



**The Care Trust**

*Supporting CQC, Rehab  
and special charitable projects*



**Annual  
Report**

**2022**

# Contents

	Page
Company Information	2
The Care Trust Organisation	2
Mission, Vision and Values	3
Minding Each Other	
A Word from our Chairperson	4
Comment from our Chief Executive	6
Our Beneficiaries	8
CRC	9
Rehab Group	12
A Lust for Life	15
Healing Untold Grief Groups (HUGG)	16
Irish Red Cross	17
Our Fundraising	
Fundraising operations and strategy	19
The Care Trust Prize Draws 2022	21
Governance	
The Care Trust – Board and Committees	23
Meetings, Committees & Attendance in 2022	25
Risk Assessment and Management	28
The Care Trust Governance Code	29
The Care Trust Board	30
Trustees' Report	30
Independent Auditors' Report	39
Financial Statements	42
Statutory Return to An Garda Síochána	50

*Front cover:*

*Kate Murphy and Thomas Lucas, students at NLN Bray*

*Jack Tonge, Vocational Skills Foundation Course student at NLN Bray*

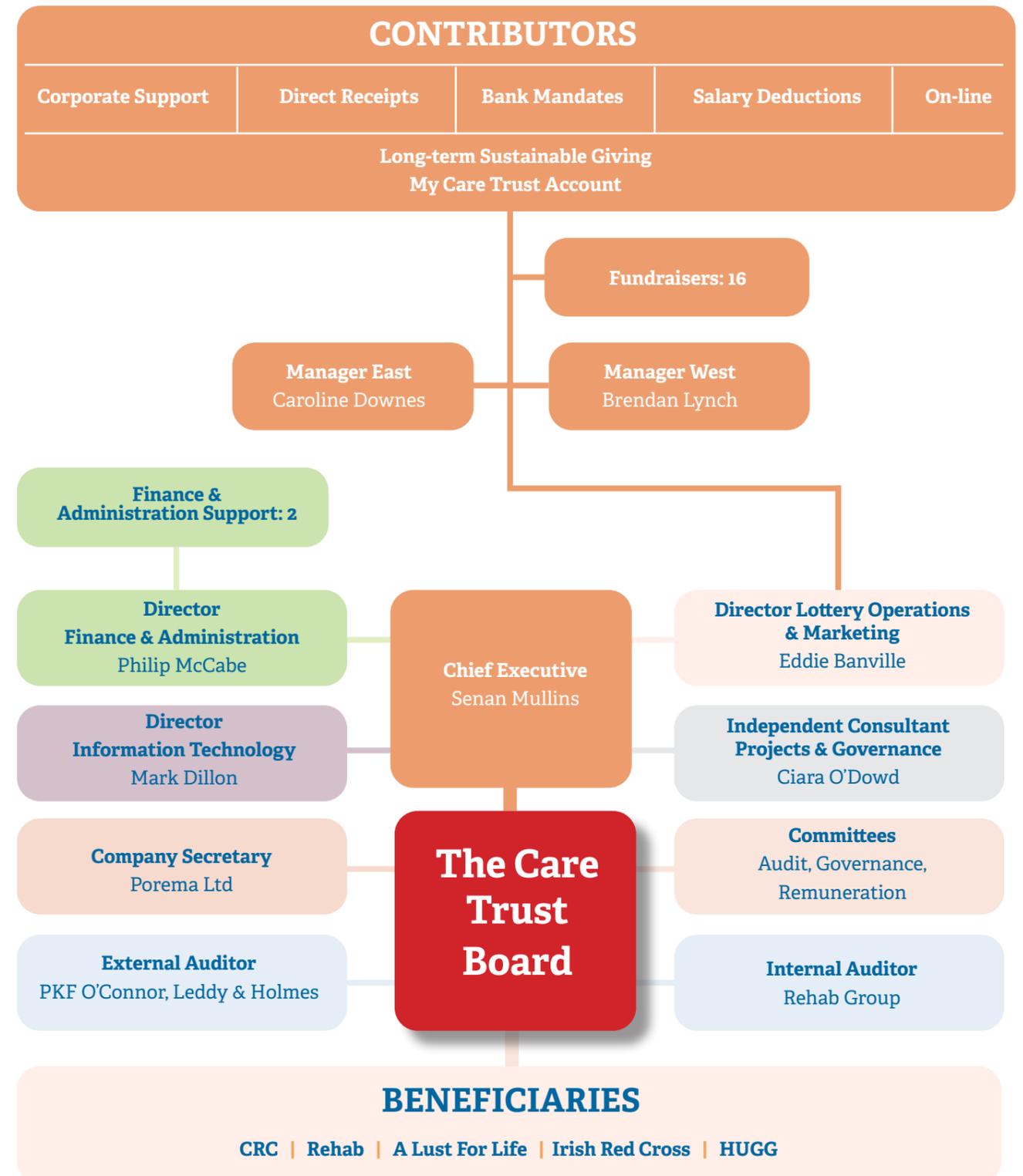
*Katie Buska at CRC Clontarf*

# Company Information

<b>Registered Number in Ireland</b>	45561
<b>Registered Charity Numbers</b>	CRA 20043285 CHY 13691
<b>Registered Address &amp; Business Address</b>	College House, 71 – 73 Rock Road Blackrock, Co. Dublin, A94 F9X9
<b>Chief Executive</b>	Senan Mullins
<b>Company Secretary</b>	Porema Limited 22 Northumberland Road, Ballsbridge Dublin 4, D04 ED73
<b>Bankers</b>	Bank of Ireland 6 Lower O'Connell Street Dublin 1, D01 X324  AIB Main Street, Blackrock Co. Dublin, A94 TK22
<b>Solicitors</b>	McCann FitzGerald Riverside One, Sir John Rogerson's Quay Dublin 2, D02 X576
<b>Auditors</b>	PKF O'Connor, Leddy & Holmes Limited Century House, Harold's Cross Road Dublin 6W, D6W P993
<b>Pension Advisors</b>	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



## 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

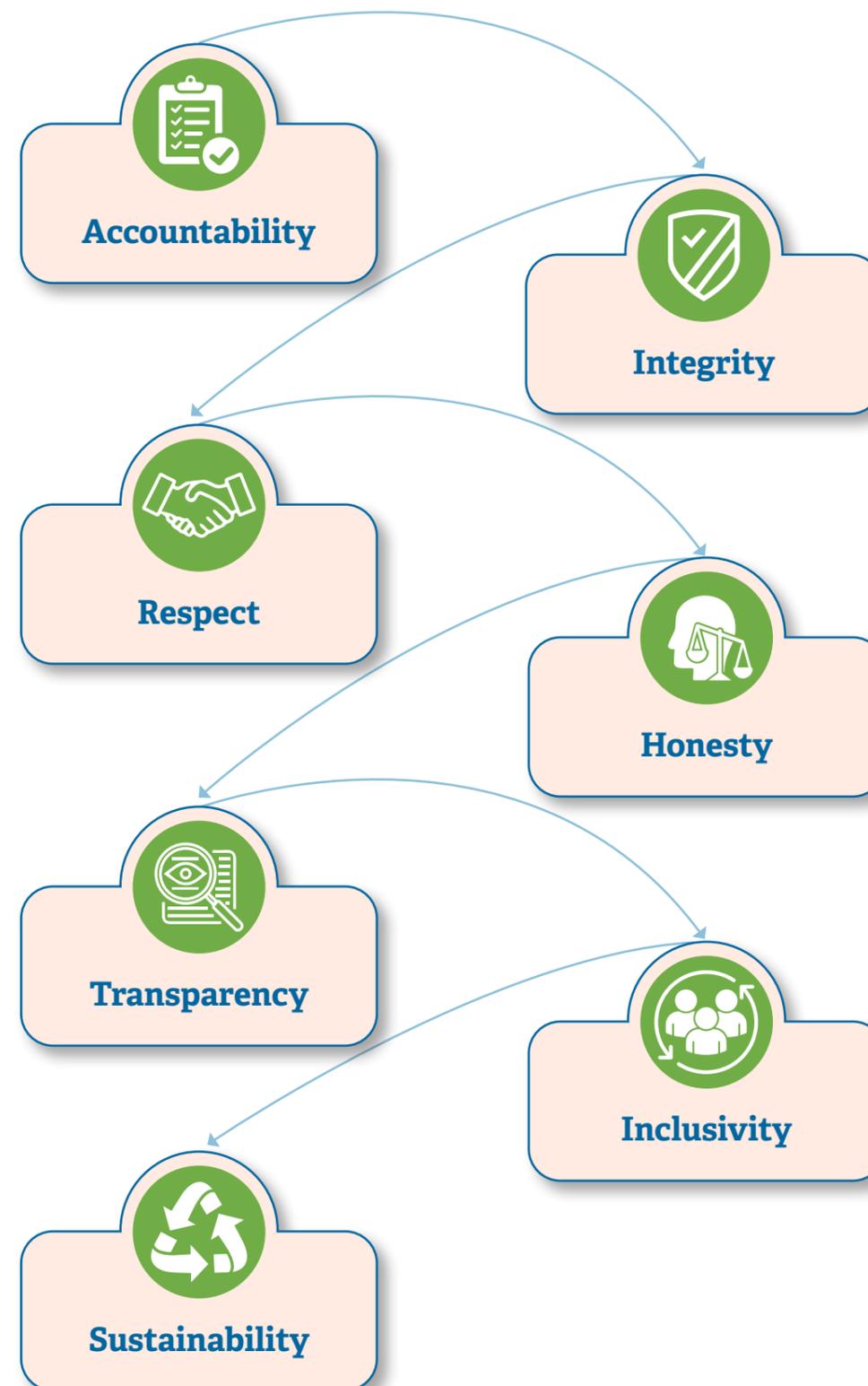
Our vision is to grow and sustain our fundraising to support our Beneficiaries in creating a tangible impact for those who most need our support.



## 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



# Minding each other



Tom Fleming  
Chairperson,  
March 2023

# A word from our Chairperson

## Minding each other

We are very grateful to all of our Contributors for their ongoing generosity, which enables us to provide much needed support to children and adults all over Ireland. I am pleased, therefore, to present *The Care Trust Annual Report for 2022*, incorporating the theme ***minding each other***, one very much appropriate for the times we live in.

### Performance highlights

*The Care Trust* allocated €1,652,168 to charitable causes for 2022. These grants enable CRC, the Rehab Group, A Lust for Life (ALFL) and Healing Untold Grief Groups (HUGG) to provide much needed services and support programmes tailored to the needs of Irish children and adults. In the circumstances, *The Care Trust* exceptionally supported the good work of the Irish Red Cross to provide targeted assistance to refugees arriving in Ireland having fled the war in Ukraine.

### Culture and governance

As *The Care Trust* approaches its 50th year in existence, pervasive good governance is embedded in the culture of our organisation. We strive to adhere to the highest standards of accountability and transparency. Our 2021 Annual

Report was shortlisted for both the Published Accounts Awards and for the Good Governance Awards, a recognition that our processes and reporting are of the highest standards.

### Our beneficiaries and special charitable projects

Our charity has had a busy year with a return to normal fundraising activity following two years of Covid-19 related restrictions. We enthusiastically brought our message to doorsteps all over the Republic of Ireland. We are greatly encouraged by the number of Contributors who joined our mission, securing sustained charitable giving in an open and transparent manner to change the lives of children and adults and to empower them to live life to the full. This is encapsulated in our theme – ***minding each other***.

We continue to support CRC and the Rehab Group and the vital services they deliver to those

## Minding each other



Damien Kiernan - Manager  
Gait Lab CRC

living with special needs. CRC provides critical care services at locations throughout the country, working with children and adults with disabilities and with their families to help them achieve their potential. Through RehabCare and National Learning Network (NLN), divisions within the Rehab Group, we continue to support children, adults and older persons, and their families to live full and independent lives.

We broadened our impact by adding two significant mental health charities to our fundraising appeal. We are supporting ALFL in its ambitious plan to create and make available, to all primary school children in Ireland, programmes that will facilitate young people to be effective guardians of their own minds. ALFL is changing the way we talk about and treat mental health in Ireland. We are delighted to be part of this journey and specifically the Schools Programme, which at the time of writing has reached 51,110 pupils in 2,222 classrooms and 893 schools across Ireland.

We gladly continue our support for HUGG, a charity that provides support and space for those who have lost a loved one to suicide, sharing understanding, hope and healing. Our support for HUGG facilitated the extension of its network of suicide bereavement Peer Support Groups and the training of additional volunteers.

Ziva Newman,  
CRC



## A word from our Chairperson

With the generosity of *The Care Trust* Contributors, HUGG is raising the profile of suicide bereavement supports in Ireland whilst reducing stigma and barriers associated with suicide.

The ongoing conflict in Ukraine has forced millions of Ukrainians from their homes. Many are still desperately trying to reach safety, while others remain unsure of what the future may bring. I am very pleased that *The Care Trust* was able to support the Irish Red Cross team during 2022. Our financial support helped develop solutions for the more than 73,000 Ukrainians here in Ireland through the provision of tailored psychosocial care, language training, skills development, trauma support and local community outreach programmes.

### Monthly prize draws

Our Contributors support us to help our charitable causes, but they appreciate the fun and anticipation of the chance to win a car and cash prizes each month. For 2022, we revised our prize-draw frequency to provide one monthly draw while offering a top prize of an environmentally friendly hybrid car. We greatly appreciate the valuable support of our prize-car partner, Toyota Ireland.

### Diversity and inclusion

*The Care Trust* fosters an effective and inclusive culture where everyone feels engaged, respected and connected to the purpose of the charity and to the communities we serve by ***minding each other***. We have good gender balance and diversity of expertise on our Board. Our Code of Conduct underscores our desire to benefit from inclusivity and diversity at every level in the organisation.

### Board changes

I am delighted to welcome both Ann Duffy and Sean McCormack who joined the Board as Directors during 2022. Ms Duffy is a Director and Vice-Chairperson of the Rehab Group Board, Chairperson of the Rehab Group Audit & Risk Committee and is a member of the Rehab Group Nominations & Governance Committees. Mr McCormack is a Director and Vice-Chairperson of the CRC Board, Chairperson of the CRC Capital Projects & Infrastructure Committee and is a member of the CRC Audit Committee. Both Ms Duffy and Mr McCormack bring considerable expertise and oversight to our organisation.

### Investing in the future

In the aftermath of Covid-19-related restrictions, the Board took a strategic decision to focus on and secure the future of our core door-to-door fundraising activity. I am greatly impressed with the performance and professional approach of our fundraising team during 2022. We look forward to 2023 when we will set aside time to consider the future strategic opportunities for *The Care Trust* and to set down a resourced plan to implement an updated fundraising strategy for the future.

### In conclusion

2022 has been a successful year of consolidation for *The Care Trust*. I believe that the charity has come through a period of change and uncertainty and is now on course to best consider how to implement sustained fundraising support to our Beneficiaries in the coming years.

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 2022.

## Minding each other



Barry McGinn, Chief Executive of the Rehab Group



The Care Trust Fundraisers, Seamus Moore, Gerard Rice and Helen Duggan at CRC Hub Kilester



Senan Mullins,  
Chief Executive  
March 2023

# Comment from our Chief Executive

Minding each other

## Minding each other

Our Annual Report aims to highlight what *The Care Trust* is achieving, the challenges we encounter and to our plans for the future. We wish to share with the reader how we use our resources and demonstrate how we endeavour to make a positive impact on the lives and wellbeing of others – ***minding each other***.

