Care Trust* average allocation of 47% to its Beneficiaries over the last five years compares very favourably with this.

The Care Trust in its 2022 budget, has set a target of 47.1% of lottery income for the Beneficiaries, with the prize fund set at 10.7% of lottery income, as permitted under the Gaming and Lotteries (Amendment) Act 2019. This will assist *The Care Trust* in recovering from two years of successive deficits, while ensuring that the Beneficiary's percentage is afforded an uplift on the last two years.

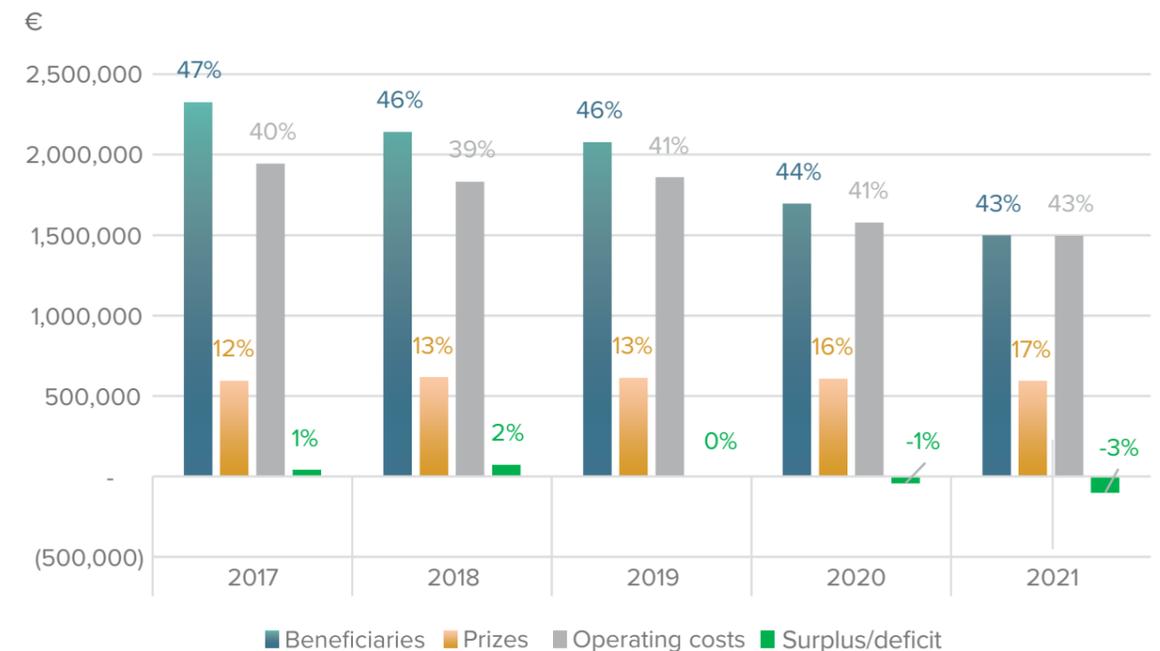
In keeping with our sustainability values, the monthly prize-car offering for 2022 is a 5-door Toyota Corolla Luna Saloon 1.8 Hybrid. This is a more environmentally-friendly car and a significantly higher-value car than was on offer in previous years.

Key performance indicators (lottery income only)

	2017	2018	2019	2020	2021
Lottery tickets issued*	471,752,103	446,998,914	436,010,044	370,251,419	342,445,562
Lottery income	€4,716,815	€4,469,049	€4,347,077	€3,753,436	€3,393,245
Prizes	€594,546	€616,702	€612,052	€607,651	€593,653
As % of lottery income	13%	14%	14%	16%	17%
Beneficiaries	€2,344,871	€2,142,472	€2,077,928	€1,696,572	€1,497,884
As % of lottery income	50%	48%	48%	45%	44%
Expenditure on raising funds	€1,697,430	€1,752,209	€1,110,699	€788,415	€678,282
As % of lottery income	36%	39%	26%	21%	20%

*Lottery tickets are issued at 1 cent each. Direct-debit receipts are ticketed after 7 days have elapsed, to allow for bank rejections. Since 2019, income is recognised when funds received are matched to the Contributor. This gives rise to a small timing difference in tickets issued and income recognised in the period.

The Care Trust Performance 2017–2021 (all income)



The above chart shows the performance of *The Care Trust* over the last five years and reveals a declining income line. The total amount of the four components: Beneficiaries, prizes, operating costs and surplus/deficit, represents the relevant 100% of income. Costs have struggled to stay under 40% of income, the maximum permitted under the now superseded Gaming and Lotteries Act 1956.

Beneficiaries and prizes, taken together, in each year were 60% of income. The amended Gaming and Lotteries Act 2019 Act, now permits a lower threshold, and Beneficiaries must now receive not less than 25% of income. *The Care Trust* 2022 budget has 47.1% of lottery income earmarked for Beneficiaries. This will allow some

latitude in using funds to explore and trial new fundraising initiatives, in seeking new income streams to complement the direct-debit channel.

One positive outcome from the Covid-19 pandemic for *The Care Trust*, is the increase in numbers continuing to work from home. This gives the fundraising representative an increased chance of enrolling new Contributors by monthly direct-debit mandate. At the very least there is an improved chance that someone will be there to open the door. This affords the representative the opportunity to engage the resident in a conversation about supporting the work of the Beneficiaries, as well as offering the chance to win a car and cash prizes.

Directors' Report *(continued)*

Fundraising activity

Covid-19 restrictions severely impacted fundraising activities both in 2020 and 2021. With the termination of cash collections at the end of August 2021, this afforded an opportunity to convert those cash Contributors to direct-debit giving. Many cash Collectors were directly involved in this and where the Collector was not available, a fundraising representative stepped in. Below is a summary of field activity for the years 2017 to 2021:

	2017 Nos.	2018 Nos.	2019 Nos.	2020 Nos.	2021 Nos.
New Contributor enrolments	3,060	3,115	2,780	828	1,234
Fundraising Rep: cash Contributor to DD					570
Cash Collector: cash Contributor to DD					868
Total Contributor enrolments	3,060	3,115	2,780	828	2,672
Activations	2,444	2,528	2,189	631	2,239
% Activation	80%	81%	79%	76%	84%

Not all new Contributor enrolments progress to bank activation. A proportion of Contributors change their minds prior to mandate activation. The "Activation Rate", typically 80%, is a key measure for fundraising activity as work is entailed in processing each new bank mandate. However, all incentive payments for fundraising representatives are based on first activation in the bank, so a more significant performance indicator is their individual activation persistency. This measures the percentage of the fundraising representative's activated mandates still extant after a rolling 13-month look-back period. Typically this is 75% or higher and each fundraising representative's performance incentive is linked to the persistency of their activated mandates.

Key targets for 2022

The key targets for 2022 show an increase in grants to Beneficiaries, up from 44.1% to 47.1%. The new lottery legislation requires that not less than 25% of tickets sales are allocated to Beneficiaries and 47.1% is well in excess of that figure. The realignment of the prize fund to 10.7% restores it to the level it was at for many years, as shown in the graph: "Prize Costs as % of Lottery Income" (page 41). This will facilitate the increased level of grants to the Beneficiaries in 2022.

The prize-fund realignment has been achieved by offering a single car each month but with a significantly enhanced model, the eco-friendly 1.8l Toyota Corolla Saloon Hybrid. There continues to be 21 cash prizes every month, nine at €200 and twelve at €100, with a total value of €3,000.