In 2022, we enjoyed an uninterrupted year of door-to-door fundraising appeals. Our fundraisers were well received on the doorstep by people throughout the country. Our team observed Covid-19-safeguarding guidelines throughout. The people of Ireland continue to show great understanding and generosity for our mission to support children and adults who, due to disability or disadvantage, require the ongoing services of dedicated charities like CRC and the Rehab Group.

We also partnered with two additional Irish charities: ALFL and HUGG. We supported the ALFL Schools Programme for the wellbeing and resilience of primary school children. We also supported the HUGG Peer Support Programme for those bereaved by suicide. Our Contributors and the public at large recognise the significant value of these two charities in meeting the need for resilience and suicide bereavement services throughout Ireland.

### Culture and governance

Good Governance underpins everything we do from accounting for funds raised and being transparent in how those funds have been utilised, to responding quickly to feedback, positive or otherwise, from our Contributors. We are proud that our ongoing adherence to high standards of governance and accountability is recognised year after year in our selection as finalists in both the Published Accounts Awards and the Good Governance Awards.

### Fundraising income and Contributor support

Fundraising income for the year amounted to €3,534,905, an increase of 1.4% on the previous year. The number of new Contributors at 3,127 was 888 (40%) greater than the number for the same period last year. Average monthly value for new

contributions was €20.43. Operating expenditure, at €1,502,626, was on a par with that for 2021 but expenditure on raising funds at €772,365 was up 13.9%, reflecting the strong fundraising activity during the year.

### Grants allocated to Beneficiaries

With the ongoing support of some 20,000 loyal Contributors, we are very happy to have allocated, €1,652,168 to our Beneficiaries in 2022, up 10% on the previous year. True to our theme, ***minding each other***, we distributed this in grants of €738,584 to CRC and €738,584 to the Rehab Group. We apportioned a further €175,000 across our special charitable projects to include:

- €80,000 to ALFL to expand its nationwide mental wellbeing schools programme;
- €45,000 (separately a further €2,083 was allocated from 2021) to HUGG to continue the development of its suicide bereavement support group activities; and
- €50,000 to the Irish Red Cross to provide targeted assistance to refugees arriving in Ireland having fled the war in Ukraine.

This brings to over €50 million the amount that *The Care Trust* has provided in grants to beneficiary entities since 2000.

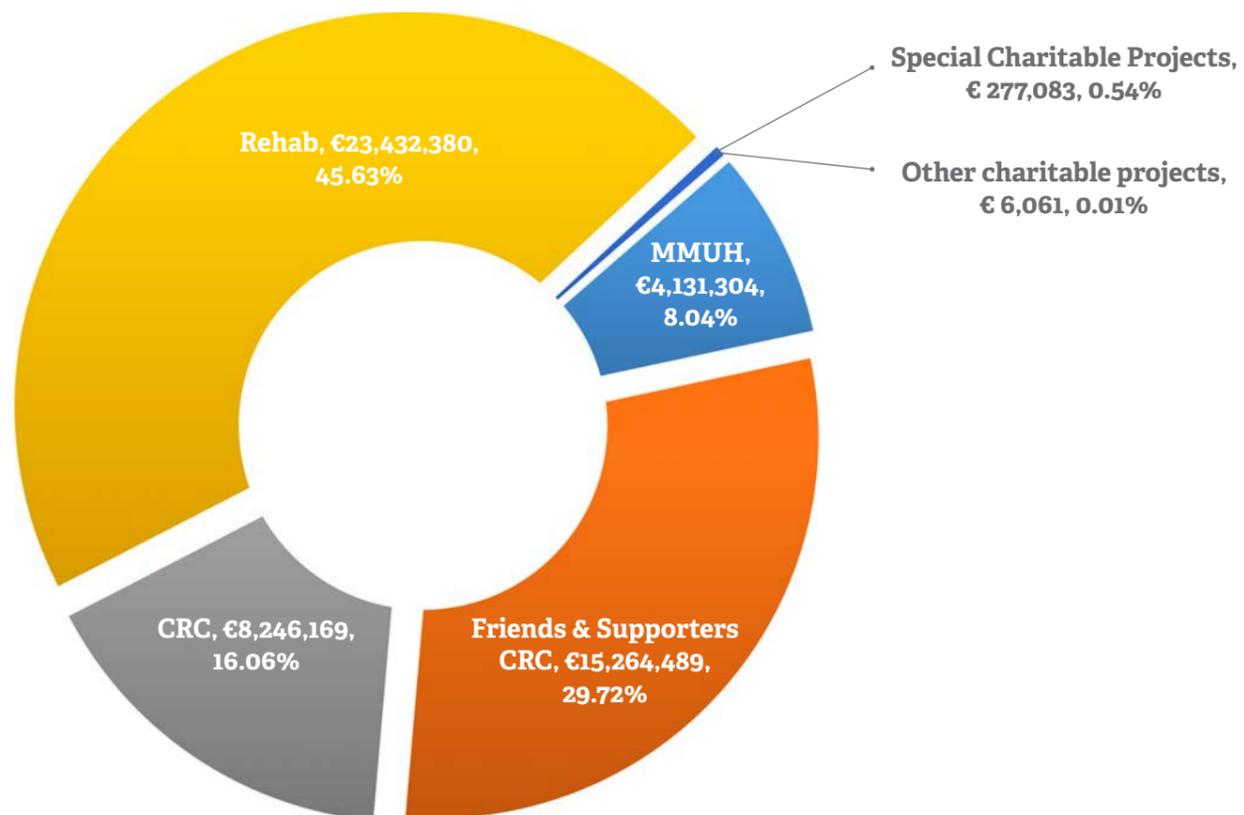
### Prize-draw winners

We operate in compliance with the Gaming and Lotteries Act, 2019. As the cost-price of new cars rises significantly, in response to global scarcity, the weekly cap on the value of prizes permitted under the relevant legislation presents a particular challenge to *The Care Trust*.

We restructured our monthly prize-draw programme, changing our offering from three prize cars each month to one a month, but with a more eco-friendly hybrid prize car of higher value. Our monthly cash prizes remain the same in number and in value but are now offered in the one monthly draw. The key benefit of this approach is the savings in prize costs, which allowed us to release a greater proportion of income in the form of grants to our Beneficiaries. We were delighted to have 12 Toyota Corolla Hybrid car winners and 252 cash-prize winners during the year, with car winners in 10 different counties across Ireland.

## Comment from our Chief Executive

The Care Trust grants to beneficiary entities 2000-2022, €51,357,486



## Minding each other

### Sustainability

We progressed our sustainability initiatives during 2022 with the introduction of a paperless Contributor-enrolment system, an eco-friendly prize-car offering and paperless office administration. Our entire fundraising team will be equipped with electronic enrolment devices during the coming year. In an era when people are increasingly concerned about sharing personal data, our electronic enrolment system minimises data protection risks and greatly reduces our use of consumables. This digital technology is already making our fundraising more secure, efficient and sustainable.

### Strategic direction

During 2022, we focussed on our core door-to-door fundraising activities, adding new fundraisers to our team and welcoming others back following the restrictions to movement imposed during the previous two years. Looking forward for 2023, we plan to reassess the strategic direction of *The Care Trust* to ensure that our organisation can continue to fulfil its role and purpose to best effect.

### Thank you

People of all ages and from all over Ireland continue to support our fundraising appeals. Indeed, many have supported us for decades. We need your support now more than ever. On behalf of CRC, the Rehab Group, and our special charitable projects, ALFL, HUGG and the Irish Red Cross, we thank you for your ongoing generosity and thoughtfulness.



Hilary Colgan,  
Dietitian Manager, CRC



CRC Service Users at CRC  
Adult Hub Killester

# Our Beneficiaries

The main focus of *The Care Trust* continues to be raising funds to support the charitable services provided by our shareholders, CRC and the Rehab Group for children and adults throughout Ireland, who are living with disabilities and long-term serious illnesses. In 2022, we included two special charitable projects, ALFL and HUGG, among our Beneficiaries. Both of these charities are doing excellent work in the mental health area.

Through its primary-schools programme for children in 1st and 2nd classes, ALFL is enabling young people to be effective guardians of their own minds. This is an extension of their work with children in older age groups in the primary-school domain. The national suicide bereavement charity, HUGG, extended the reach of its peer support group initiative, with the ambition of providing hope and healing for people bereaved by suicide in every county in Ireland.

In February 2022, the world was shocked by the human catastrophe emerging in Ukraine. *The Care Trust* Board quickly approved its support, through the auspices of the Irish Red Cross (IRC), for refugees from that war arriving in Ireland, particularly those with disabilities. The IRC has channelled the resources provided toward the provision of psychosocial and disability care for those refugees.

With the ongoing support of our Contributors and fundraisers we were able to increase the total amount of grants to our Beneficiaries in 2022. The following pages detail activities and projects supported by grants received from *The Care Trust* during 2022.



Lauren Bryan and Oonagh Hodkinson (Instructor) in the Skills for Education & Employment course – NLN Bray



The Care Trust (through CRC, under the auspices of the Irish Red Cross) (Olha Khoroshevska, Ukraine) Centre Rathmines, Charles Lamson, Irish Red Cross



Katie Buska at CRC Clontarf



Niall Monks at CRC Clontarf



# Our Beneficiaries

# Minding each other

## CRC



The Care Trust Fundraising Team delivers a cheque for 2022 to CRC

Established in 1951, the CRC is a national voluntary charity that delivers medical, clinical, social and educational services to children and adults with complex disabilities across Ireland. The charity has 391 staff, supported by approximately 100 volunteers and provides a variety of care services for 8,316 clients.

The voluntary sector provides 75% of disability services in Ireland and CRC works alongside the Health Service Executive (HSE) and a number of voluntary organisations to provide a variety of services to children and adults with disabilities. CRC also provides highly specialist national services not replicated elsewhere in the sector.

We celebrate CRC staff and clients for their extraordinary resilience during the pandemic. Since the lifting of restrictions CRC has engaged in a period of recovery, reconnection and re-imagination. As the country slowly started to emerge from the crisis grip of the pandemic and settle into a new normal, its health and social care services led the way. All of its services reopened fully and returned to full capacity, while embracing the traditional model of delivery with the innovative digital approaches expertly honed during the pandemic.

### Fundraising

We, at *The Care Trust*, are very proud of our longstanding relationship with the CRC. We have been raising funds to support this excellent charity for over fifty years through our door-to-door fundraising. The ongoing fundraising support of *The Care Trust* enables CRC to go the extra mile and ensure that the people it serves get the services they need.

### Children's services

- Services provided by CRC for children include:
- Regional general disability services in Dublin city and county; and
  - National specialist multidisciplinary services providing expertise to children with physical disabilities from every county in Ireland.



Alison McCallion, Interim Chief Executive, CRC emphasises the value of *The Care Trust* support:

'We use *The Care Trust* grants to support a wide range of services and projects that we could not otherwise fund, such as additional clinical services, education and training, research development, enhancement of our transport fleet, maintenance of our buildings and funding hubs within the community. We also use these grants to support several vital posts across governance, communications, and fundraising.'



Alison McCallion, Interim CEO, CRC

### Five Children's Disability Network Teams (CDNTs)

were reconfigured in September 2021 under the national programme known as Progressing Disability Services for Children and Young People (PDS). This service supports children with neurodiverse, intellectual, and sensory disabilities. The teams are based in the communities of Balbriggan, Swords, Clondalkin, Clontarf and Waterford South City. The CRC is playing its role in changing the way services are provided across the country to make it equitable and consistent for all. Each CDNT team is made up of therapists and healthcare professionals from all the following core disciplines:

- Occupational Therapy
- Physiotherapy
- Social Work
- Nursing
- Psychology
- Speech and Language
- Behavioural Specialists
- Home Support Workers
- Dietetics



Muireann McCleary, Speech and Language Therapy Manager and Interim Adult Clinical Services Manager, CRC



Hilary Colgan, Dietitian Manager, CRC

## Our Beneficiaries

### CRC (continued)

**Children's disability services** are provided by these five network teams and national specialist multidisciplinary services (see below) provide clinical services to children and adults with physical disabilities from every county in Ireland. CRC are the trustees for two schools, in Clontarf and Clondalkin, responsible for the education of 161 children with physical and other complex disabilities.

**National specialist services** have a national remit and receive referrals from community services, CDNTs, medical consultants, and primary care services throughout Ireland.

These services provide a full suite of assessment and intervention clinics to children with complex physical disabilities and encompass Specialist Multidisciplinary Clinics, Medical Consultancy, Assistive Technology and Specialised Seating, and Gait and Movement Analysis Laboratory. In 2022, 2,970 clients, from every county in the Republic of Ireland, attended one or more of these specialist services. Virtual and remote consultation was provided in addition to face-to-face appointments.

**Adult services** support young people and adults with disabilities seeking opportunities to realise their potential in education, employment, advocacy and active citizenship. Adult Services delivered innovative and meaningful day services to approximately 296 adults, in 2022. Working with adults, families and friends and local communities, it delivers its services in response to identified individual needs through individual person-centred plans.

CRC works with families to make a positive difference, despite the challenges that can come with disabilities, offering specific medical and clinical services for children from birth and all through the life cycle.

#### Clontarf School

The CRC School is located at Clontarf and has been providing education to children with physical disabilities since 1956. It specialises in the provision of differentiated and individualised education to students aged 3-18 years with a physical disability. The school is made up of a preschool sector, a primary sector, and a post-primary sector. Pupils are supported by the CRC Nursing Department during the school day.

#### Scoil Mochua

Scoil Mochua is based in Clondalkin, Dublin, and provides education and support to approximately 70 pupils aged from 3-18 years. CRC also supports pupils in taking responsibility for and having control over their own lives as they set and achieve their individual goals.

The school programme is drawn from the national curriculum for education and redefined by expert educational staff to meet the individual needs of the children.

Pupils attending Scoil Mochua have a primary diagnosis of a physical disability and other additional significant disabilities. Many have co-occurring needs such as autism spectrum disorder and CRC also support those who present with mild-to-moderate general learning disabilities and complex medical conditions.

#### Future plans (major projects)

Over the next five years, CRC has ambitious plans focused on key demand areas. The charity plans to progress the development of a new school and separate specialist and clinical-services facility at Clondalkin. This exciting project is expected to cost in the region of €15 million over four years. CRC has also undertaken works to temporarily accommodate its new Progressing Disability Services team and to address infection-prevention control in the school.

CRC has appointed a design team for the Future Fit project, which is a four-year upgrade and reconfiguration of its headquarters at Clontarf and main premises, in response to new disability policies. This project is estimated to cost more than €25 million. A combination of fundraised income and statutory grant income is relied upon to fund these essential infrastructural developments.

#### Meet Gary



*'My name is Gary Smith, I am 57 years old, and I live in Greystones. In 1998, I had a horse-riding accident which left me a quadriplegic at C-5 level. I was in the Rehabilitation Hospital for eleven months and during that time I was assessed for a motorised wheelchair.*

*In June of this year, I needed to replace my wheelchair. I went to my occupational therapist, who suggested that I would just get into another Storm wheelchair. Quite by accident a friend of mine suggested that I should go to a seating clinic to get assessed properly, as it was such a long time since I had last been assessed. I decided I would make an appointment at CRC.*

*CRC asked about my requirements for the wheelchair, both from a social point of view and also from a work point of view. (Just to let you know I run a small motor business in Sallynoggin, Dun Laoghaire, in which we do both service repairs and car sales). They went through every detail of my life and what my requirements might be. They then suggested that I should take a look at a chair called a Quickie Q700 Up. I had no idea that this sort of technology was available.*

*I am now using that wheelchair for the last two months, and here set out a few of the major advantages from my point of view:*

- *The range is just incredible. I can go for long walks with my wife, children, and friends;*
- *The suspension in this chair makes the ride over*

*rough terrain so much more comfortable, meaning that my stomach does not get rattled and there is far less pressure on my skin;*

- *The tilt-in space and the riser both help massively with pressure relief, and from a social point of view;*
- *By far the most important part of the new chair is the fact that I can get into a standing position independently and easily. In my work environment it now means that I can see the cars at exactly the same elevation as my prospective buyers, and I can also have discussions with them at the same eye level. From a social point of view, it has transformed how I am treated, particularly in a large group setting when I am at eye level. These two things have been incredible for my own mental health. Apart from these visual differences, of course, the other massive point is that by standing, it has a major benefit for my skin care, digestive system, bladder and bowel programme. The fact that I am now 57 years of age means that in the long term this has to give me a much better chance of not getting pressure sores, saving myself the*



Person-centred planning supports adults to make informed choices about how they want to live their lives, now and in the future. It supports the person to identify their dreams, wishes and goals, and what is required to make these possible. The CRC strives to ensure that available supports are responsive to the person and focus on the outcomes that the adults want to achieve.

CRC Transition Programmes support school-leavers aged 18 years and above to have a smooth transition from post-primary to adult services.

CRC supported approximately thirty learners over the course of 2022 and this programme offers QQI (Quality and Qualifications Ireland) Level 1-3 modules in Drama, Woodwork, Art and Design, Life Science and Literacy.

Life Skills/Lifestyles and Killester Hub supported fifty-three adults to broaden their horizons and try new experiences.

CDETB Raheny supported nineteen learners over the course of eighteen months and this programme is funded by the City of Dublin Education and Training Board. The programme offered learners a QQI Level 3 Major Award in Employability Skills.



## Our Beneficiaries

### CRC (continued)

*worry of having to miss my work and being confined to bed. The mental relief of knowing that I am doing everything to keep myself in the best possible physical shape is just life changing; and*

- *On a slightly less serious note, seeing my children's eyes (who are now 26 and 24) when they saw me standing up for the first time, was pretty damn emotional to say the least! (Gosh Dad, I didn't realise you are taller than me!).*

*Once again, I cannot stress enough how this has changed my life and I constantly thank my friend who suggested that I should go and get assessed properly at CRC.'*

- Gary Smith

### Julie's Story



Julie Collins (8) first started attending CRC services at the age of 2, after she was referred there by her local team in Tipperary. Julie requires several specific supports that are only provided by CRC. Julie's mom, Nicola Belfort says,

*'We have found CRC to be an absolutely wonderful support in our lives and in Julie's life.'*

Julie is non-verbal, but she understands all language and is very academic and understands all types of communication. She herself finds it difficult to communicate in return. She attends the CRC Speech and Language Therapy Clinic to help find the best way for her to communicate. Over the years and with the help of the Speech and Language Therapy Clinic, Julie has been able to try many different communications devices. She now has an eye-gaze computer, a device that allows her to communicate with her eyes. The eye-gaze device is very specific and the family could not have accessed it without the knowledge and expertise of the CRC team. Julie and her family worked with the team in the CRC Speech and Language Therapy Clinic for just over 2 years before she was paired with the most

suitable device for her specific needs. Julie now has her own eye-gaze device which allows her to communicate in school and in her everyday life.

*'When you look at an eye-gaze device it may look like an iPad or a computer, but it actually is Julie's voice. Thanks to the help and support of CRC and the team in the Speech and Language Therapy department, Julie now has a voice', Nicole (Julie's mom).*

Julie also attends other CRC departments including physiotherapy and occupational therapy. Attending the occupational therapy department has really helped her hand function develop. She has attended CRC in Clontarf many times and had various day-time and night-time splints made along with some Botox therapy which has really improved her hand function. Julie has recently gained more physical independence after receiving her own power-chair (wheelchair) with the help of CRC's Assistive Technology and Specialist Seating department. She is able to control the power-chair herself thanks to all the hand splinting she has received over the years.

CRC has enabled Julie to communicate with her friends and family, to participate in school and to become physically independent.



The CRC Fundraising Department supports Clontarf School with the help of *The Care Trust* as well as through fundraising events. This support is needed to fund the preschool bus, school outings, events, and structural improvements throughout the school year.

The children's disability network teams (CDNTs) at CRC work with parents and families to make a positive difference despite the challenges that can come with disabilities. The CDNTs provide specific medical and clinical services for children, young people and adults with disabilities through the life cycle from birth to adulthood.

The national specialist services team at CRC provides innovative medical and surgical interventions, therapeutic and assistive technology services to children and adults with complex disabilities and rare conditions. The team uses innovative medical and surgical interventions and evidence-based therapies to support children and adults to achieve their maximum potential.

## Minding each other

# CRC use of grants received from The Care Trust in 2022

CRC use of grants received from <i>The Care Trust</i>	2022 €	2021 €
Grants brought forward	799,884	778,580
Grants received from the <i>Care Trust</i>	738,584	680,000
<b>Total Grants available</b>	<b>1,538,468</b>	<b>1,458,580</b>
Grants used	2022 €	2021 €
Transport for Adult Services	60,405	71,162
Hubs for Adult Services	45,000	96,011
Staff training and development	78,487	42,919
Maintenance and infrastructure of the clinical, social and school areas in CRC locations		81,191
CRC Clontarf sustainability building works	1,051,659	
CRC Clontarf sustainable building plans	55,000	
Summer camp for school children and teenagers		18,141
Front-line service provision support	79,284	103,484
Supporting governance and communications roles	84,252	82,758
Fundraising services and development team	176,411	163,030
<b>Total grants used</b>	<b>1,630,498</b>	<b>658,696</b>
Grants carried forward	(92,030)	799,884

## Our Beneficiaries

## Minding each other

# Rehab Group



Barry McGinn, Chief Executive of the Rehab Group receives a cheque in respect of 2022 from Senan Mullins, Chief Executive, The Care Trust

Winner: 'Best Diversity and Social Value Solution' award at the CBRE Ireland Supplier Partner Awards in recognition of its new model of work, the Transitional Workforce Solution (TWS), the development and implementation of which is a key objective of the Rehab five-year strategy

Winner: 'People's Choice Award 2022' at the Charity Excellence Awards

Winner: 'Homecare and Assisted Living Provider of the Year' at the Irish Healthcare Centre Awards



Jane Coe and Pat the Rabbit at RehabCare

Olivia O'Meara, Mandy Simpson and Amy Lynch, RehabCare

For more than 70 years, the Rehab Group (Rehab) has worked to break down the barriers that prevent people with disabilities from living ordinary lives in their communities. Many thousands of people have seen their lives transformed, achieving levels of independence, educational attainment, and career progression that might otherwise have seemed out of reach. The main purpose of Rehab is to empower its service users to lead more independent lives and play an active and meaningful role in their communities through the provision of high quality, flexible and sustainable care services, learning, training and education, employment-skills and opportunities. Rehab opened new services during 2022, providing support to more people than ever. The support of *The Care Trust* plays an important part in helping Rehab to deliver its services.

### RehabCare

RehabCare is a key division of the Rehab Group and provides innovative and responsive care, based on ever-changing needs. It is a provider of choice, offering a high-quality range of care services in every community in Ireland.

### RehabCare projects supported by grants received from *The Care Trust*

The following are examples of RehabCare projects which have been supported by grants from *The Care Trust* during 2022:

#### Greenacres Lodge, County Clare

Greenacres Lodge, a RehabCare accommodation service located in Clonlara, Co. Clare received grants from *The Care Trust* in 2021 and 2022, to

carry out extensive renovation and adaption capital works to meet the changing needs of four individuals who live there. This is one of the largest Rehab capital-works projects currently underway. The cost will be in excess of €420,000 and would not be possible without support from *The Care Trust*.

#### Dawson House, County Monaghan

Located in Monaghan, this RehabCare day service currently provides support to 11 young adults with intellectual disabilities. The day service provides people with access to a range of supports and activities on a one-to-one basis and in group settings. *The Care Trust* grant of €32,500 in 2022 part-funded essential building work, increasing its overall capacity to support up to 25 people with intellectual disabilities.

## Our Beneficiaries Rehab Group (continued)

### Sensory Garden, County Longford

A grant of €28,000 from *The Care Trust* supported the work of building a sensory garden at RehabCare Longford to include features, surfaces, objects and plants that stimulate peoples' senses through touch, sight, scent, taste and hearing. The sensory garden was co-designed by service users in partnership with the design company. The main purpose of the garden is to ensure that people have opportunities to stimulate and experience new sensations whilst also offering a reassuring and relaxing space. The garden's main advantages include the artificial grass which stays green and safe to access all year through, the water features, purpose-built swings, an

undercover garden area and also a selection of plants including lavender and herbs. Throughout the garden there are many different textures used, including wood, pebbles, grass, water, plants and sand.

The sensory garden is used to improve users' physical fitness, health, sensory experience, mood and cognition. Gardening and plant care assist individuals to develop gross and fine motor skills, whilst enjoying the sensory aspect of this therapeutic activity. Time outdoors, breathing fresh air, and being exposed to sunlight are extremely beneficial to overall physical health. Maintaining and enhancing the garden helps service users to enhance their developmental skills and independence.

## Minding each other



Conor Lacy and Seamus Trehy, Relief Programme Facilitator - RehabCare Kilkenny



#### The Rehab Group is:

- An independent voluntary organisation providing services and support for people with disabilities;
- An internationally recognised and pioneering charity, enabling more than 10,000 people with disabilities to live lives of their choosing;
- Working closely with State funders and private organisations to deliver services;
- A major employer, with 2,900 dedicated and committed employees, including a large number who are employed in social enterprises;
- A rights-based and inclusion-focused organisation;
- A campaigning organisation that advocates on behalf of the people and their families who use their services; and
- An accountable and transparent organisation that is highly regulated and operates to the highest standards of corporate governance.



82	Service locations
47	QQI (Quality and Qualifications Ireland) Programmes
204	Accredited Programmes
2,744	Specialist Vocational Training students
1,417	Bridging and Transitional Training students
2,325	Education Support Services students
400	Individual Placement and Support participants
372	People upskilled from the Long Term Unemployed Register



65	Resource Centres working with	1,761	Service Users
60	Residential Centres/ Supported Accommodation supporting	230	Service Users
10	Respite Services supporting	504	Service Users
18	Outreach Services working with	702	Service Users
8	CareLink/PA/Home Support Services supporting	691	Service Users



#### Digital focus

Support to more than 20 NLN centres nationwide for:

- 96 laptops/Surface Go's;
- 7 Interactive Whiteboards;
- 8 Dream to Drive Simulators;
- 4 Digital Hubs; and
- 6 Sensory/Stimulation Hubs, Cubbies and gardens.

## Our Beneficiaries

### Rehab Group (continued)

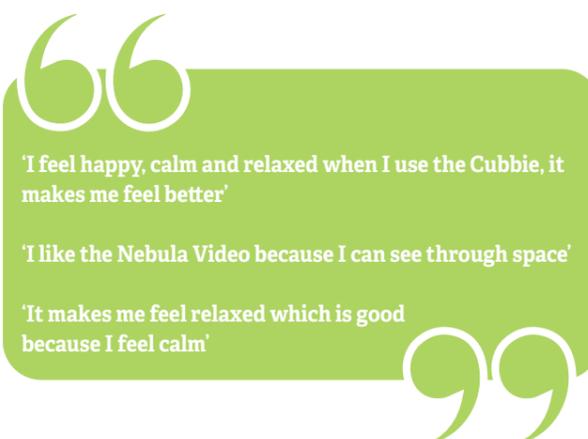
#### National Learning Network

As part of the Rehab Group, National Learning Network (NLN) provides high quality, innovative, individualised education and training for users. Its services are guided by international best practice in disability inclusion. It continues to develop and grow its expertise in this area and play a recognised leadership role in its advancement. NLN delivers supported and personalised education and training services in 50 locations nationally. NLN is also a supplier of Educational Support Services in Further Education and Higher Education and a trusted delivery partner of Individual Placement and Support Services for the HSE.

#### National Learning Network projects supported by grants received from *The Care Trust*

Grants of more than €340,000 from *The Care Trust* were allocated to NLN in 2022, delivering significant impact to its service users. NLN allocated a significant portion of those grants to deliver Technology Enhanced Creative Learning Spaces across its vocational training centres throughout Ireland.

*The Care Trust* also directly supported small-scale capital projects including kitchen/canteen upgrades in NLN centres at Swords, Navan, Kilkenny, Longford and Dundalk.



#### Sensory Hubs and Cubbies

Sensory Hubs/Cubbies are audio visual relaxation areas used by students to help them to regulate their emotions during the course of the day. Personalised Sensory Regulation (PSR) is a new and effective way to regulate people with autism and sensory needs. It is distinguished from traditional analogue solutions by being an easy-to-use, immersive, safe, personal space of sound and vision. It is free of disruptions and driven by software that is regularly and automatically updated. Individual programmes for students can be uploaded after development by occupational therapists to suit each individual, whether they need to relax and unwind or need some energy to uplift them. In addition, the centre can use the technology with instructors/staff using it for mindfulness sessions, especially before or after their working day.

#### Window replacement project Sligo

NLN Sligo caters for more than 80 students with a staff of 20 offering courses such as Customer Service, IT by Blended Learning, Jobstart and Office Skills.

This major capital project saw the replacement of 61 external windows resulting in substantially improved thermal sustainability through a 30% heat loss reduction, greatly improving the comfort levels for students and staff. Additionally, the external appearance was refreshed which greatly enhanced the appeal of the NLN service in Sligo town.

*The Care Trust* grants fully funded this work at a cost of more than €260,000.



## The Rehab Group use of grants received from *The Care Trust* in 2022

Rehab use of grants received from <i>The Care Trust</i>	2022 €	2021 €
Grants brought forward	259,043	385,615
Grants received from <i>The Care Trust</i>	738,584	680,000
<b>Total Grants available</b>	<b>997,627</b>	<b>1,065,615</b>
Grants used	2022 €	2021 €
<b>RehabCare</b>		
RehabCare Longford – Sensory Garden		28,000
Greenacres Lodge – Renovation and Adaption	246,964	175,000
Dawson House	32,500	
<b>National Learning Network</b>		
Technology Enhanced Creative Learning Spaces – Nationwide	341,333	250,000
Technology Education Role		53,000
NLN Athlone – Boat Project		30,000
<b>Capital Expenditure to Maintain Services</b>		
Building Enhancement Works – NLN Waterford		270,672
Building Enhancement Works – NLN Sligo	260,573	
<b>Total grants used</b>	<b>881,370</b>	<b>806,672</b>
Grants carried forward	116,257	258,943

## Our Beneficiaries

# A Lust for Life

## Schools Programme



Michelle Connolly with friends Buster and Buddy interviewing Ombudsman for Children, Dr Niall Muldoon at the A Lust for Life Schools Programme launch event in October 2022

A Lust for Life is a multi-award-winning movement that uses content, campaigns and events to facilitate young people to be effective guardians of their own minds – and to be the leaders who drive our society towards a better future.