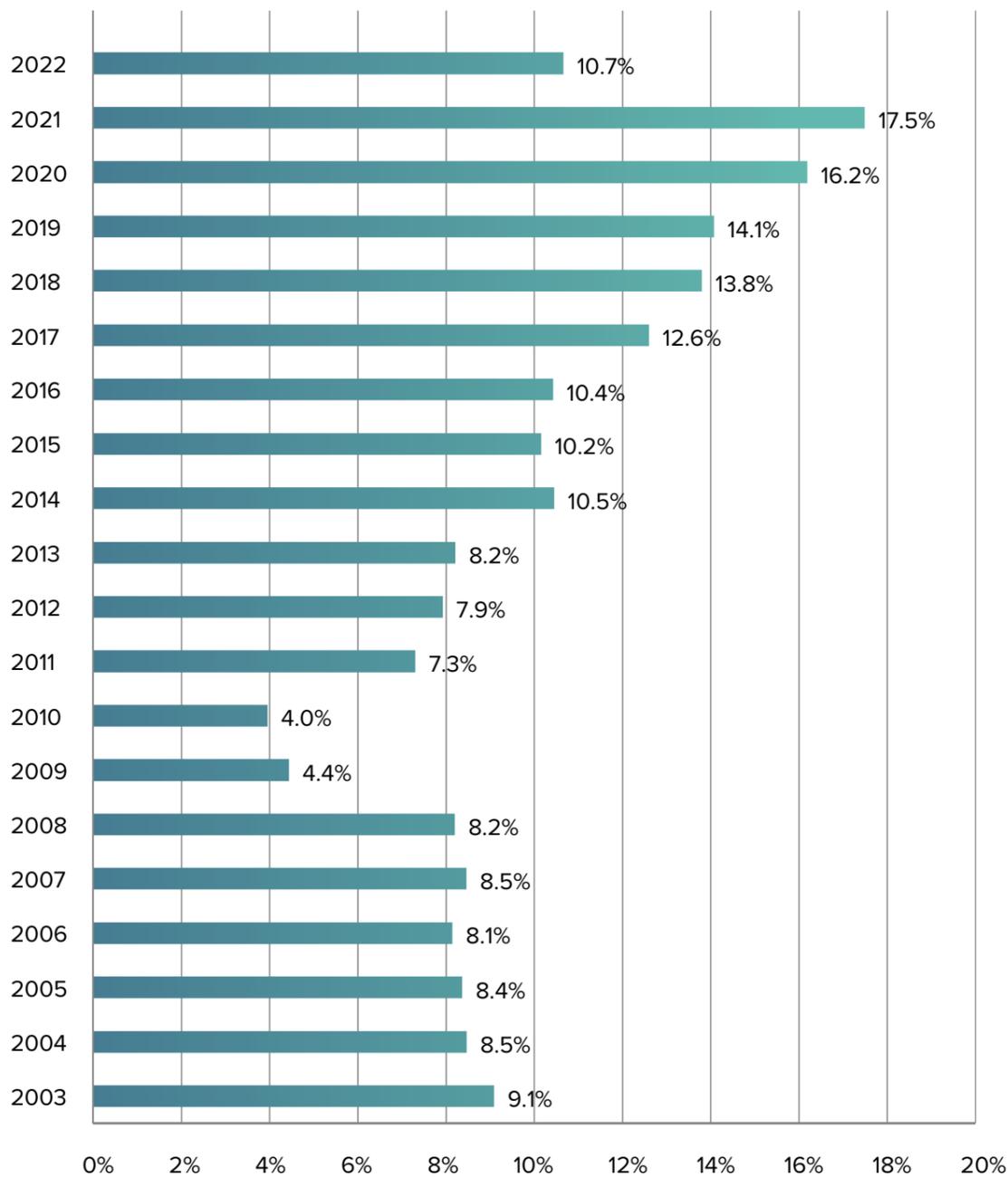
As previously mentioned, the recruitment in 2021 of additional fundraising representatives will help ensure that the target of 2,700 new activations in 2022 is achieved and will help to grow the direct-debit-mandate Contributor base. Following Covid-19 and, more recently, the appalling situation in Ukraine, there is a heightened awareness and outpouring of empathy by the public for people in need of our assistance, be it children or adults using the specialist services of CRC, Rehab, A Lust for Life and HUGG, or the desperate plight of refugees from Ukraine. There is an even greater willingness from people in Ireland to reach out and support our fellow human beings, whatever their situation.

Key targets for 2022

	2021 Actual	2022 Target
Lottery tickets issued	342,445,562	330,497,700
Lottery ticket income	€ 3,393,245	€ 3,304,977
Prizes	€ 593,653	€ 352,452
<i>As % of ticket sales</i>	17.5%	10.7%
Beneficiaries	€ 1,497,884	€ 1,555,832
<i>As % of ticket sales</i>	44.1%	47.1%
Expenditure on raising funds	€ 678,282	€ 694,644
<i>As % of ticket sales</i>	20.0%	21.0%
Support costs to raising funds	€ 817,166	€ 752,673
<i>As % of ticket sales</i>	24.1%	22.8%
Surplus/(deficit)	(€101,090)	€ 33,891
<i>As % of ticket sales</i>	(2.98)%	1.03%
Enrolments	2,672	3,000
Activations	2,239	2,700
<i>% Activations</i>	83.8%	90.0%

Directors' Report (continued)

Prize Costs as % of Lottery Income



Reserves

The Care Trust has a reserves policy that ensures funds are sufficient to cover 3 months operational costs. In 2021, reserves provided cover for 3.3 months (2020: 3.9 months).

	2017	2018	2019	2020	2021
Operational costs	€ 1,945,683	€ 1,832,927	€ 1,860,439	€ 1,578,363	€ 1,495,448
Reserves	€ 454,318	€ 527,080	€ 554,503	€ 512,288	€ 411,198
% of Operational costs	23%	29%	30%	32%	27%
Cover in months	2.8	3.5	3.6	3.9	3.3

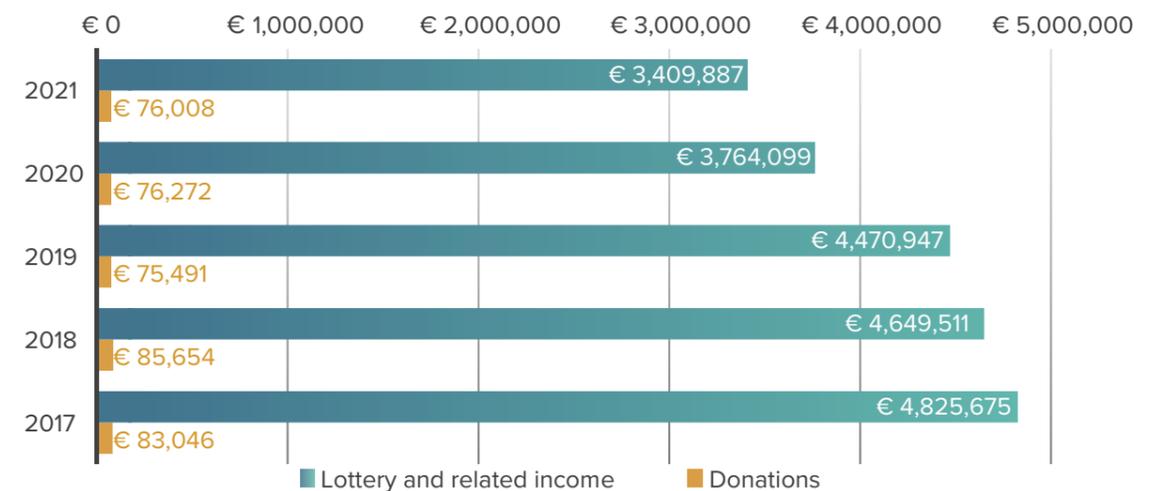
Note 2 to the financial statements presents the accounting policy on reserves.

Funding

The Care Trust's sole function is to fundraise on behalf of its Beneficiaries: CRC, Rehab and special charitable projects. In 2021, the special charitable projects were the Mater, A Lust For Life, and Healing Untold Grief Groups. The Care Trust does not receive, nor has it ever received, any government funding or lottery compensation funds when such were available.

Funding is mainly from the operation of the monthly prize draw, under the periodical lottery licence issued by the Dublin District Court. The licence is applied for every year and entails: presenting to the court, several weeks in advance, the relevant supporting documentation from the Beneficiaries, a set of The Care Trust statutory accounts as well as 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.

Income



Directors' Report (continued)

Direct-debit mandates are the main channel for Contributor monthly payments. These have declined in number as it has been increasingly difficult to recruit sufficient and capable fundraising representatives to sustain and grow the Contributor base. It is a difficult task, calling door-to-door and trying to engage the resident in a conversation that leads to a successful sign-up of a bank mandate. The public are, not surprisingly, wary of requests to provide bank details to a stranger at the door, so the fundraising representative has only a short time to establish their bona fides and get the trust and confidence of the potential Contributor. On average 20% of enrolments do not progress to bank activation, sometimes for technical reasons such as type of bank account, but mainly due to a change of mind on the Contributor's part.

Another factor behind the fall in numbers of direct-debit mandates is the difficulty in accessing many apartment complexes and even some rural estates, as personal security as well as privacy is of foremost concern in such developments, with key code or fob access to such complexes the norm. Also, with the resurgence of the economy before the Covid-19 pandemic, there were more empty houses, as estates and homes were vacant for much of the day. Being a successful fundraising representative often means calling later in the day. This causes its own difficulties, as answering the door in the evening may be less welcome and be more of a concern for personal safety. The interruption on young working parents is never helpful as they attend to all the usual domestic chores, squeezed into the few precious hours when a family is reunited from workplace, school and crèche. It is also unhelpful for the representative. If remote working becomes more of the norm, such issues may possibly abate.

One advantage of the direct-debit mandate for the Contributor is that they are always in control and can cancel at any time, either by contacting *The Care Trust* or by contacting their bank. Contributor care is a key focus for *The Care Trust* and the Contributor's experience of ceasing their support should be as easy and as simple as the Contributor's experience of enrolling. *The Care Trust* does, however, ask the reason when a Contributor requests to cancel, but only so as to appreciate and understand the Contributor's motives. This feedback is, then, used to inform and enhance fundraising and communications.

A key initiative for 2022 is to implement a paperless sign-up process for new Contributor enrolments. This will be facilitated by electronic tablet and specific enrolment software that will allow for secure and seamless transfer of data so that processing of direct-debit mandates is accelerated. The Contributor can access the application through their own device, avoiding the need to share an appliance for a digital signature. The fundraiser's device can provide images and video clips to demonstrate to potential Contributors the ways in which the Beneficiaries provide supports and resources to children and adults living with disabilities and serious illnesses.

The Care Trust focuses on fundraising, thereby freeing the Beneficiaries to manage the care and support they provide to the children and adults who use their services. In the Annual Report the directors of *The Care Trust* seek to complete the fundraising circle by accounting for the funds granted to the Beneficiaries and presenting how these are used by the Beneficiaries in support of their objectives. This accountability and transparency assists in future fundraising endeavours, by demonstrating to the public how Beneficiary funds are applied, and provides that same public with a basis for

the trust and confidence they need in *The Care Trust* representative when they call to the door. It takes a lot of effort by all charities to earn that trust and respect and *The Care Trust* seeks to play its part in raising awareness and building trust on behalf of its Beneficiaries.

Investment policy and performance

The Care Trust investment policy is to maintain sufficient liquidity while maximising security and returns on deposits. Returns on bank deposits are very low at present. With the opportunity costs now minimal, *The Care Trust* holds funds on a call deposit account, enabling flexibility for cash calls for fundraising initiatives.

Factors relevant to achieving objectives

The recruitment of sufficient and capable fundraising representatives and the retention of existing Contributors are pivotal to the success of the organisation. This requires validation by the Beneficiaries of use of grants made by *The Care*

Trust to drive successful appeals: to existing Contributors to continue their support and to new Contributors to join the monthly draws.

Another key action in achieving objectives is the successful implementation of new fundraising initiatives.

Non-financial performance indicators

The financial KPIs, covered above, are the obvious vital signs for any company. Non-financial KPIs are just as vital but perhaps less obvious.

The strong direct-debit persistency in 2021 was a reflection of the commitment from cash Contributors who converted and due to a noticeably more appreciative public during the Covid-19 pandemic of the valuable work of the Beneficiaries.

The strong commitment from Board members in the last two years vis-à-vis their attendance is all the more appreciated as Board-member numbers have been lower than normal in that period.

Key non-financial performance indicators

	2017	2018	2019	2020	2021
Direct-debit persistency (over 13 months)	80%	81%	82%	78%	90%
Directors board meetings attendance	81%	78%	84%	89%	78%
Number of complaints	27	18	17	15	10
Carmichael Good Governance Awards		winner	winner	shortlisted	shortlisted
CAI Public Accounts Awards			shortlisted	shortlisted	shortlisted
Fundraising representative sick days as % of days worked	0.9%	2.1%	1.2%	1.1%	0.8%

Directors' Report *(continued)*

The number of complaints has reduced partly as the opportunities for enrolling new Contributors was restricted in 2021 and 2020.

Principal risks and uncertainties

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

- Managing the cash *risk* associated with Agent collections
Risk – failure could cause reputational damage affecting all fundraising by *The Care Trust*
Mitigation – cash collections were discontinued after 31 August 2021
- Recruiting and retaining sufficient and capable fundraising representatives
Risk – insufficient enrolments to maintain and grow the Contributor base
Mitigation – investment in fundraising representative training and regular meetings, trialling new on-line initiatives
- Continuity of the business during the Covid-19 pandemic
Risk – inability to operate due to loss of key staff and restrictions on engaging with the public
Mitigation – vaccine roll out, cloud computing facilitated remote working, public very supportive when restrictions lifted
- Failure of new fundraising initiatives
Risk – depletion of reserves, loss of morale and confidence, stretching resources to cover existing operations, new product in new market is high *risk*

Mitigation – Board supportive of Senior Management Team (SMT) endeavours, strong Contributor base affording some time to trial new fundraising ventures, fail fast and learn from failure

- Failure to comply with EU General Data Protection Regulations
Risk – reputational damage and fines
Mitigation – adherence to Contributor 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 Contributor 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 – committing an offence, as it is a legal requirement to report fraud and suspected fraud, loss of trust from the public, financial cost in making good any loss suffered by the public
Mitigation – annual external audit, every two years an internal audit, Audit Committee reviews internal controls, register maintained of fraud and suspected frauds, complaints and suspected fraud – an item for review on every board meeting agenda.

Gender and age profile

The age profile of the company highlights an older workforce and, while this offers the benefit of experience, it does raise impending issues on business succession.

	Male	Female	Avg Age	Retiring in next 5 years
	Nos.	Nos.	Yrs.	Nos.
SMT	4	-	59	3
Admin & field staff	4	3	54	3

For many years, the SMT had one female member, but there is now a deficit in the gender balance.

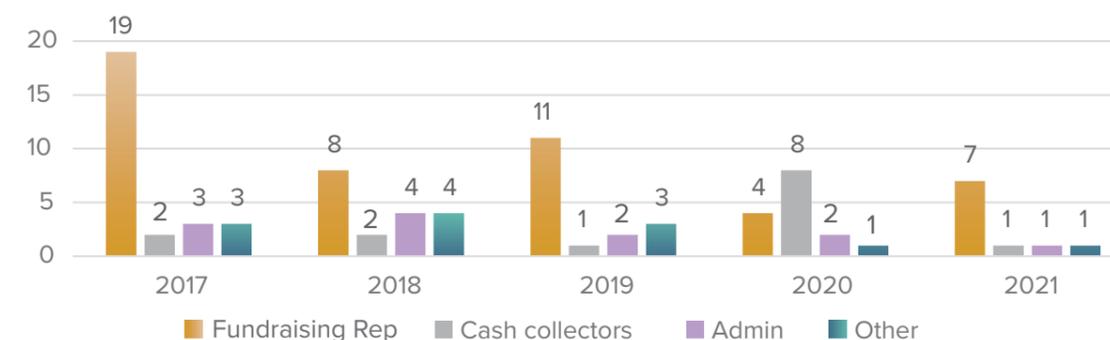
Internal controls

As well as the risk management strategies detailed above, *The Care Trust* undergoes an internal audit, carried out by the Rehab Group's 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. This 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.

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 number of complaints and the categories therein are shown in the visual "Number of complaints by category 2017 – 2021".