### 1st & 2nd Class Schools Programme supported by grants received from The Care Trust

The Care Trust remitted a grant of €65,000 to ALFL to develop, during 2022, its primary school wellbeing and resilience mental health Schools Programme for children in 1st and 2nd classes. A Lust for Life Schools Programme has now been extended to 893 primary schools in 2,222 classrooms, reaching 51,110 pupils in 1st to 6th classes around the country. The programme undergoes ongoing evaluation both in-house and in partnership with the School of Psychology in University College Dublin.

A Lust for Life worked with leading Irish clinical psychologist and author, Dr Malie Coyne, to lead the new psychological content for 1st and 2nd class pupils. The programme development team commenced a series of framework development workshops with educational, psychological and film-making teams to build out a framework for the programme that ensures a spiral approach to the older age-group programmes. A pupil focus group with children from an educate-together school in Dublin as well as focus groups with parents and teachers were convened. The findings from these groups informed new concepts and themes for the



A Lust for Life Schools Programme is providing future generations in Ireland with the resources to be effective guardians of their own minds.



Senan Mullins presents a cheque to Bernie Keogh, Managing Director, ALFL

programme content. Lesson plans, lesson support sheets, lesson slides, an in-depth teacher guide, 10 new lesson videos and an accompanying mindfulness programme were subsequently developed. The brand-new 1st and 2nd class programme was piloted in January 2023 with over 60 teachers and 1,353 pupils across Ireland to test the new materials, with the aim of making the programme available nationwide from April 2023.

A Lust for Life Schools Programme was formally launched at an event at Windmill Lane, Dublin in October 2022. It featured children from local primary schools who took part in a number of activities and heard from Niall Breslin (Bressie), the Ombudsman for children, Dr Niall Muldoon, and other professionals about child wellbeing and resilience.

### Junior and Senior Infant Class Programme supported by grants received from The Care Trust

With a further grant of €80,000 from The Care Trust, ALFL is continuing to engage with education, psychological and film-maker professionals to design the body of work for a new junior and senior infant class programme. As this age group is so young, the programme style will vary from the older age-group programmes. The initial developmental work will be key to assessing the needs and learning styles for this level. The programme development began in February 2023 and the completion of the development phase is scheduled for the end of the year, with pilot testing due to start in January 2024.

## Our Beneficiaries

# Healing Untold Grief Groups

## Peer Support Group Programme



Rosaleen Gorman, Roisín Kiely, Fiona Tuomey, Jackie Fox, Marie McKeon and Grace Barnes

### Healing Untold Grief Groups

HUGG is a peer support organisation. HUGG provides a safe, non-judgemental and confidential environment in which those bereaved by suicide can share their experiences and feelings, while giving and gaining support to and from each other. The aftermath of a suicide is shocking, debilitating, surreal, and forever life-changing. It is not easy to learn to live with this loss, but HUGG is available to help. *The Care Trust* believes that **mind**ing each other is an important value and is pleased to support HUGG and its vital work.

The mission of HUGG is to provide reactive grief support to suicide-bereaved adults in Ireland and supply its services and support in accordance with all relevant guidelines, statutory acts and standards.

During 2022 and with financial support from *The Care Trust*, HUGG increased its network of support groups from 9 to 16, trained 18 new volunteer group facilitators, who themselves have been bereaved by suicide and held 318 group meetings across the country.

## Minding each other

“The HUGG family has helped me to feel less alone on my journey and it has provided an outlet to put some positive energy into. I wish I had found HUGG sooner. I'm grateful to have HUGG as part of my life now”  
Val

People who are suicide-bereaved sometimes find it can be difficult for those who have not experienced suicide loss, including professionals, to understand what they are going through. Often the best conversations are had with peers – other people bereaved by suicide. HUGG facilitators on the telephone dealt with 248 incoming calls and made 495 calls to suicide bereaved people in Ireland during 2022.

with stakeholders will increase public awareness of suicide bereavement support and information. Ultimately, the aim is to achieve a decrease in the number of people who feel isolated and stigmatised. HUGG aims to increase its postvention services throughout the country and make an invaluable impact by bringing about a decrease in suicide ideation, self-harm and traumatic grief in people bereaved by suicide, and offer those impacted by suicide hope and healing.

HUGG support groups are facilitated by people who have been bereaved by suicide. The groups are open, meet fortnightly and are free of charge. There is healing in just being with those who understand the pain associated with loss by suicide. The impact of HUGG is measured in the level of overall wellbeing of group participants, a decrease in traumatic grief and somatic symptoms of grief.

“Thank you very much for speaking to me on Thursday. I really appreciate it and it was lovely to chat with you. I will definitely attend a virtual group meeting”  
Jennifer

### Future plans

*The Care Trust* has made a further grant of €45,000 to enable HUGG to progress its Peer Group Support programme in 2023. HUGG objectives include increasing the number of people attending peer-group meetings throughout the country. This financial support will help to increase the number of people accessing information on suicide bereavement and will allow for an uplift in telephone support to suicide-bereaved individuals. More public information events, webinars and collaborations

“I suppose I was able to just take the safety valve off a little bit and talk about how hard I was finding things, how difficult life was”  
Paul

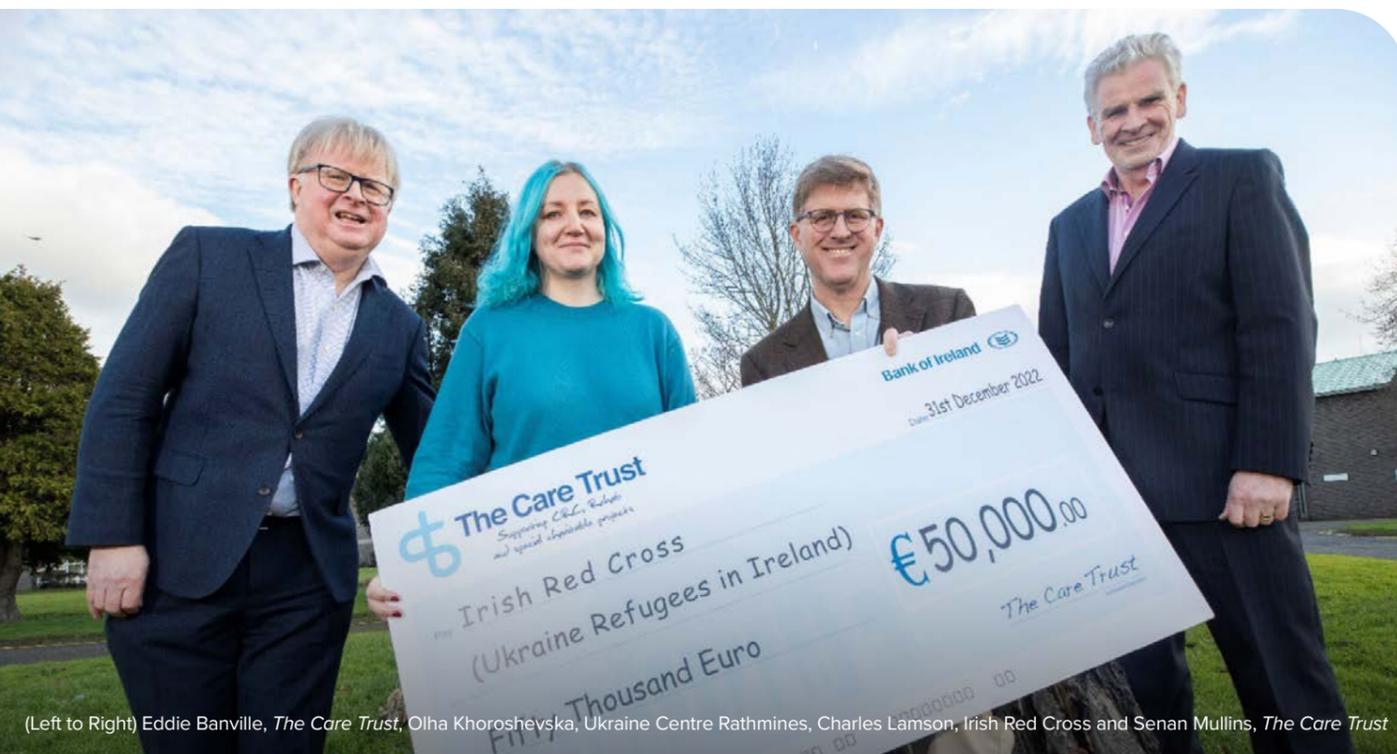
“Losing a child to suicide brings unimaginable pain. But, by accepting help, taking baby steps and connecting with others who have also been bereaved, there is peace of mind and hope for new life”  
Elaine

## Our Beneficiaries

## Minding each other

# Irish Red Cross

## Psychological First Aid programme for Ukraine refugees



(Left to Right) Eddie Banville, *The Care Trust*, Olha Khoroshevska, Ukraine Centre Rathmines, Charles Lamson, Irish Red Cross and Senan Mullins, *The Care Trust*

### Background

The Irish Red Cross (IRC) established a project to facilitate the provision of disability and Psychological First Aid (PFA) support for Ukraine refugees arriving in Ireland as a result of the ongoing conflict. The intention of this initiative is to build on the existing IRC programme of PFA with an aim to assist those suffering from mental stress due to the extreme trauma of their experiences. Additionally, the IRC has committed to the provision of assistive devices and support for Ukrainians arriving in Ireland who are living with disabilities.

### Activities

Since the launch of this project in the March 2022, the IRC has undertaken the development of a national plan of support for Ukraine refugees that will remain in place through to December 2023. At the heart of the IRC strategy is an overarching focus on mental health and wellbeing. To enable this strategy, the IRC has prioritised the provision of beginner and intermediate language training as well as skills and livelihood advice. These supports will enable recently arrived Ukrainians to move forward in their lives through integration and improved means for independent living.

An additional key area of focus has been on the provision of PFA training to assist Ukrainians in addressing the significant and acute trauma that they have endured over the past year. The purpose of this PFA support is to equip Ukraine refugees, with no prior experience in psychology or related fields, with the necessary skills to provide trauma support to their peers.

With support from *The Care Trust*, the IRC has also allocated assistive devices, such as wheelchairs, to Ukraine refugees.

### Psychological First Aid training workshop

In September 2022, the Irish Red Cross delivered a PFA training workshop to seven Ukraine refugees. Throughout the four-hour session, the group actively engaged in a range of activities including a role-play exercise during which many participants were keen to share their own traumatic experiences in Ukraine as well as here in Ireland and while travelling. All of the activities within the session were based on the three core principles of Psychological First Aid which are “look, listen” and ultimately, to “link” the beneficiary to a network of people including friends and family who are best positioned to provide assistance. This initial pilot training workshop included a portfolio of materials that were developed specifically for this project in aid of the Ukraine community.

### Ukraine language training booklets and materials

In an effort to expand IRC outreach and build awareness for the IRC PFA programme, the organisation has developed a set of ‘stress awareness’ booklets and ‘PFA Cards’ in the Ukrainian language as well as Communication Boards for Ukrainians with no existing English language skills. These items were printed and distributed to training participants as well as through established Ukraine Centre hubs located throughout Ireland – including: Lisdoonvarna, Leopardstown, Tallaght, Tullamore, Howth, Wicklow, Galway and Enniscorthy. As part of this initiative, 2,000 booklets were produced as well as 1,000 wallet-sized PFA cards and 5,000 Communication Boards.

### Disability support

Through its clinic at Maynooth University, the IRC engaged with a number of Ukraine refugees requiring wheelchairs to enable their daily mobility. These individuals were residing in Maynooth student accommodation. People within this group were suffering from several debilitating health conditions including stroke and cancer and the wheelchairs were prescribed following medical consultation with local medical officers. Five self-propelled wheelchairs were purchased and distributed through the clinic.

## Our Beneficiaries

# Irish Red Cross (continued)

### Looking forward – 2023 expansion of the Psychological First Aid Programme

The IRC has faced several challenges with the expansion of its PFA programme of support for Ukraine Refugees. These challenges are tied to the still-developing situation confronting the more than 73,000 Ukraine refugees in Ireland and have included – as a principal set back – the ongoing and often unannounced domestic relocation of individuals.

Because of these challenges, the establishment of a nationally coordinated plan of action by the IRC has taken longer than anticipated. As the organisation looks to 2023, it will make several adjustments to its approach to PFA support in order to ensure that a national distribution of this effort is effectively undertaken.

In January 2023, the IRC engaged in a thorough review of its 2022 programme of support for Ukrainians in Ireland with the intention of establishing a revised 2023 national plan of PFA support for Ukraine nationals.

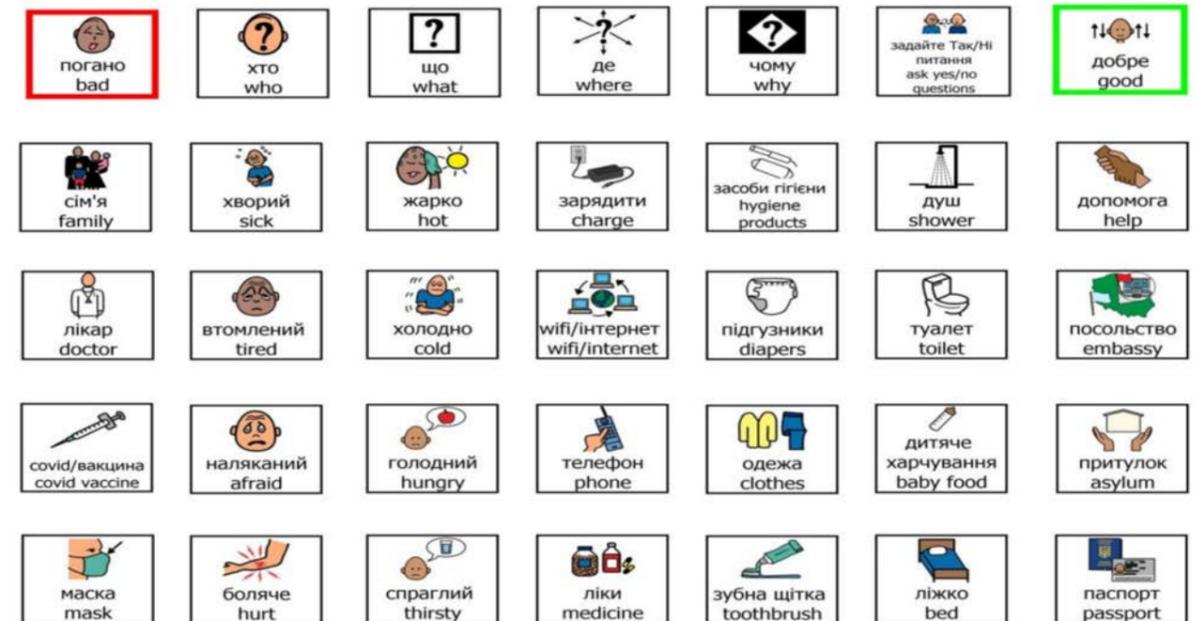
At the conclusion of this review and planning process, the IRC will present its 2023 plan to *The Care Trust* with a clear outline of projected PFA training workshops and beneficiary numbers.

The initial pilot training workshop included a portfolio of materials that were developed specifically for this project in aid of the Ukraine community. Looking forward, the IRC is presently working to coordinate additional Training of Trainers workshops in locations throughout the country to be delivered by an expanding cadre of trained Ukrainian facilitators working under the guidance of the Programme Coordinator.

## Minding each other



Ukrainian – English Communications Board



Ukrainian: Цю комунікаційну дошку можна використовувати для підтримки людей, яким важко спілкуватися, оскільки вони можуть говорити іншою мовою або мають інвалідність.  
 English: This communication board can be used to support individuals who are struggling to communicate because they may speak a different language or have a disability.

tobiidynavox

## Our Fundraising

# Fundraising operations and strategy



The Care Trust team

The Care Trust fundraising model is based on repeat giving. This model is supported by the operation of a monthly prize draw which is regulated by the provisions of a lottery licence issued annually by the District Court under the terms of the Gaming and Lotteries Act, 2019. Contributors typically pay by monthly direct-debit mandate and prize winners are notified directly. Monthly draw results are emailed to Contributors and posted on our website.

### Prize draws

Revised lottery legislation underpinning our prize draw came into effect in December 2020. New provisions in that legislation effectively forced us to discontinue our traditional cash collection fundraising model in the following year. In 2022, we re-structured our prize-draw offering, reducing

the number of prize-draws from three to one each month and significantly increasing the value of the prize car offered. This allowed us to offer the more environmentally friendly Toyota Corolla Luna Hybrid as our monthly prize car. While the new prize car proved very acceptable to our Contributors, their primary motivation remains the support of our charities. During 2022, eight of

## Minding each other



our twelve prize-car winners chose to accept an alternative cash prize in place of the Toyota Corolla Luna Hybrid. Notwithstanding the introduction of the higher priced hybrid car, the reduction in the number of prize draws offered each month facilitated an overall reduction in prize costs with a consequent increase in funds available for grants to our Beneficiaries.

### Fundraisers

Our strategy, as directed by the Board for 2022, was to focus on *The Care Trust* core fundraising model of door-to-door enrolment of regular monthly Contributors. Following two years of Covid-19-related disruption, our fundraising pattern returned to its new normal. Our team was strengthened by the addition of some new and returning fundraisers. During the year we had an average of eight fundraisers working on a full-time basis with another eight working part-time.

### Training

We conducted team-training days in March, June and November. This allowed our fundraising team to meet representatives from each of our Beneficiaries in person or by virtual link up. This helped fundraisers to familiarise themselves with the challenges and circumstances faced by CRC, the Rehab Group, A Lust for Life and HUGG in the new post-Covid-19 paradigm. At our June training day, we were able to introduce our team to the



Eddie Banville, Caroline Downes and Brendan Lynch, The Care Trust

## Our Fundraising (continued)

### Fundraising operations and strategy

Irish Red Cross and explore the challenges they are facing in providing support for the ever-increasing numbers of Ukraine refugees arriving in Ireland. *The Care Trust* grant of €50,000 in 2022, allowed IRC to create a programme of psychosocial support for Ukraine refugees with particular assistance for those also coping with disabilities.

Fundraiser training days proved useful in building team morale and ensuring an understanding of the services provided and future plans of the charities that we support. The team shared their experiences of meeting people all over Ireland on their own doorsteps and discussed and analysed any complaints registered since the previous training day. These team meetings are essential in creating a consistent and appropriate message platform for our door-to-door fundraisers and establishing familiarity and adherence to *The Care Trust* code of conduct.

#### Contributor base

A key objective for the year was to stabilise the numbers in our Contributor base. There is an ongoing natural churn in our Contributor numbers as people who have been supporting our causes for long or short periods of time find that they can no longer continue their support. During 2022, we lost 3,255 Contributor accounts with average monthly contributions of €16.02. Our fundraising team was targeted with enrolling a greater number of new Contributors with higher average monthly contributions. The team achieved 3,127 new Contributors with average monthly contributions of €20.43. The team secured a very encouraging 57% of the new enrolments with monthly contributions of €21 or more. Their efforts have greatly assisted us in achieving our highest ever average monthly contribution level for people enrolled in the past year and moves our average for all existing Contributors to €14.31 per month. During 2022, our fundraisers encountered a significant change in the demographics of Contributors enrolled, as a broader spectrum of the employed population worked from home and were available to answer our door-to-door calls.

#### Ulster Bank and KBC accounts

A key risk during the year was the loss of Contributors who were using their Ulster Bank or KBC bank accounts to facilitate their monthly contributions to *The Care Trust*. An analysis of Contributors on our database revealed that 2,200 (11%) Contributors held accounts in one or other of these banks that had announced

their closure in the Irish marketplace. Some of the affected people phoned or emailed us and we were able to update their bank details instantly. A number of other monthly contributions lapsed as people or their banks closed their old bank accounts. We were able to identify such lapsed accounts and put in place a schedule of retrieval phone calls. To date we have succeeded in recovering 20.3% of these Contributors who would otherwise have lapsed.

#### Digital enrolments

Our plan to replace paper-based Contributor enrolments with an electronic format, set aside with the onset of Covid-19, was progressed during 2022. We launched an initial pilot trial of our new electronic enrolment format in August, extending it to six fundraisers in November. By year-end we had secured 10% of new Contributor enrolments for the year using electronic handheld devices.

#### Communications

Communications with our Contributors is a very important dimension of our strategy. During 2022, we placed an emphasis on developing a low-cost communications strategy so as to maximise the grants available to our Beneficiaries. We used email messaging and our website [www.thecaretrust.ie](http://www.thecaretrust.ie) to publish monthly prize-draw results and updates. This approach was accompanied by an intensive programme of social media messaging using Facebook, Instagram and LinkedIn. We acknowledged new enrolments instantly by SMS message and email for Contributors enrolled through our new electronic enrolment system. Our fundraisers secured email addresses and accompanying GDPR permissions with all new Contributor enrolments. We are

## Minding each other

currently in a position to communicate by email with 40% of our Contributor base and we plan to increase this proportion in the coming years.

#### Future plans

Maintaining the cost of raising funds within the legislative limit of 25% of income will remain a focus for the coming year. As the cost of new cars, particularly hybrid and electric models, continues to increase, the weekly prize-cost limit imposed by the gaming and lotteries legislation is proving to be a barrier to our model of fundraising. We plan to make representations to Government in this regard, either independently or with the support of the charity sector in the context of the Gambling Regulations Bill 2022, currently before the Oireachtas.

Plans are in place to convert all of our fundraisers to the more secure, efficient and environmentally friendly digital format during 2023. The electronic format substantially removes paper-based communications from our processes. The recruitment of fundraisers will be an ongoing challenge, especially in the coming year with a number of very experienced colleagues approaching retirement age. We are continually on the look-out for people with the skills and disposition to approach people and ask for their support for our very deserving charities.

During 2023, our management team and Board will conduct a thorough situation analysis and consider the future strategic opportunities for *The Care Trust* with a view to setting down a resourced plan to implement an updated fundraising strategy.

Anne Marie Downey, Philip McCabe and Orla Ryan, *The Care Trust*

## Our Fundraising (continued)

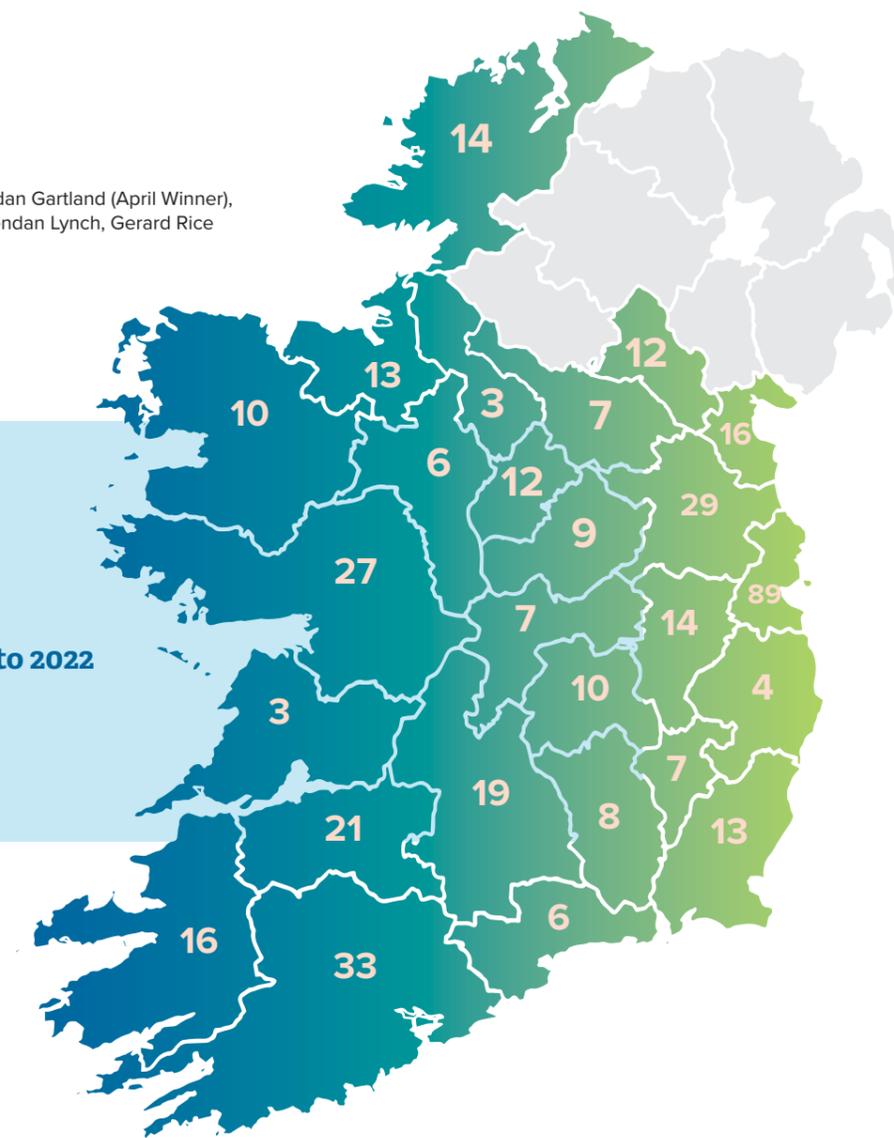
# The Care Trust Prize Draws 2022

## Minding each other



Brendan Gartland (April Winner),  
Brendan Lynch, Gerard Rice

408 Car Winners from 2011 to 2022

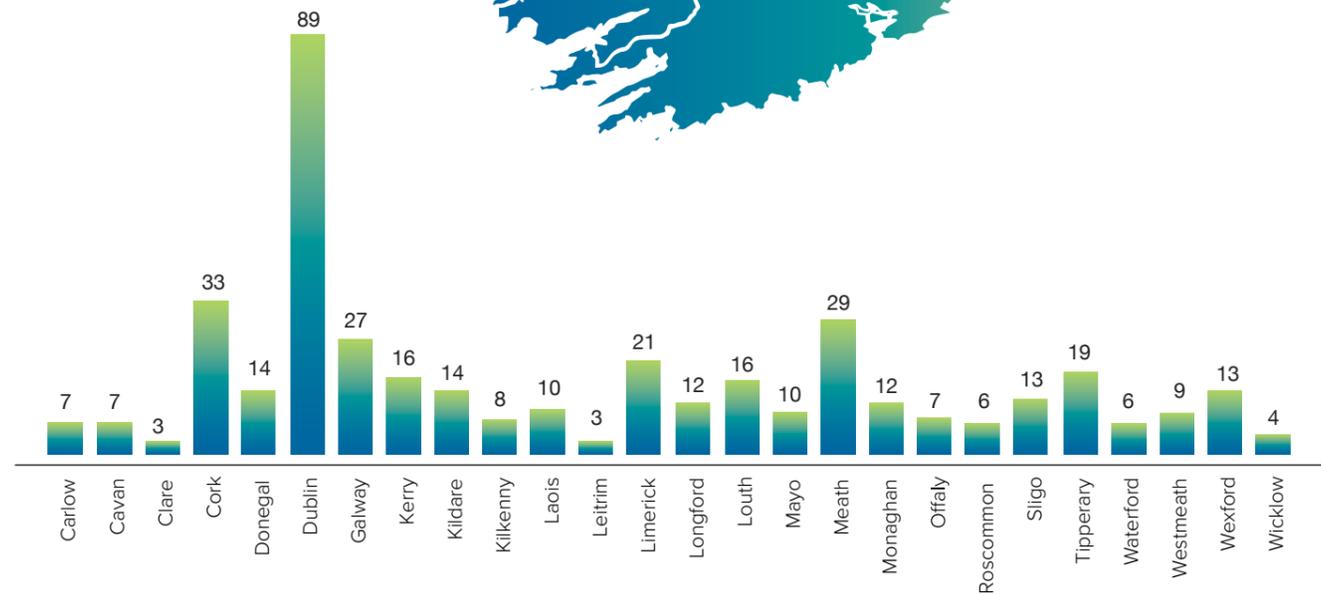


The Toyota Corolla Luna Saloon Hybrid was our prize car for 2022 and we had 12 lucky winners from 10 different counties, Dublin (2), Galway (2), Kildare, Limerick, Longford, Mayo, Monaghan, Roscommon, Sligo and Tipperary.

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

### Our 12 lucky Prize-car Winners in 2022 were:

January	Mary Kelly	Co. Mayo
February	Julie Delaney	Dublin 8
March	Phyllis Jordan	Co. Roscommon
April	Brendan Gartland	Co. Monaghan
May	Neil Coakley	Co. Kildare
June	Joseph Pollard	Co. Galway
July	Michael McMorrow	Co. Sligo
August	Catherine O'Shea	Co. Limerick
September	Gerry Manning	Co. Galway
October	Ian Hyland	Dublin 16
November	Barry Gleeson	Co. Tipperary
December	James Mahon	Co. Longford





# Governance

# 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 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)



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

Sean McCormack is a Chartered Surveyor and Head of the Real Estate Advisory Unit in the Group Risk Division of Bank of Ireland, which is an independent team of Chartered surveyors with responsibility for property collateral valuation risk and strategy, market monitoring, valuation policy and standards.