Number of complaints by category 2017 -2021



Directors' Report (continued)

Complaints - all resolved and none outstanding

	2017	2018	2019	2020	2021
Fundraising-Representative (FR) behaviour – rudeness	7	2	2	1	2
FR behaviour – elderly/vulnerable sign up	2	4	5	1	2
FR behaviour – inaccurate information		1		1	1
FR behaviour – rural Garda station not informed of rep working in area					1
FR behaviour – personal information		1			
FR behaviour – duplicate mandate	3		2		
FR behaviour – unclear information	3		2	1	
FR behaviour – cash collections/unidentified reps	3				
FR behaviour – short-dated mandate exceeded period	1				1
Cash-collector administration – delay in remitting Contributor funds	2	2		1	
Cash collector – cancelled Contributor in error and funds not returned				2	
Cash collector administration – no advance notification of no collection			1	1	
Cash collector administration – funds not remitted				2	
Cash collector not adhering to protocols during the Covid-19 pandemic				2	1
Administration error – mandate cancellation delay	2		1		
Administration error – mandate activation	1	2	1		
Administration error – duplicate DD processing		2			1
Administration – no communication received by Contributor				2	
Deceased Contributor's bank standing order not cancelled by partner until 3 years later			1		
Rehab bonanza draw		1			
Closing of Rehab workplace in Limerick					1
Query re Data Protection		1			
Misunderstanding by Contributor	1				
Car winner – delayed delivery of prize car		1	1		
Objection to Vulnerable Persons Policy as discriminatory		1			
Other	2		1	1	
	27	18	17	15	10
Suspected/ reported frauds – all reported to Gardaí and resolved	2	-	-	-	-

With the cessation of all cash collections, the checks and controls for that component of fundraising are no longer required, including the monthly issue of 30 monthly spot-check letters to cash Contributors. This may allow more opportunities for enhanced communication with direct-debit-mandate Contributors not on the monthly email listing for draw results.

A culture of Contributor care has been developed in *The Care Trust* and staff are genuinely concerned where a Contributor complaint arises. All staff are encouraged to ensure diligent recording, prompt communication internally and prompt follow-up and resolution to ensure all complaints are successfully managed in an appropriate time frame. Complaints frequently provide opportunities for re-evaluation of procedures and assessment of the effectiveness of policies.

The external auditor, Nexia Smith & Williamson, comments on any weakness in internal controls that it encounters as part of the statutory annual audit, and reports on such to the Board and those charged with governance.

Directors' responsibilities statement

The directors are responsible for preparing the Directors' 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.

Directors' Report *(continued)*

The directors 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.

The directors are also responsible for preparing a Directors' Report that complies with the requirements of 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 2021 (2020: €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 2021, 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 almost 90 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.

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. Field managers, administration staff and the senior management team hold "field 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. *The Care Trust* has complied with all applicable legislation and regulations.

Events since the year end

There have been no significant events affecting the company since the year end which require disclosure in the financial statements.

Books of account

The directors 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 Company's registered office at College House, 71 – 73 Rock Road, Blackrock, Co. Dublin, A94 F9X9.

Auditors

Nexia Smith & Williamson (Ireland) Ltd., Chartered Accountants and Statutory Audit Firm, were appointed auditors by the directors. Following completion of the 2021 audit, the audit contract goes out to tender, as the agreed 5-year contract with the present auditors has concluded.

Statement on relevant audit information

Each of the persons who are directors at the time this Directors' 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 the Board



Tom Fleming, Chairperson
Date: 30 March 2022



Kathleen Vickers, Vice-Chairperson
Date: 30 March 2022

Independent Auditor's Report

Independent auditor's report to the shareholders of The Care Trust Designated Activity Company

Report on the audit of the financial statements

Opinion

We have audited the financial statements of The Care Trust Designated Activity Company (the 'Company') for the year ended 31 December 2021, which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Position, 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 accompanying financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Company as at 31 December 2021 and of its results 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 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 Director's Report is consistent with the financial statements; and
- The Director's 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.

Independent auditor's report to the shareholders of The Care Trust Designated Activity Company (continued)

- 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 and restrictions on use

Responsibilities of directors for the financial statements

As explained more fully in the Directors' Responsibilities Statement on page 45, 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.

Auditor's responsibilities for the audit of the financial statements

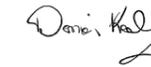
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee 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/Auditing-standards/Standards-Guidance-for-Auditors-in-Ireland-/Description-of-the-auditor-s-responsibilities-for>. This description forms part of our Auditor's 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 Auditor's 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.



Damien Kealy

for and on behalf of
Nexia Smith & Williamson (Ireland) Ltd

Chartered Accountants and Statutory Audit Firm

Paramount Court
Corrig Road
Sandyford Business Park Dublin 18

Date: 3rd May 2022

Financial Statements

for the year ended 31 December 2021

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Statement of Financial Activities

(including the income and expenditure account) for the year ended 31 December 2021

	Notes	Unrestricted €	Restricted €	2021 €	Unrestricted €	Restricted €	2020 €
Income from							
Lottery income	4	1,357,298	2,035,947	3,393,245	1,500,018	2,250,028	3,750,046
Donations and other income	5	37,060	55,590	92,650	36,130	54,195	90,325
		1,394,358	2,091,537	3,485,895	1,536,148	2,304,223	3,840,371
Expenditure on							
Raising funds	6	678,282	593,653	1,271,935	788,415	607,651	1,396,066
Support costs allocated to raising funds	7	817,166	-	817,166	789,948	-	789,948
Charitable activities							
Grants payable to beneficiaries	8	-	1,497,884	1,497,884	-	1,696,572	1,696,572
		1,495,448	2,091,537	3,586,985	1,578,363	2,304,223	3,882,586
Net deficit and net movement in funds		(101,090)	-	(101,090)	(42,215)	-	(42,215)
Funds brought forward 1 January		512,288	-	512,288	554,503	-	554,503
Fund balances carried forward 31 December		411,198	-	411,198	512,288	-	512,288

Statement of Changes in Shareholders' Funds

for the year ended 31 December 2021

	Called Up Share Capital €	General Reserves €	Total Funds €
At 1 January 2020	130	554,373	554,503
Net deficit for the year	-	(42,215)	(42,215)
At 31 December 2020	130	512,158	512,288
	Called Up Share Capital €	General Reserves €	Total Funds €
At 1 January 2021	130	512,158	512,288
Net deficit for the year	-	(101,090)	(101,090)
At 31 December 2021	130	411,068	411,198

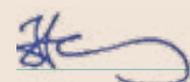
Statement of Financial Position

for the year ended 31 December 2021

	Notes	2021 €	2020 €
Fixed assets			
Property, plant and equipment	12	44,649	120,936
Current assets			
Debtors and prepayments	13	81,429	90,081
Cash and cash equivalents		635,537	952,901
		716,966	1,042,982
Creditors: amounts falling due within one year			
Grants payable	8	(9,725)	(44,758)
Other creditors	14	(340,692)	(606,872)
		(350,417)	(651,630)
Net current assets		366,549	391,352
Net assets		411,198	512,288
Funds employed			
Called up share capital	15	130	130
Unrestricted funds		411,068	512,158
		411,198	512,288

The notes on pages 53 to 57 form part of the financial statements.

The financial statements were approved and authorised for issue by the Board on 30 March 2022.



Tom Fleming
Chairperson
30 March 2022



Kathleen Vickers
Vice-Chairperson
30 March 2022

Statement of Cash Flows

for the year ended 31 December 2021

	2021 €	2020 €
Net income	(101,090)	(42,215)
Depreciation	47,215	40,624
Asset disposals	35,810	-
Asset adjustment	-	(678)
(Decrease)/increase in grants payable	(35,034)	29,861
Decrease/(increase) in debtors	8,654	(17,745)
(Decrease)/increase in other creditors	(266,183)	297,338
Net cash inflow/(outflow) from operating activities	(310,628)	307,185
Investing activities		
Payments to acquire tangible fixed assets	(6,736)	(67,707)
Net cash outflow from investing activities	(6,736)	(67,707)
(Decrease)/increase in cash and cash equivalents	(317,364)	239,478
Reconciliation of net cash flow to movement in cash		
(Decrease)/increase in cash and cash equivalents	(317,364)	239,478
Cash and cash equivalents at 1 January	952,901	713,423
Cash and cash equivalents at 31 December	635,537	952,901

Notes to the Financial Statements

for the year ended 31 December 2021

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: the Central Remedial Clinic (CRC) and the Rehab Group (Rehab). The lotteries are run in accordance with an agreement with the two shareholders and main Beneficiaries: CRC and Rehab. The agreement with the Mater Misericordiae University Hospital (the Mater), was ended on 31 May 2021. *The Care Trust* in 2021 also fundraised for two other charities: 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 Statement of Recommended Practice (SORP) October 2019, applicable to charities preparing their accounts in accordance with FRS 102. The financial statements are also prepared in accordance with the Companies Act, 2014.

Income is shown under unrestricted and restricted headings. Restricted income is the amount due to the Beneficiaries, being 60% of lottery revenues, as provided

under The Gaming and Lotteries Act 1956 (as amended). The act requires that “not more than 40% of the gross proceeds shall be utilised for the expenses of promotion”. This 40% is shown as unrestricted income and is the amount available to *The Care Trust* for expenditure on raising funds and on support costs allocated to raising funds. Prize costs are attributed to the Beneficiaries.

The Gaming and Lotteries (Amendment) Act 2019 came into effect on 1st December 2020 and supersedes the 1956 Act. *The Care Trust* Lottery licence was issued on September 9th 2020, under the 1956 Act and was renewed under the new legislation on 8th September 2021. Amounts incurred on raising funds in the 2019 Act are deemed to be “expenditure on raising funds” under the Charities Statement of Recommended Practice. *The Care Trust* has obtained legal counsel in making that determination. The financial statements are in compliance with the relevant Acts and did not necessitate separate reporting for each licence:

The Gaming and Lotteries Act	1956	2019
Due to beneficiaries as % of revenues	≥ 60%	≥ 25%
Prize funds weekly limit	€30K	€30K
% of revenues	n/a	≤ 75%
Expense of raising funds as % of revenues	≤ 40%	≤ 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 for a period of at least twelve months from the date of approval of the financial statements. In 2021, Covid-19 continued to impact heavily on cash collections, a declining income source for the last two decades. On 31 August 2021, cash collections were permanently discontinued. Covid-19 did not affect the main income stream from direct-debit mandates but did restrict the weeks available to fundraising representatives for enrolling new direct-debit Contributors. The Shareholders continue to support the operations of *The Care Trust* in providing promotional material, client validations and feedback on how grants have been applied.

On that basis, the directors do not consider that a material uncertainty exists in relation to going concern and have deemed it appropriate to prepare the financial statements on a going concern basis. 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 Contributors who participate in our lottery draws, and donations.

Income is recognised as follows:

- Lottery income on the matching of funds received to the particular Contributor
 - 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
 - Corporate Support when the relevant contractual agreements are satisfied
- Lottery receipts received during the period but unmatched to the Contributor at the period end, are included in Creditors as deferred income.

No value is attributed to 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 introduced a VAT compensation scheme for charities. In 2021, *The Care Trust* received VAT compensation of €16,642 (2020: €14,053) from this scheme.

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 the prize costs, commissions for Agent cash Collectors, fundraising staff costs, independent fundraisers' fees and associated 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.

Notes to the Financial Statements

for the year ended 31 December 2021

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 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 have, or could have, a material impact on the financial statements.

Covid-19 considerations

As noted above, under Accounting Policies and Going Concern, the Board has considered the implications of Covid-19 for *The Care Trust* and its fundraising operations for 2022 and has reviewed the 2022 budgeted payments to Beneficiaries which are projected at €1,555,832 (2021 paid €1,532,917). The Board and shareholders are fully confident that *The Care Trust* has the resources, systems and loyalty of its Contributors to ensure that fundraising activities will continue in 2022 and budgets will be achieved.

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. In the Statement of Financial Activities, restricted income presents grants payable to Beneficiaries under the Gaming and Lotteries (Amendment) Act 2019, along with prize costs. Unrestricted income presents income and expenses attributed to *The Care Trust* for operating the draws, as permitted under the Act.

Critical estimates

There are no critical estimates.

Notes to the Financial Statements

for the year ended 31 December 2021 (continued)

4 Lottery and related income

	Unrestricted €	Restricted €	2021 €	Unrestricted €	Restricted €	2020 €
Lottery income	1,357,298	2,035,947	3,393,245	1,501,374	2,252,062	3,753,436
Corporate support*	-	-	-	(1,356)	(2,034)	(3,390)
	1,357,298	2,035,947	3,393,245	1,500,018	2,250,028	3,750,046

*Corporate support relates to the 2019 prize-car contract and amounts shown were adjustments made in 2020 upon completion of that contract.

5 Donations and other income

	Unrestricted €	Restricted €	2021 €	Unrestricted €	Restricted €	2020 €
Non-lottery contributions	27,254	40,882	68,136	28,836	43,253	72,089
Revenue tax refunds re donations	3,149	4,723	7,872	1,673	2,510	4,183
Charitable VAT compensation scheme	6,657	9,985	16,642	5,621	8,432	14,053
Interest receivable	-	-	-	-	-	-
	37,060	55,590	92,650	36,130	54,195	90,325

6 Expenditure on raising funds

	Unrestricted €	Restricted €	2021 €	Unrestricted €	Restricted €	2020 €
Prize costs	-	593,653	593,653	-	607,651	607,651
Agent Collectors' commission	70,357	-	70,357	130,893	-	130,893
Field staff costs (see note 9)	325,355	-	325,355	275,082	-	275,082
Other direct costs						
Meetings & travel	70,115	-	70,115	48,231	-	48,231
Independent fundraisers' fees	174,639	-	174,639	46,737	-	46,737
Marketing, advertising & recruitment	10,607	-	10,607	254,852	-	254,852
Sponsored advertising	-	-	-	-	-	-
Finance & bank charges	27,209	-	27,209	32,620	-	32,620
	678,282	593,653	1,271,935	788,415	607,651	1,396,066

Notes to the Financial Statements

for the year ended 31 December 2021 (continued)

7 Support costs allocated to raising funds

	Unrestricted €	Restricted €	2021 €	Unrestricted €	Restricted €	2020 €
Support staff and associated costs						
Salaries – administration – see note 9	434,917	-	434,917	462,251	-	462,251
Employer pension contributions	55,552	-	55,552	47,141	-	47,141
Permanent health insurance	8,890	-	8,890	10,409	-	10,409
Depreciation	47,215	-	47,215	40,624	-	40,624
Surplus on car disposal	35,810	-	35,810	-	-	-
Office expenses	128,403	-	128,403	107,337	-	107,337
Establishment expenses	55,716	-	55,716	82,918	-	82,918
Governance costs	50,663	-	50,663	39,268	-	39,268
	817,166	-	817,166	789,948	-	789,948

8 Charitable activities

	CRC €	Rehab Group €	The Mater University Hospital €	A Lust for Life €	Healing Untold Grief Groups €	Other charitable projects €	Total €
Reconciliation of grants payable							
2020							
Grants payable as at 1 January	7,448	7,448	-	-	-	-	14,896
Grants payable for the year	748,286	748,286	200,000	-	-	-	1,696,572
Grants paid in the year	(733,355)	(733,355)	(200,000)	-	-	-	(1,666,710)
Net due for the period	14,931	14,931	-	-	-	-	29,862
Grants payable as at 31 December	22,379	22,379	-	-	-	-	44,758
2021							
Grants payable as at 1 January	22,379	22,379	-	-	-	-	44,758
Grants payable for the year	661,442	661,442	72,917	65,000	35,000	2,083	1,497,884
Grants paid in the year	(680,000)	(680,000)	(72,917)	(65,000)	(35,000)	-	(1,532,917)
Net due / (surplus) for the period	(18,558)	(18,558)	-	-	-	2,083	(35,033)
Grants payable as at 31 December	3,821	3,821	-	-	-	2,083	9,725

Notes to the Financial Statements

for the year ended 31 December 2021 (continued)

9 Staff costs

	2021 €	2020 €
Field staff	325,355	275,082
Administration	434,917	462,251
	760,272	737,333
Wages and salaries	684,069	662,638
Employer's PRSI	76,203	74,695
Total field staff & administration costs	760,272	737,333
Pension scheme – defined contribution scheme	55,552	47,141
Permanent health insurance	8,890	10,409
	824,714	794,883

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

	2021 Number	2020 Number
Raising funds (field staff)	6	5
Support	5	6
	11	11

Employee numbers by annual remuneration band (excluding pension contributions) were:

	2021 Number	2020 Number
€130,001 – €140,000	1	1
€90,001 – €100,000	2	2
€80,001 – €90,000	1	1
€70,001 – €80,000	-	-
	4	4

Key staff are defined as the senior management team. Remuneration for the senior management team was as follows:

	2021 €	2020 €
Basic salary	381,000	402,600
Taxable benefits	25,220	25,220
Pension contributions	33,294	29,809
	439,514	457,629

The Chief Executive is paid a salary of €119,500 per annum and is supplied with a company car.