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

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



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

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



**Ziva Newman**  
(23 January 2017 – 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.

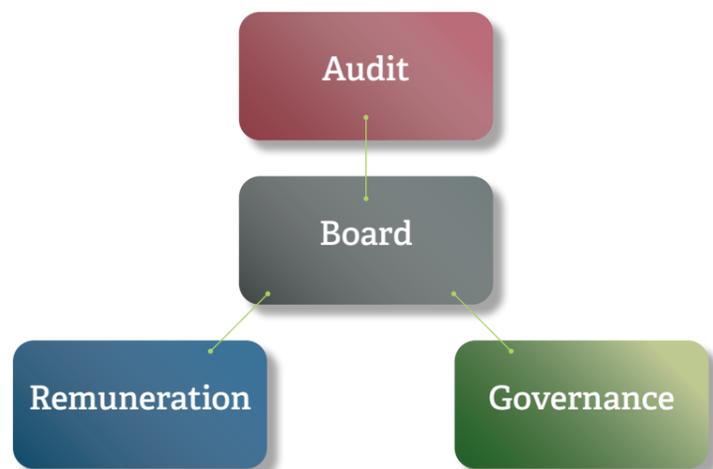
# Meetings, Committees & Attendance in 2022

	26-Jan	30-Mar	26-May	03-Jun	28-Jul	29-Sep	17-Nov							
Board														
AGM			26-May											
Audit Committee												10-Mar	13-Jul	02-Nov
Governance Committee														14-Sep
Remuneration Committee												18-Feb		

Directors																					
		appointed Board	resigned Board			resigned AC	resigned RC	appointed GC									RC	AC	AC	AC	GC
Bernard Walsh	RG	24-Nov-15	26-Jan-22	Chairperson Board (24 Jan 2017 – 26 Jan 2022)		26-Jan-22	18-Feb-22		✓							1/1	✓				
Tom Fleming	CRC	23-Nov-14		Vice-Chairperson Board (27 Jul 2018 – 25 Jan 2022) Chairperson Board (26 Jan 2022 – to date) Chairperson Remuneration Committee (27 Jan 2015 – to date) Chairperson Audit Committee (23 Jan 2019 - 10 Mar 2022), continues as member				28-Jul-22	✓	✓	✓	✓	✓	✓	✓	7/7	✓	✓	✓	✓	✓
Kathleen Vickers	RG	25-Mar-20		Vice-Chairperson Board (30 Mar 2022 – to date)					✓	✓	✓	✓	✓	✓	X	6/7					
Robert Barker	RG	29-Sep-21		Chairperson Audit Committee (10 Mar 2022 – to date)					✓	✓	✓	✓	✓	✓	✓	7/7		✓	✓	✓	
Ann Duffy	RG	29-Mar-22		Chairperson of Governance Committee (28 Jul 2022 – to date)				28-Jul-22			✓	✓	✓	✓	✓	5/5					✓
Sean McCormack	CRC	29-Sep-22											✓	✓		2/2					
Joseph McGrath	CRC	28-Jul-21							✓	✓	✓	✓	✓	✓	✓	7/7					
Ziva Newman	CRC	23-Jan-17							✓	✓	✓	✓	✓	✓	✓	7/7					
Edel O'Connell	RG	25-Nov-20							✓	X	✓	✓	✓	✓	X	5/7					
<b>Nominating Shareholder</b>																					
Rehab Group	RG																				
Central Remedial Clinic	CRC																				
<b>Executive</b>																					
Senan Mullins				Chief Executive					✓	✓	✓	✓	✓	✓	✓	7/7	✓	✓	✓	✓	✓
Eddie Banville				Dir. Lottery Operations & Marketing						✓	✓	✓	✓	✓	✓	6/6					
Philip McCabe				Dir. Finance & Administration					✓	✓	✓	✓	✓	✓	✓	7/7		✓	✓	✓	
<b>Consultant</b>																					
Ciara O'Dowd				Independent Finance & Administration																	✓
<b>Auditors (outgoing)</b>																					
				Nexia Smith & Williamson (Ireland) Limited																	
Damien Kealy				Audit Partner														✓			
Aisling Lawlor				Audit Manager														✓			
<b>Auditors (Incoming)</b>																					
				PKF O'Connor, Leddy & Holmes Limited																	
Tony Kelly				Audit Consultant																	✓
Keith Doyle				Audit Partner																	
Gareth O'Leary				Audit Manager																	✓

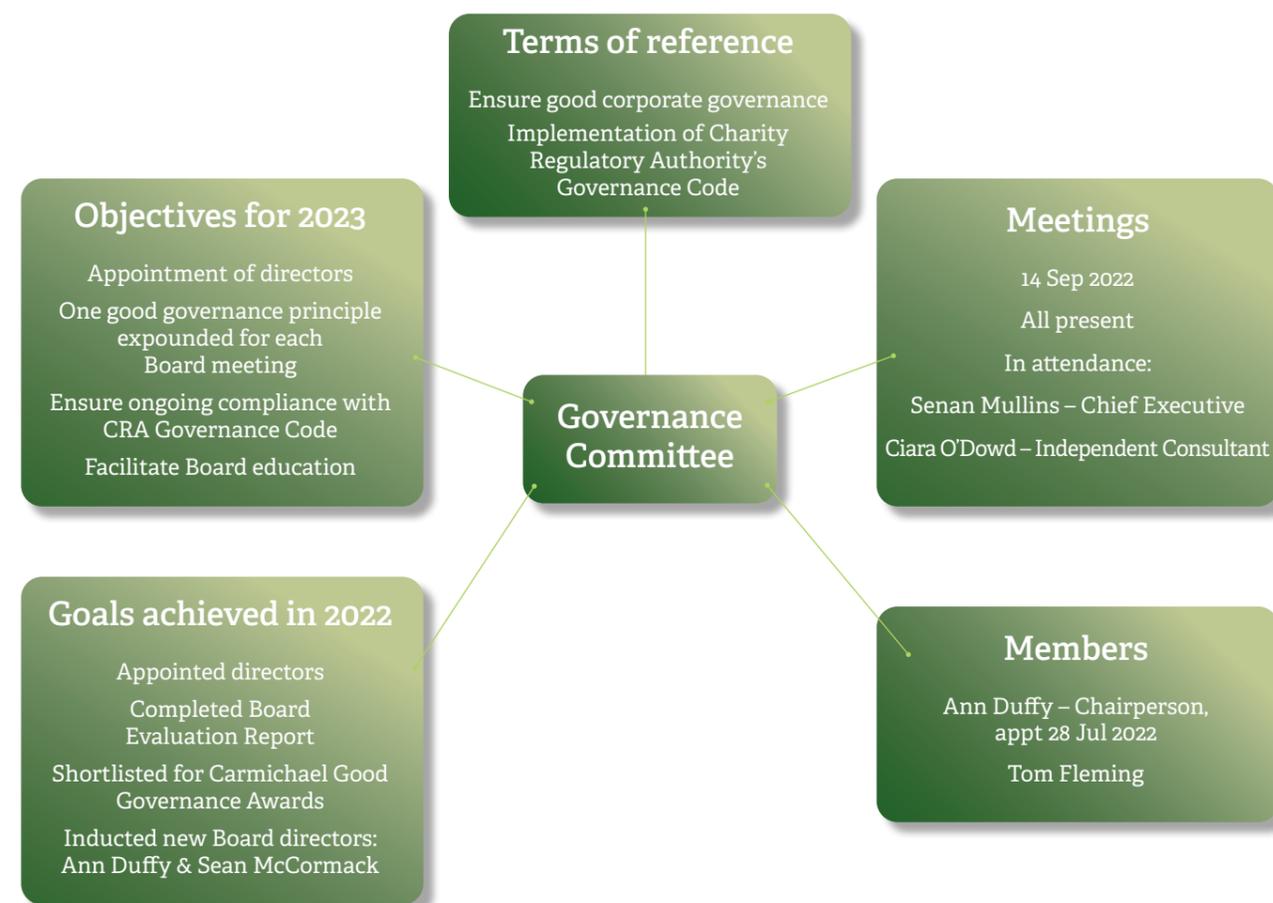
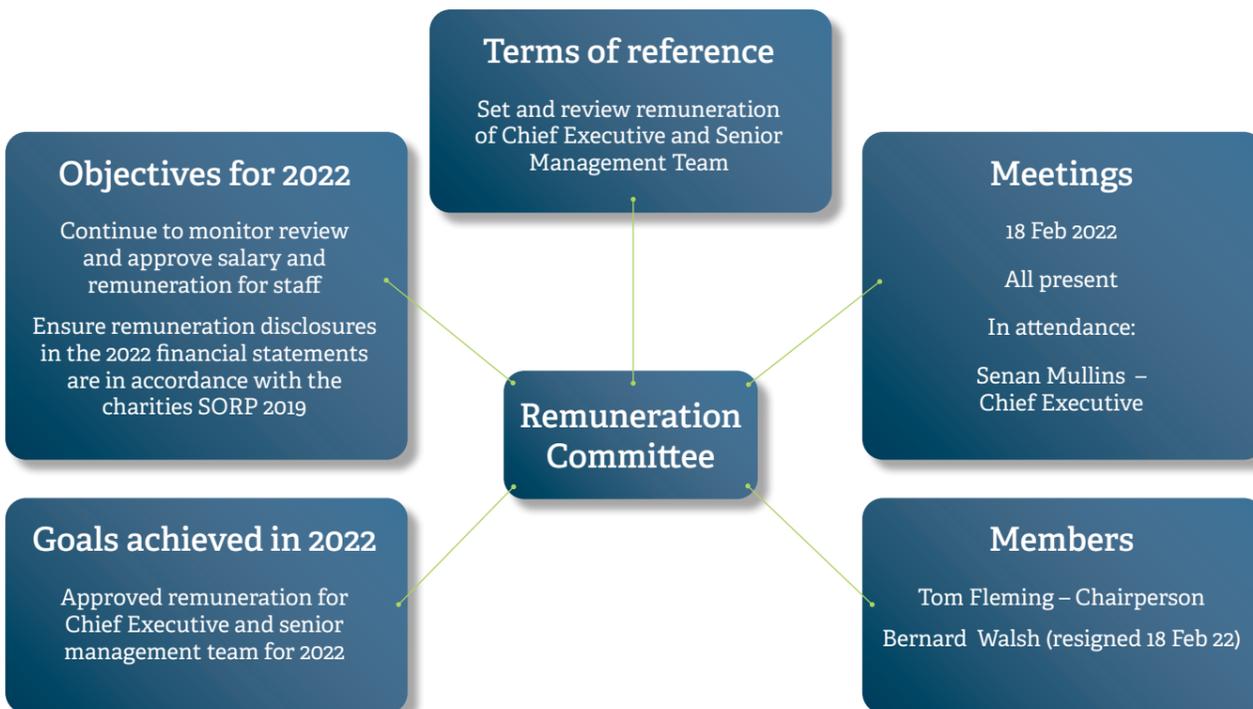
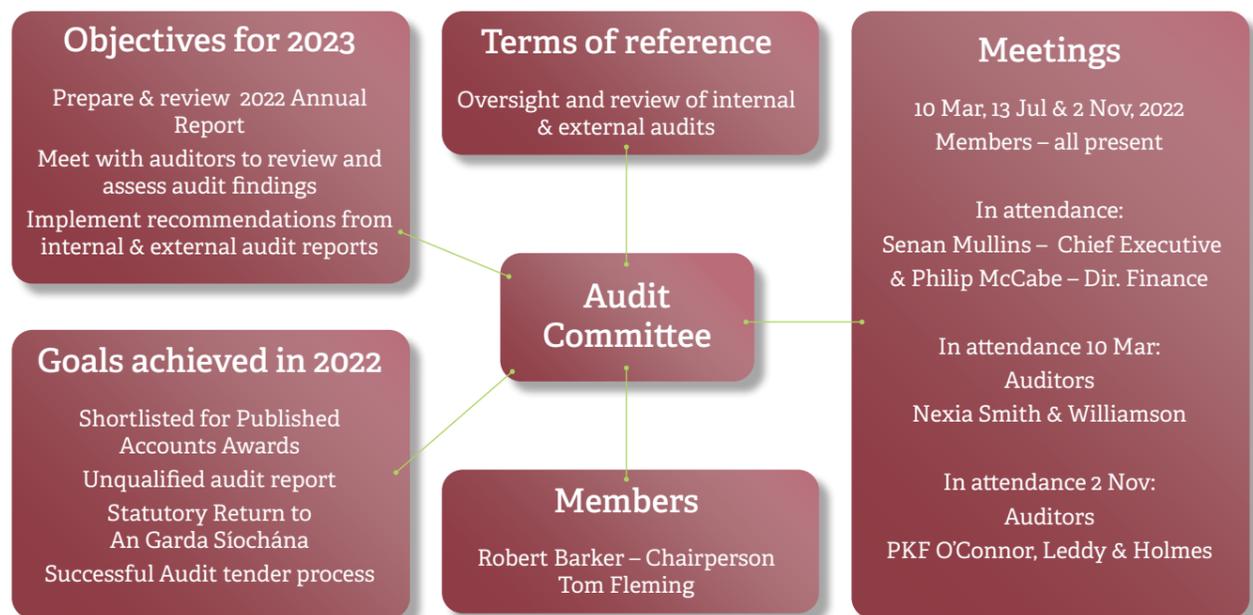
## Governance

# The Care Trust Board and Committees



Standard items	2022 Goals achieved	Objectives for 2023
Establish quorum	Operated prize draws	Set down business plan for 2023 with clear KPIs
Appoint directors	Implemented recommendations from 2021 internal audit report	Enrol 3,300 new Contributors by direct-debit giving
Present and approve minutes	Changed prize format for 2022 and appointed preferred prize-car supplier	Review and assess existing and new fundraising initiatives in line with strategy for risk evaluation and new fundraising channels
Update on use of grants to Beneficiaries	Approved updated terms of reference for Board and Committees	Implement in full electronic hand-held devices for fundraisers
Review management accounts	Approved updated policy on conflicts of interest/loyalty	Continue transition to sustainable paperless systems
Review complaints & fraud registers		
Review risk register		
Review and approve Committee recommendations		

# The Care Trust Board and Committees (continued)



# Risk Assessment and Control

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
				low risk	1-6
				moderate risk	8-12
				high risk	18-27

Example of scoring:

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

Consequence: 2 x 3 = 6

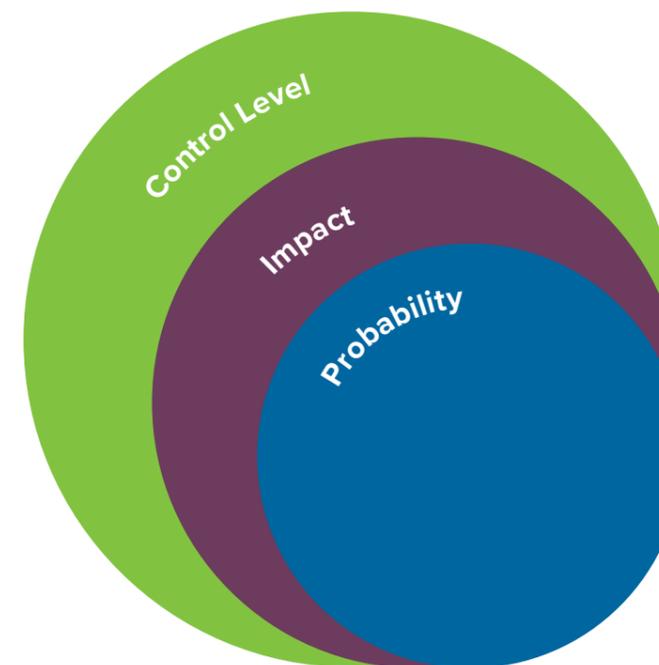
Residual risk level: 6 (Consequence) x 2 (Control level) = 12

## 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 Fundraisers – recruiting & retaining	18	Investment in fundraiser training and regular meetings, trialling new on-line initiatives
2 Failure of new fundraising initiatives	12	Board support; Contributor loyalty – strong base; fail fast and learn from failure
3 GDPR breach	12	Full GDPR Policy and procedures
4 Reputational damage	12	Shareholder support; detailed Annual Reports; PR support
5 Fraud	12	Fraud register; internal & external audits; audit committee reviews
6 SMT Continuity	12	Recruiting in 2023

# Governance

# Minding each other





# **Trustees' Report**

for the year ended 31 December 2022

# Trustees' Report

## Introduction

The directors of *The Care Trust* Designated Activity Company (*The Care Trust*) are its Trustees and we present this report and the audited financial statements of the company for the year ended 31 December 2022. Our report incorporates statutory requirements as outlined in the Companies Act 2014. It also includes reporting requirements under the Statement of Recommended Practice (SORP) for charities. This SORP is for charities preparing accounts in accordance with the Financial Reporting Standard applicable in the Republic of Ireland (FRS 102) (effective 1 January 2019).