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 (2020: €nil).

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

Notes to the Financial Statements

for the year ended 31 December 2021 (continued)

10 Net income/expenditure

	2021 €	2020 €
Net income/expenditure is stated after charging:		
Depreciation of tangible assets	47,215	40,624
Auditor's remuneration for audit services	27,561	24,723
Operating lease charges	38,519	50,519

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.

12 Tangible fixed assets

	Motor vehicles €	Fixtures and fittings €	Office equipment €	Computer equipment €	Total €
Cost					
1 January 2021	37,400	51,425	30,007	157,003	275,835
Additions	-	1,339	-	5,397	6,736
Disposals	-	-	-	(76,358)	(76,358)
31 December 2021	37,400	52,764	30,007	86,042	206,213
Depreciation					
1 January 2021	12,467	40,893	25,406	76,133	154,899
Charge for year	7,480	4,271	897	34,567	47,215
Disposals	-	-	-	(40,550)	(40,550)
31 December 2021	19,947	45,164	26,303	70,150	161,564
Net book value					
31 December 2021	17,453	7,600	3,704	15,892	44,649
31 December 2020	24,933	10,532	4,601	80,870	120,936

Notes to the Financial Statements

for the year ended 31 December 2021 (continued)

13 Debtors

	2021 €	2020 €
Other debtors	26,178	46,499
Prepayments	55,251	43,582
	81,429	90,081

14 Creditors: amounts falling due within one year

	2021 €	2020 €
Creditors	43,296	259,127
Accruals	296,663	342,120
Deferred income	733	5,625
	340,692	606,872

15 Called up share capital

	2021 €	2020 €
Allotted called up and fully paid:		
50 'A' ordinary shares of €1.30 each (2020: 50, €1.30 each)	65	65
50 'B' ordinary shares of €1.30 each (2020: 50, €1.30 each)	65	65
	130	130

16 Operating lease commitments

At 31 December 2021 *The Care Trust* was committed to making the following annual payments under non-cancellable operating leases in the coming years.

	2021 €	2020 €
Due next year	35,878	46,078
Due in the next 2 to 5 years	34,078	34,078
	69,956	80,156

Notes to the Financial Statements

for the year ended 31 December 2021 (continued)

17 Related and controlling parties

Rehab Group owns 100% of the 'A' ordinary shares in *The Care Trust* and the Central Remedial Clinic owns 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 (Charities 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 (Company Regulatory 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	
	2021 €	2020 €	2021 €	2020 €
As at 1 January	22,379	7,448	22,379	7,448
Grants allocated in the year	661,442	748,286	661,442	748,286
Grants paid in the year	(680,000)	(733,355)	(680,000)	(733,355)
Net (surplus)/due for the period	(18,558)	14,931	(18,558)	14,931
As at 31 December	3,821	22,379	3,821	22,379

18 Events after the balance sheet date

There have been no significant events affecting the company since the year end which require disclosure in the financial statements.

19 Approval of financial statements

The Board approved the financial statements on 30 March 2022 and authorised them for issue.

Statutory Return to An Garda Síochána

Statutory Return to An Garda Síochána

for the year ended 31 December 2021

Detailed Income and Expenditure Account

	2021 €		2020 €
Incoming from			
<i>The Care Trust</i> Lottery operations	3,393,245		3,753,436
Corporate Support	-		(3,390)
Donations	68,136		72,089
Revenue tax refunds re donations	7,872		4,183
Charitable VAT compensation scheme	16,642		14,053
Bank interest	-		-
	<u>3,485,895</u>		<u>3,840,371</u>
Expenditure on raising funds			
Car-draw prizes	592,308	603,451	
Fair Play To You prizes	1,345	4,200	
		<u>593,653</u>	<u>607,651</u>
Agent Collectors' commission			
		70,357	130,893
Field staff costs			
Fundraising representatives	123,542	68,342	
Regional managers	201,813	206,740	
		<u>325,355</u>	<u>275,082</u>
Other direct costs			
Meetings and travel			
Canteen provisions	296	738	
Fundraising-representative expenses	36,612	16,675	
Regional-managers' expenses	27,068	25,408	
Car maintenance, tax & insurance	1,206	1,182	
Administration staff expenses	277	75	
Meeting expenses	653	1,156	
Sundry expenses	3,018	1,709	
Staff training	985	1,288	
		<u>70,115</u>	<u>48,231</u>
Agency fees			
Independent fundraising representatives	108,720	44,707	
Agent Collector incentives	65,919	2,030	
		<u>174,639</u>	<u>46,737</u>
Marketing, advertising & recruitment			
Sponsored advertising	-	-	
Fair Play To You promotion	(14,419)	247,494	
Marketing & advertising	25,026	7,358	
Recruitment	-	-	
		<u>10,607</u>	<u>254,852</u>
Finance charges – bank charges			
		27,209	32,620
Expenditure on raising funds		<u>1,271,935</u>	<u>1,396,066</u>

Detailed Income and Expenditure Account (continued)

	2021 €		2020 €
Support costs allocated to raising funds			
Support staff and associated costs			
Salaries – administration	434,917	462,251	
Employer pension contributions	55,552	47,141	
Permanent health insurance	8,890	10,409	
	<u>499,359</u>	<u>519,801</u>	
Depreciation			
Depreciation on fixed assets	47,215	40,624	
Loss on disposal of fixed assets			
	<u>35,810</u>	<u>-</u>	
Office expenses			
Printing & stationery	30,768	25,165	
Postage, rail & courier	29,306	26,655	
Software & technology fees	55,096	41,971	
Telephone	11,797	11,550	
Subscriptions	1,436	1,996	
	<u>128,403</u>	<u>107,337</u>	
Establishment expenses			
Rent & rates	38,804	51,624	
General insurance	6,174	6,374	
Light & heat	4,878	10,184	
Maintenance, repairs & cleaning	5,860	14,736	
	<u>55,716</u>	<u>82,918</u>	
Governance costs			
Professional & legal fees	23,102	14,545	
Audit fees	27,561	24,723	
	<u>50,663</u>	<u>39,268</u>	
Expenditure on support costs		817,166	789,948
Expenditure on raising funds and support costs		<u>2,089,101</u>	<u>2,186,014</u>
Expenditure on charitable activities			
Grants payable to beneficiaries			
Central Remedial Clinic	661,442	748,286	
Rehab Group	661,442	748,286	
The Mater University Hospital	72,917	200,000	
A Lust for Life	65,000	-	
Healing Untold Grief Groups	35,000	-	
Other charitable projects	2,083	-	
		<u>1,497,884</u>	<u>1,696,572</u>
Total Expenditure		<u>3,586,985</u>	<u>3,882,586</u>
Net deficit and net movement in funds		<u>(101,090)</u>	<u>(42,215)</u>

Statutory Return to An Garda Síochána (continued)

for the year ended 31 December 2021

Income allocated to Beneficiaries

	2021 €	2020 €
The Care Trust Lottery operations	3,393,245	3,753,436
Corporate support	-	(3,390)
Donations	68,136	72,089
Revenue tax refunds re donations	7,872	4,183
Charitable VAT compensation scheme	16,642	14,053
Gross income per statement of financial activities	3,485,895	3,840,371
Beneficiary grants @ 60% – per the Gaming and Lotteries Act, 1956.	2,091,537	2,304,223

Grant allocation

	2021 €	2020 €
Central Remedial Clinic	958,269	1,052,111
Rehab Group	958,269	1,052,111
Special Charitable Projects:		
The Mater University Hospital	72,917	200,000
A Lust For Life	65,000	-
Healing Untold Grief Groups	35,000	-
Other charitable projects	2,083	-
	175,000	200,000
	<u>2,091,537</u>	<u>2,304,223</u>

*In 2021, €175,000 was set aside for Special Charitable projects with a first charge on grants payable to Beneficiaries.

The balance of grants is allocated equally between CRC and Rehab. The Mater agreement was ended on 31 May 2021.

Reconciliation of grants payable

	CRC €	Rehab Group €	The Mater University Hospital €	A Lust for Life €	Healing Untold Grief Groups €	Other charitable projects €	Total €
2020							
Grants payable as at 1 January	7,448	7,448	-	-	-	-	14,896
Grants allocated	1,052,111	1,052,111	200,000	-	-	-	2,304,223
Prize costs allocated	(303,825)	(303,825)	-	-	-	-	(607,650)
Grants payable for the year	748,286	748,286	200,000	-	-	-	1,696,572
Grants paid in the year	(733,355)	(733,355)	(200,000)	-	-	-	(1,666,710)
Net due / (surplus) for the period	14,931	14,931	-	-	-	-	29,862
Grants payable as at 31 December	22,379	22,379	-	-	-	-	44,758
2021							
Grants payable as at 1 January	22,379	22,379	-	-	-	-	44,758
Grants allocated	958,269	958,269	72,917	65,000	35,000	2,083	2,091,537
Prize costs allocated	(296,827)	(296,827)	-	-	-	-	(593,653)
Grants payable for the year	661,442	661,442	72,917	65,000	35,000	2,083	1,497,884
Grants paid in the year	(680,000)	(680,000)	(72,917)	(65,000)	(35,000)	-	(1,532,917)
Net due / (surplus) for the period	(18,558)	(18,558)	-	-	-	2,083	(35,033)
Grants payable as at 31 December	3,821	3,821	-	-	-	2,083	9,725

Statutory Return to An Garda Síochána (continued)

for the year ended 31 December 2021

Fair Play To You Prize Winners 2021

2021			
January:	Louise McEleney	€100	Dublin 13
February:	Juliann Adamson	€100	Dublin 11
March:	Maureen Healy	€100	Dublin 4
April:	Mary Neylon	€100	Dublin 12
May:	Jemima Taheny	€100	Co. Leitrim
June:	Eida Mullins	€100	Co. Dublin
July:	John McCraith	€100	Co. Tipperary
August:	Rita Farrelly	€100	Co. Meath
September:	Claire Barnes	€100	Dublin 12
October:	Terry Kerins	€100	Cork
October:	Sarah O'Brien	€ 9	Co. Kerry
November:	Ann Byrne	€100	Co. Dublin
November:	Angela Geaney	€ 9	Co. Dublin
November:	Terry Kerins	€ 9	Cork
December:	Jemima Taheny	€100	Co. Leitrim
December:	Dominic O'Brien	€ 9	Dublin 5
2022			
January:	Sandra Dempsey	€100	Co. Wicklow
January:	James O'Driscoll	€ 9	Co. Westmeath
All winners		€1,345	



Statutory Return to An Garda Síochána (continued) for the year ended 31 December 2021

Prize Draw Winners 2021

January 2021	February 2021	March 2021
Draw 1: 11 January 2021 Draw 2: 18 January 2021 Draw 3: 25 January 2021	Draw 1: 8 February 2021 Draw 2: 15 February 2021 Draw 3: 22 February 2021	Draw 1: 15 March 2021 Draw 2: 22 March 2021 Draw 3: 29 March 2021
Car Draw Winners	Car Draw Winners	Car Draw Winners
Car Draw 1: E Russell, Dublin 5 Car Draw 2: W Fitzpatrick, Co Limerick Car Draw 3: K Horgan, Co Cork	Car Draw 1: W Cashin, Co Cork Car Draw 2: L Lohan, Co Galway Car Draw 3: D Teahan, Co Limerick	Car Draw 1: P Codd, Co Wexford Car Draw 2: R Nugent, Dublin 14 Car Draw 3: E O'Brien, Co Westmeath
Cash Prize Winners	Cash Prize Winners	Cash Prize Winners
€200 Draw 1 S Drury, Co Sligo M O'Halloran, Co Dublin M Byrne, Co Kildare €200 Draw 2 W Gallagher, Co Mayo P Reynolds, Co Offaly B Leyden, Co Leitrim €200 Draw 3 M O'Brien, Co Donegal D Brady, Co Galway E Dignam, Co Wicklow	€200 Draw 1 P J Keating, Co Galway E Rafter, Co Laois H McNab, Co Dublin €200 Draw 2 R Shanagher, Co Roscommon M Egan, Co Roscommon Dr's. McGloin & O'Connor, Co Galway €200 Draw 3 D Guidera, Co Laois H McGinn, Co Mayo K Bolton, Co Dublin	€200 Draw 1 P Paul, Co Waterford H M Linehan, Co Cork W Lowry, Co Galway €200 Draw 2 M Elliot, Co Kildare P Archer, Co Meath P Donaghy, Co Monaghan €200 Draw 3 R O'Brien, Co Cork M Duff, Co Meath D Quinn, Co Louth
€100 Draw 1 A Gaynor, Co Meath P Knowles, Co Laois B Logue, Co Donegal V Whelehan, Co Roscommon €100 Draw 2 C Walsh Lennon, Co Kilkenny E Joyce, Co Galway J Casey, Co Tipperary N O'Sullivan, Co Cork €100 Draw 3 J Flynn, Co Offaly R Connolly, Co Monaghan D herry, Co Sligo P O'Kane, Dublin 5	€100 Draw 1 J Roche, Co Offaly A Kane, Co Kildare A Noonan, Dublin 9 A Palmer, Co Kerry €100 Draw 2 J Brady, Dublin 11 J Malarney, Co Westmeath M Winters, Co Galway S Smith, Co Cavan €100 Draw 3 I Bryan, Co Cork T Gleeson, Co Galway P Byrne, Dublin 9 M Condrón, Co Westmeath	€100 Draw 1 M Morrissey, Dublin 16 P Byrne, Co Kildare B McKenna, Co Monaghan W Foley, Co Roscommon €100 Draw 2 R Ryan, Co Tipperary K Webb, Co Meath K Flynn, Co Cork L Carroll, Dublin 22 €100 Draw 3 J Reidy, Co Meath F Wykes, Co Roscommon B Dillon, Co Longford O Luttrell, Co Laois

Statutory Return to An Garda Síochána (continued) for the year ended 31 December 2021

Prize Draw Winners 2021 (continued)

April 2021	May 2021	June 2021
Draw 1: 12 April 2021 Draw 2: 19 April 2021 Draw 3: 26 April 2021	Draw 1: 17 May 2021 Draw 2: 24 May 2021 Draw 3: 31 May 2021	Draw 1: 14 June 2021 Draw 2: 21 June 2021 Draw 3: 28 June 2021
Car Draw Winners	Car Draw Winners	Car Draw Winners
Car Draw 1: B McCarthy, Co Cork Car Draw 2: O Black, Co Louth Car Draw 3: I O'Flynn, Co Cork	Car Draw 1: J Keane, Co Kerry Car Draw 2: E Byrne, Co Kildare Car Draw 3: R & E Murphy, Co Kilkenny	Car Draw 1: L O'Mullane, Dublin 6W Car Draw 2: C Kearney, Co Meath Car Draw 3: A Cahalane, Co Cork
Cash Prize Winners	Cash Prize Winners	Cash Prize Winners
€200 Draw 1 C Fallon, Co Leitrim S Thomas, Co Donegal E Collins, Co. Kildare €200 Draw 2 B O'Carroll, Co Kerry G Bunyan, Co Kerry P Woolley, Co Mayo €200 Draw 3 T Clancy, Dublin 24 M Hegarty, Co Galway J Duffy, Co Monaghan	€200 Draw 1 P Ruddy, Co Mayo N Smith, Co Waterford K Farraway, Co Roscommon €200 Draw 2 R Caverley, Co Cork S Heelan, Limerick City A O'Gorman, Co Wexford €200 Draw 3 V Wood, Co Mayo Y Canning, Dublin 15 T O'Connell, Co Kerry	€200 Draw 1 G Flanagan, Dublin 16 B Donohoe, Dublin 12 J Moriarty, Co Kerry €200 Draw 2 J O'Meara, Co Donegal J Sewell, Co Cork M Spain, Dublin 16 €200 Draw 3 P Dempsey, Co Meath G McQuirk, Co Monaghan N Williamson, Co Wexford
€100 Draw 1 A Brady, Co Cavan V Hayes, Co Wicklow M McWey, Co Laois M Alwell, Co Meath €100 Draw 2 P O'Leary, Co Cork C McMorrow, Co Leitrim J O'Donnell, Co Meath E Martin, Dublin 11 €100 Draw 3 C O'Toole, Co Wicklow S Kelly, Co Galway E Rooney, Co Mayo M Doyle, Co Wexford	€100 Draw 1 J Hanlon, Co Meath M Martyn, Co Sligo M Lynch, Dublin 5 B McGivney, Co Longford €100 Draw 2 A MacIntyre, Co Dublin V Borland, Dublin 14 M Rogers, Co Meath A Herlihy, Co Cork €100 Draw 3 E McDonnell, Co Westmeath S Parlane, Co Dublin D McDaid, Co Donegal B Carroll, Dublin 7	€100 Draw 1 M Lucey, Co Cork M Gallagher, Co Sligo J Flynn, Co Meath P Mulcahy, Co Limerick €100 Draw 2 M O'Callaghan, Co Kerry J Humberstone, Co Cork A Collier, Co Laois T Duffy, Dublin 22 €100 Draw 3 C Duffy, Co. Longford H Spain, Dublin 15 E Dignam, Co Wicklow M Moore, Co Offaly