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

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

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

## Structure, governance and management

### Structure

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

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

### Governance and management

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

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

Directors are appointed for a three-year term. A director may be appointed for not more than three terms of three years. Directors are non-executive and receive no remuneration

for their duties. Details of directors' expenses are disclosed under staff costs (Note 9) to the financial statements.

The Board meets every two months, commencing in January. Each meeting ensures a quorum is established, and that any potential conflicts of interest and/or conflicts of loyalty are declared before the meeting advances. *The Care Trust* conflicts of interest and conflicts of loyalty policy is discussed and approved by the Board each year.

### Committees of the Board

The following Committees report to the Board:

- Remuneration
- Audit
- Governance

A summary of Board and Committee members,

with dates of meetings and details of attendees are detailed separately on page 25 of this Annual Report, under Governance.

### Director induction and training

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



## Trustees' Report (continued)

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

### Related party transactions

The Care Trust is an associate company of both CRC and the Rehab Group. The Beneficiaries of grants from *The Care Trust* in 2022 were CRC, the Rehab Group, and under our umbrella of Special Charitable Projects, grants were issued to three further charities: A Lust for Life, the Irish Red Cross and Healing Untold Grief Groups.

## Strategy

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

During 2018, *The Care Trust* Board completed a strategic review of the organisation's fundraising. A key concern was the increasing reliance on direct-debit Contributors, as cash collections declined. There was also concern about the older age profile of the charity's Contributors. The review was strong on the need to trial and test new online fundraising initiatives targeting a younger audience.

In recent years, two new fundraising initiatives were trialled: an online game (2020) and an online sustainable fashion initiative (2021). The online game, following significant investment of funds, time and effort, had poor returns and was discontinued at the end of 2020. Following this disappointment and depletion in reserves, an online sustainable fashion initiative was studiously scoped in 2021. Sourcing sufficient quality and quantity of clothing items for resale was achieved. However, it was very uncertain if the volume of online sales as projected could make the project a success in the short-term.

Furthermore, significant investment in IT and personnel was required. Keen not to have a second disappointment in a short timeframe, the sustainable fashion project was paused in 2022. This afforded *The Care Trust* an opportunity to replenish its reserves.

For 2022, a decision was made to focus on the core fundraising activity of enrolling new Contributors by monthly direct debit for the monthly prize draw. This refocus was needed, following four major events in the lead up to 2022; two external and two internal. The two external events were the new Gaming and Lotteries (Amendment) Act 2019, enacted on 1st December 2020; and secondly, the Covid-19 pandemic which impacted in early 2020 with its associated social distancing restrictions, giving rise to two years of disruption of door-to-door fundraising activities. The two internal events were firstly, the cessation of the Agent cash collections in August 2021; and secondly, the capacity required in the trialling of two new fundraising initiatives, with limited personnel and restricted financial resources. The successful recruitment of additional fundraisers in 2022 and the generosity of the public assisted in a good Contributor enrolment performance in the year completed and has halted the decline in Contributor numbers. It was also a good vindication of the refocus strategy.

A fresh strategic review is under consideration in 2023. Three of the four management team members are approaching retirement in the next few years and as the business transitions to a new management team, a fresh strategic review is timely and appropriate.

## Business and performance review

Income in 2022 was €3,534,905 (2021: €3,485,896) an increase of €49,009 (1.4%). Direct-debit income rebounded strongly in 2022, at €3,409,081 (2021: €3,177,084) an increase of €231,997 (7.3%). This was aided by the enrolment of new Contributors giving at higher monthly amounts, the addition of new fundraisers to the

team and the end of Covid-19 interruptions. It was also helped by the transfer of 25.7% of former cash Contributors to direct-debit giving. Cash collections in 2022 were nil (2021: €173,389).

Prize costs in 2022 at €337,984 (2021: €593,654) were significantly reduced, following a restructuring of the prize draw. In 2022, a single car was won each month compared with three cars per month in 2021. However, the 2022 prize car was a Toyota-Corolla Hybrid, which was of significantly higher value than the 2021 offering of a Renault Clio. As the prize draw cost

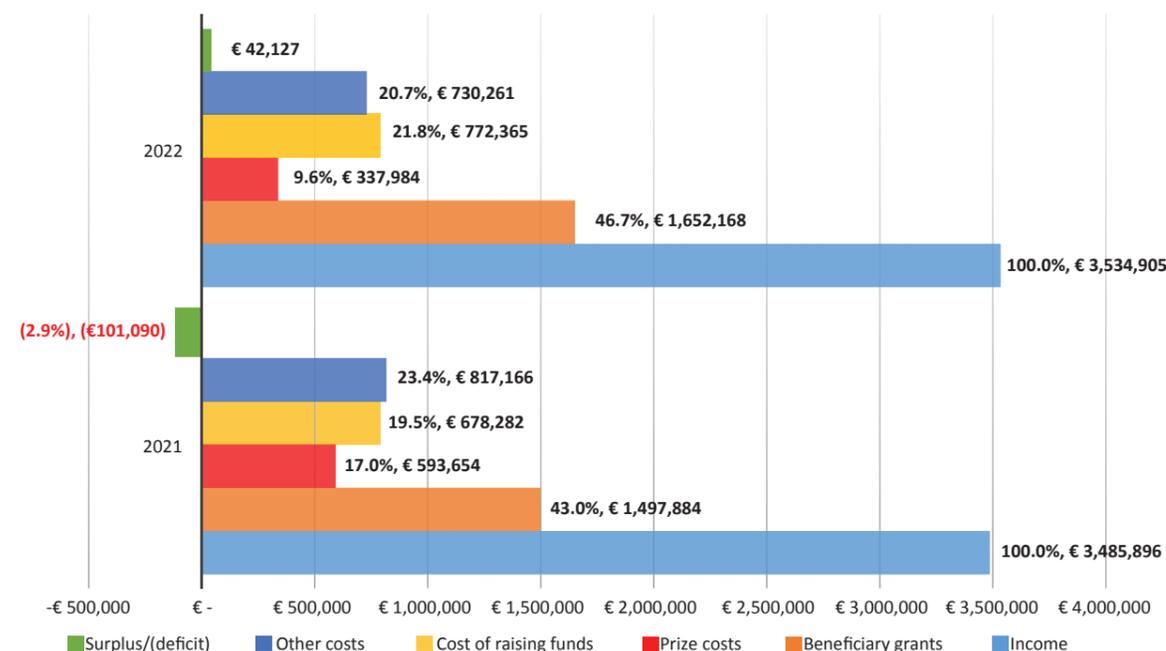
is the sole charge against Beneficiary grants, its restructuring allowed for an increase in grants. Grants allocated in 2022 were €1,652,168 (2021: €1,497,884) an increase of €154,284 (10.3%). Prize costs for many years approximated 10% of income but in recent years this had noticeably increased as income fell and car prices increased. In 2022, the prize readjustment saw prize costs reduce to 10.7% of income (2021: 17.0%).

The chart 'Income and costs 2022 v 2021' shows the movement in the main expenditure headings in the financial statements.

### The Gaming and Lotteries (Amendment) Act 2019 specifies three benchmarks:

Minimum of 25% of incomes due to Beneficiaries:	2022 €1,652,168 (46.7%), 2021 €1,497,884 (43.0%)
Maximum of 75% of incomes in prizes:	2022 €337,984 (9.6%), 2021 €593,654 (17.0%)
Not more than 25% of incomes used in the cost of raising funds:	2022 €772,365 (21.8%), 2021 €678,282 (19.5%)

### Income and costs 2022 v 2021



# Trustees' Report (continued)

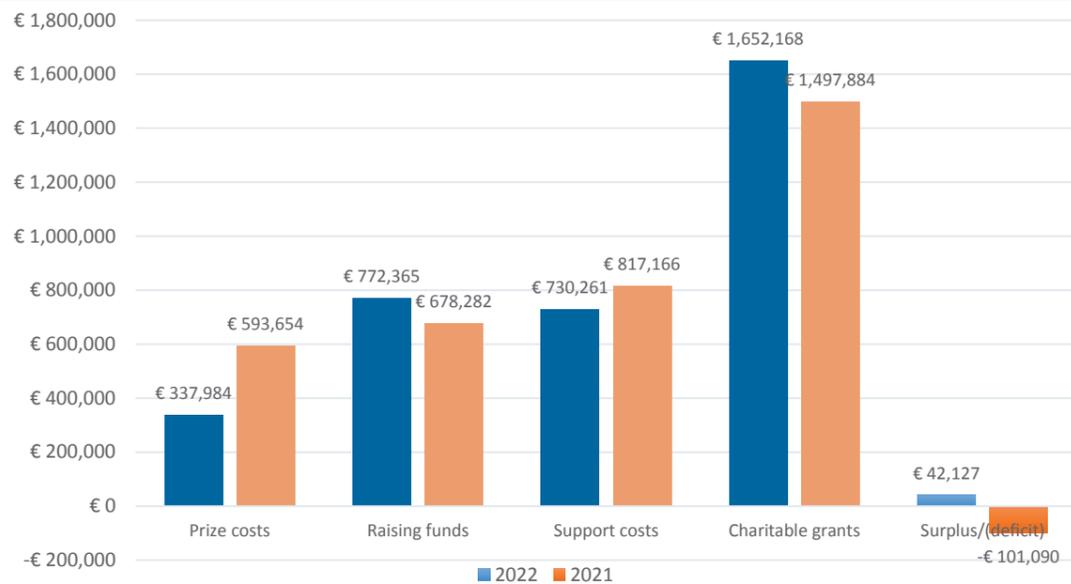
Minding each other

There is a further restriction in that the weekly cost of prizes cannot exceed €30,000. *The Care Trust* offer of a higher value car, even though once a month, is challenged by this weekly cap on prize costs, as an unused draw week cannot be carried forward. This restriction will become more acute in 2023 as the purchase price of many family cars, especially electric and hybrid cars, will be in excess of this €30,000 prize-cost limit and hence cannot be considered. There is no provision in legislation for a monthly prize draw cap for those entities operating a monthly prize draw.

In 2022, it was a welcome change to have our fundraisers continuously on the doorstep after the interruptions of Covid-19. The public once again were hugely supportive of our Beneficiaries, CRC and the Rehab Group and also of our Special Charitable Projects for 2022: A Lust for Life, HUGG and the Irish Red Cross.

The realignment of the prize cost to 9.6% (down from 17.0%) of income, facilitated an increased allocation to the Beneficiaries. The costs of raising funds were up by €94,083, a 13.9% increase, on the previous year, reflecting the increased fundraising activity in the year. Support costs were down in 2022 due to the high once-off costs in 2021 associated with the now discontinued online game.

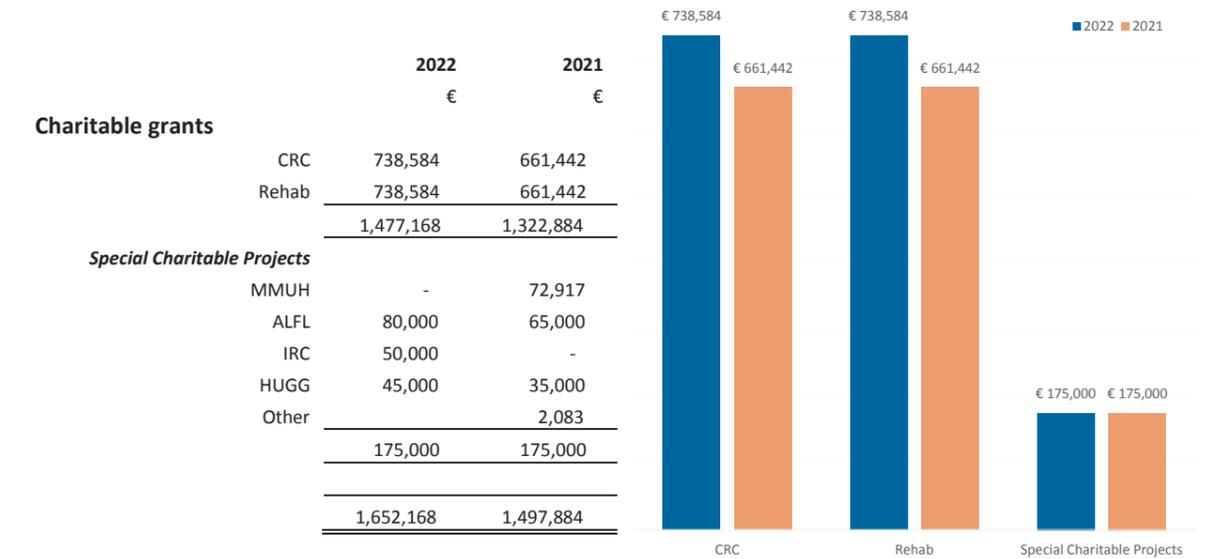
## Performance review



A summary of the charitable grants reveals an increased grant allocation to the two main Beneficiaries and the change in profile of the Special Charitable Projects. The Mater University Hospital (MMUH) ended its fundraising agreement with *The Care Trust* on 30 April 2021 and the balance of the annual allocation was allocated to ALFL and HUGG. In 2022, the Special Charitable Projects allocation of €175K was again used to support ALFL and HUGG and also to support the Irish Red Cross appeal to assist refugees from Ukraine in Ireland.