Statutory Return to An Garda Síochána (continued) for the year ended 31 December 2021

Prize Draw Winners 2021 (continued)

July 2021	August 2021	September 2021
Draw 1: 12 July 2021 Draw 2: 19 July 2021 Draw 3: 26 July 2021	Draw 1: 16 August 2021 Draw 2: 23 August 2021 Draw 3: 30 August 2021	Draw 1: 13 September 2021 Draw 2: 20 September 2021 Draw 3: 27 September 2021
Car Draw Winners	Car Draw Winners	Car Draw Winners
Car Draw 1: D & A Murphy, Co Cork Car Draw 2: R Kavanagh, Co Louth Car Draw 3: C Tormey, Co Dublin	Car Draw 1: J Connolly, Co Roscommon Car Draw 2: B Glass, Co Louth Car Draw 3: J McIntyre, Co Sligo	Car Draw 1: M Reade, Dublin 16 Car Draw 2: M Hyland, Co Cavan Car Draw 3: I McGrane, Co Donegal
Cash Prize Winners	Cash Prize Winners	Cash Prize Winners
€200 Draw 1 F Monaghan, Co Meath M Maher, Co Tipperary A Morrissey, Co Waterford €200 Draw 2 E Wright, Co Donegal J Lunt, Co Roscommon P Murphy, Co Cork €200 Draw 3 C O'Donovan, Dublin 13 T F Kelleher, Dublin 14 C O'Brien, Co Cork	€200 Draw 1 S Curran, Co Sligo M Cunningham, Co Donegal A O'Dare, Co Sligo €200 Draw 2 L Reynolds, Co Westmeath B O'Connor, Dublin 9 S T. O'Connor, Co Tipperary €200 Draw 3 J Hinch, Co Laois P Rust, Dublin 15 N Meredith, Co Laois	€200 Draw 1 H Comerford, Co Kilkenny J McCarthy, Co Kerry J Brown, Co Limerick €200 Draw 2 E Fahey, Co Tipperary P J Clarke, Co Mayo S Smith, Co Cavan €200 Draw 3 N Fitzpatrick, Co Meath M Sheridan, Co Kildare T Fennin, Co Kildare
€100 Draw 1 E Feeney, Co Monaghan J Farmer, Co Monaghan M Fitzgerald, Co Limerick H Thomas, Dublin 5 €100 Draw 2 T Mann, Co Leitrim J P Scally, Co Westmeath N Lenehan, Co Roscommon T McConnell, Dublin 14 €100 Draw 3 M Salmon, Dublin 24 M Parkinson, Co Tipperary J Forde, Co Roscommon L Conway, Co Meath	€100 Draw 1 D O'Sullivan, Co Cork M McSweeney, Co Cork J Sheedy, Co Clare B McGinnity, Co Monaghan €100 Draw 2 T Treacy, Co Kilkenny F Arnold, Co Louth E McCarthy, Co Cork K Murphy, Co Wexford €100 Draw 3 C Kelly, Co Mayo P Kavanagh, Dublin 13 M Syta, Co Cavan N Doherty, Co Donegal	€100 Draw 1 M Hayes, Dublin 16 S Hickson, Co Kildare G O'Brien, Dublin 12 K Peake, Co Wicklow €100 Draw 2 A McInerney, Co Dublin T Eustace, Dublin 9 M Donnelly, Dublin 3 B Cummins, Co Meath €100 Draw 3 C Stevens, Co Mayo P Hughes, Co Monaghan R Scally, Co Roscommon F Lohan, Co Galway

Statutory Return to An Garda Síochána (continued) for the year ended 31 December 2021

Prize Draw Winners 2021 (continued)

October 2021	November 2021	December 2021
Draw 1: 11 October 2021 Draw 2: 18 October 2021 Draw 3: 25 October 2021	Draw 1: 15 November 2021 Draw 2: 22 November 2021 Draw 3: 29 November 2021	Draw 1: 13 December 2021 Draw 2: 20 December 2021 Draw 3: 27 December 2021
Car Draw Winners	Car Draw Winners	Car Draw Winners
Car Draw 1: A Moloney, Dublin 11 Car Draw 2: M J Minogue, Co Tipperary Car Draw 3: A Reilly, Co Offaly	Car Draw 1: J Lacy, Co Tipperary Car Draw 2: I M Jamieson, Co Monaghan Car Draw 3: E Rock, Dublin 15	Car Draw 1: P O'Shea, Co Kerry Car Draw 2: J Naughton, Co Limerick Car Draw 3: J Cowan, Co Meath
Cash Prize Winners	Cash Prize Winners	Cash Prize Winners
€200 Draw 1 J O'Connor, Co Dublin A O'Connor, Co Tipperary B Nugent, Dublin 15 €200 Draw 2 P Phelan, Co Kilkenny P Coyle, Dublin 18 J Dunne, Co Offaly €200 Draw 3 A Gopalakrishnan Nair, Co Donegal J J McKeogh, Co Tipperary C Mahon, Co Leitrim	€200 Draw 1 H Farrelly, Co Meath E Halliday, Dublin 15 M Roche, Co Dublin €200 Draw 2 G Monaghan, Co Monaghan F Courtney, Co Longford E O'Connell, Dublin 9 €200 Draw 3 G Cullinan, Co Clare M Sheehy, Co Meath M Barber, Co Wicklow	€200 Draw 1 F Monaghan, Co Galway G Byrne, Dublin 6w C & N O'Loughlin, Co Dublin €200 Draw 2 P Egan, Co Sligo P O'Donovan, Co Cork D Murphy, Dublin 16 €200 Draw 3 L Keogh, Co Dublin A Flynn, Co Roscommon R Norman, Co Kerry
€100 Draw 1 M Higgins, Co Roscommon C Kelly, Co Roscommon N Fitzpatrick, Co Clare S McBrien, Co Dublin €100 Draw 2 E Doyle, Co Kilkenny D Corbett, Co Mayo J Boland, Co Wexford B O'Connor, Co Limerick €100 Draw 3 M McWey, Co Laois M O'Gorman, Co Kilkenny A Jennings, Co Galway E McGinty, Co Donegal	€100 Draw 1 M L Chamberlayne, Co Meath T Fleming, Dublin 8 J L Devane, Co Tipperary M Turner, Co Kilkenny €100 Draw 2 J Ryan, Co Kilkenny S Finnegan, Dublin 24 T Moran, Co Westmeath N Byrne, Dublin 5 €100 Draw 3 K McBride, Co Cavan L Conneely, Co Donegal N Feeney, Co Galway D Lynch, Co Westmeath	€100 Draw 1 E Tobin, Co Meath A Mahon, Co Kilkenny J McDonald, Co Wicklow M Byrne, Co Mayo €100 Draw 2 E Kelly, Co Waterford R Connolly, Dublin 13 S Pargmel, Co Kildare P & A Hegarty, Co Clare €100 Draw 3 P J Coleman, Co Westmeath M Corcoran, Co Dublin G Butler, Co Limerick C King, Dublin 15



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