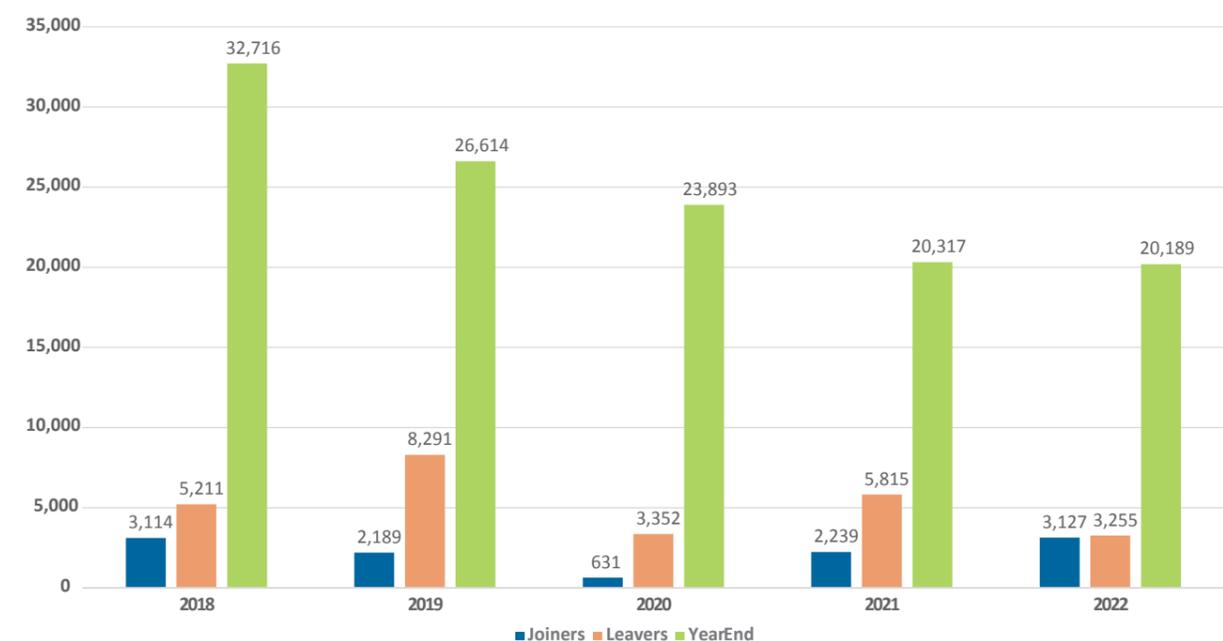
The Contributor base has been in decline for a number of years. This was mainly due to a lack of fundraisers but was compounded by Covid-19 in 2020 and 2021 and the consequent uncertainty that it brought to the economy. Covid-19 was starting to fade as an issue when Russia invaded Ukraine, bringing a new uncertainty to the economy and increasing the cost associated with fuel and heating. Despite this

## Charitable grants



ongoing uncertainty, the public have continued to be hugely supportive of our fundraisers and of our Beneficiaries. It is noteworthy that our Contributor base has stabilised in 2022. The cessation of cash collections in 2021 took its toll on Contributor numbers although there were conversions from cash-giving to direct-debit giving. There were also some Agent cash collectors who successfully transitioned to the role of fundraiser for *The Care Trust*.

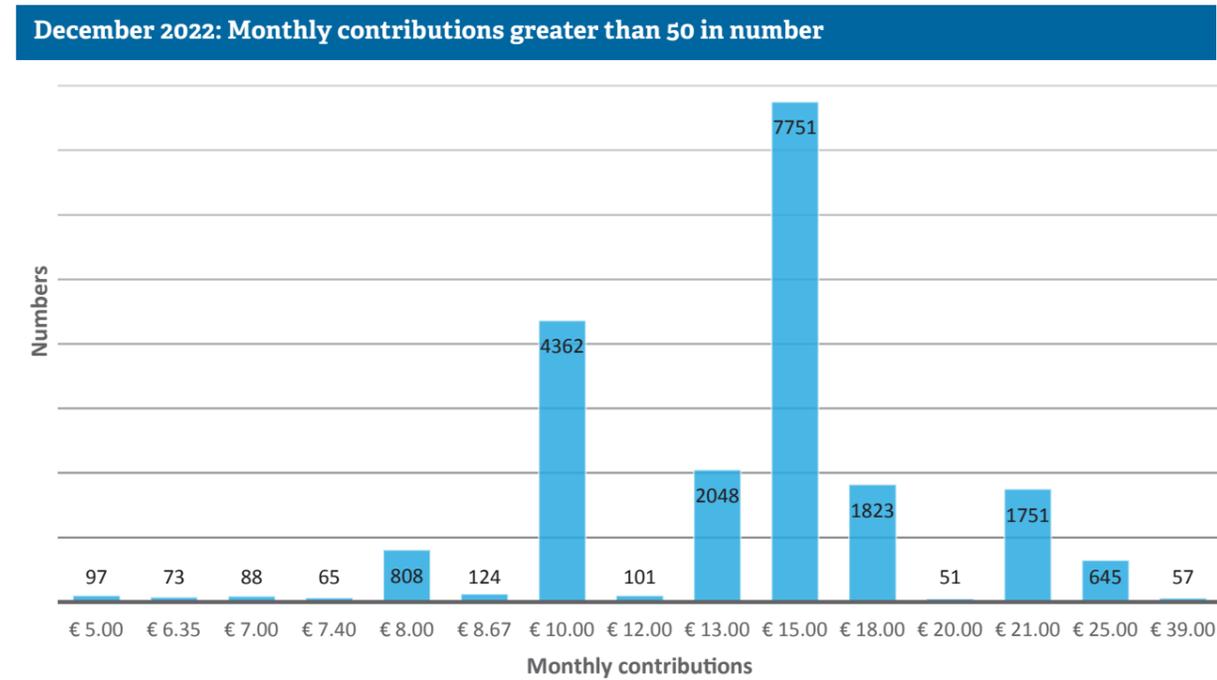
## Contributor Numbers



# Trustees' Report *(continued)*

## Minding each other

The December snapshot of Contributor giving reveals the make-up of the main contribution amounts received from the 20,189 Contributors who made a payment in that month. It reveals the spread of Contributor payments and the legacy contribution amounts from prior years. As draw tickets are issued at 1 cent, there is full value for money and parity of treatment in the draw for all Contributors. For a number of years the standard monthly direct-debit contribution was €15 per month and prior to that, €13 monthly. Earlier still it was at €10 per month. More recently our fundraisers have sought monthly commitments of €18, €21 and €25. All of this is reflected in the December contribution snapshot.

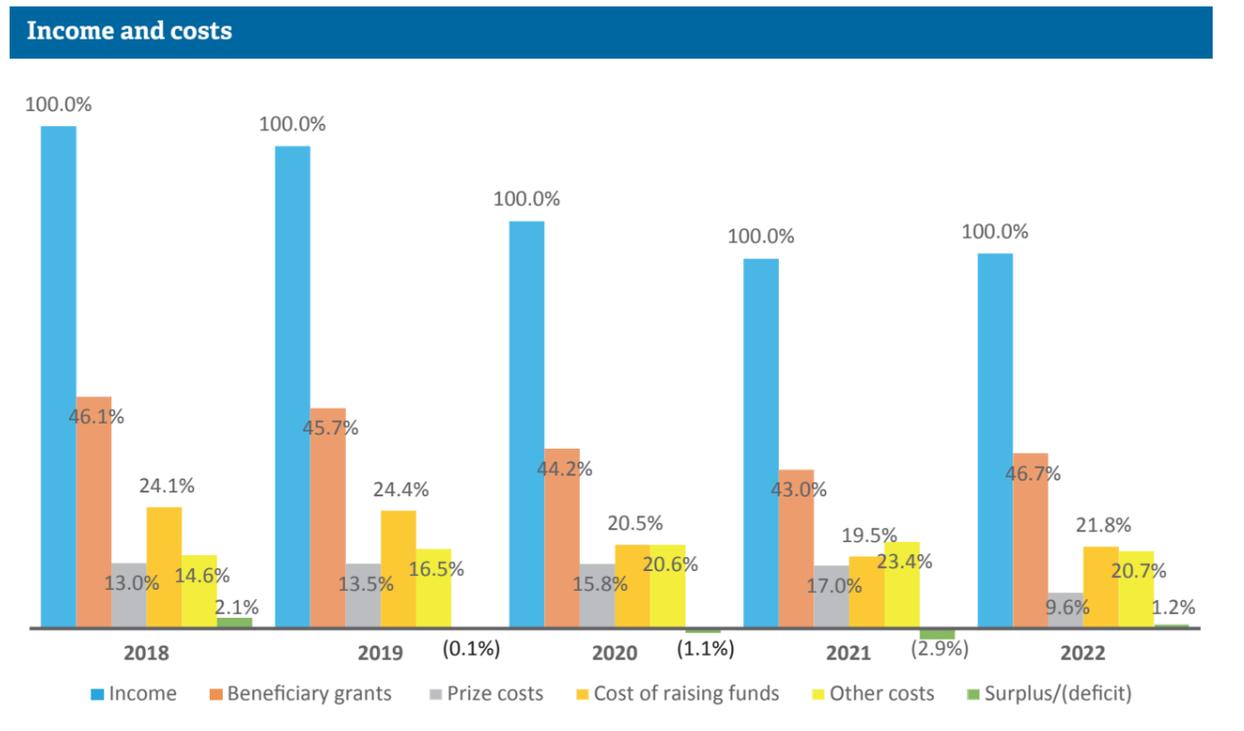


Each month we email the draw results and we encourage Contributors to increase their monthly contribution which enhances their draw prospects and provides more funding for our Beneficiaries.

A review of the last five years shows our income line in decline for a number of years but stabilising in 2022. The 5-year review highlights the impact of Covid-19 and its interruption of fundraising operations in 2020 and 2021. However in 2022, despite the anxiety around the domestic and global economy following the Russian invasion of Ukraine in February, the support from the public to our fundraisers was very positive. The refocus by the charity on the core business was important after the distraction of two years with trials of online initiatives. There was a renewed focus on the fundraising team. A key objective in 2022 was the introduction of online mandate enrolments and the use of electronic hand-held devices by our fundraisers. This ensured timely data input, enabling us to have new Contributor details recorded on our systems seamlessly and securely. It also eliminated the risks and handling costs associated with paper mandates.

The diagram 'Income and Costs' for the years 2018 to 2022 shows the adjustment to the prize costs in 2022 and how this enhanced the amounts for Beneficiaries and enabled a small surplus for the year after three years of deficits.

Key performance indicators					
	2018	2019	2020	2021	2022
Income	€4,735,165 100.0%	€4,546,438 100.0%	€3,840,371 100.0%	€3,485,896 100.0%	€3,534,905 100.0%
Beneficiary grants	€2,184,653 46.1%	€2,077,928 45.7%	€1,696,572 44.2%	€1,497,884 43.0%	€1,652,168 46.7%
Prize costs	€616,702 13.0%	€612,052 13.5%	€607,651 15.8%	€593,654 17.0%	€337,984 9.6%
Cost of raising funds	€1,142,642 24.1%	€1,110,699 24.4%	€788,415 20.5%	€678,282 19.5%	€772,365 21.8%
Other costs	€690,285 14.6%	€749,740 16.5%	€789,948 20.6%	€817,166 23.4%	€730,261 20.7%
Surplus/(deficit)	€100,883 2.1%	(€3,981) (0.1%)	(€42,215) (1.1%)	(€101,090) (2.9%)	€42,127 1.2%



## Key targets for 2023

## Comparison of 2022 results and 2023 targets

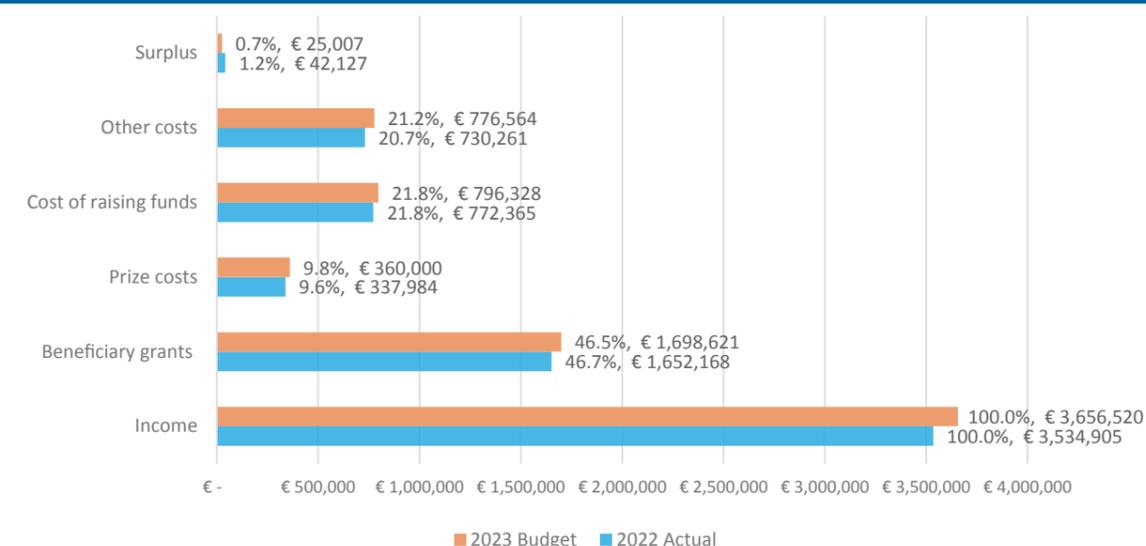
	2022 Actual	2023 Targets
<b>Cost of fundraisers</b>		
Staff costs	€240,614	€241,523
Staff expenses	€61,086	€72,941
Independent fundraisers	€166,565	€176,245
Cash collector conversions	€10,855	€0
	<b>€479,120</b>	<b>€490,709</b>
<b>Direct debits</b>		
Enrolments	3,447	3,300
Activation rate	90.7%	90.0%
New contributor activations	3,127	2,970
13 month persistency	74.4%	78.0%
Persistent activations	2,328	2,317
Cost per activation	€205.81	€211.82
New DD avg monthly value	€20.43	€20.52
Average payback period (months)	10.1	10.3

Key performance indicators are also expressed in the cost and persistency of each direct-debit mandate. Except for years 2020 and 2021 when Covid-19 impacted, fundraisers have had an incentive component based on their individual direct-debit 13 month persistency performance. A benchmark comparison for our fundraisers is the cost per activated direct debit after accounting for the fundraiser's individual persistency. This permits an individual fundraiser analysis of the average payback period in the year.

The total cost for fundraisers in 2022 is €479,120 (see table above). The new direct debits of 3,127, adjusted for an average 74.4% persistency, returns an average cost of €205.81 per new direct debit in 2022. Taking an average new direct debit of €20.43 per month, this results in 10.1 months to recover the immediate fundraiser costs. It is a barrier to entry to this fundraising model with the capital outlay required in systems and then the significant period for working capital before such a model breaks even. The strengths of *The Care Trust* include its team of mature and experienced fundraisers and the focus by management on the task in hand. The partnership by the two shareholders in delegating this fundraising model to *The Care Trust* has proven to be a successful venture.

The projected increase in Income in 2023 is based on the continued support of the public for our Beneficiaries and the success of our fundraisers in continuing to enrol new Contributors at €18 and over per month. An increase in income will lead to an increase in grants remitted to Beneficiaries in 2023. There is a slight increase in budgeted prize costs as there is an element of uncertainty in relation to the projected prize-car cost for 2023. The cost of raising funds is budgeted to increase as Contributor enrolments continue at the higher amounts of €18 per month and above and another full year of fundraising activity is anticipated with the current complement of fundraisers. Inflationary pressures are expected to impact on other costs and this has been provided for in the 2023 budget.

## Budget 2023 v Actual 2022



## Reserves

*The Care Trust* has a reserves policy that ensures funds are sufficient to cover 3 months operational costs. As mentioned above, the fundraising model of the charity necessitates that the cost of enrolling new direct debits has to be borne for almost 10 months before immediate costs are covered. This underpins the need to have sufficient working capital available. In 2022, reserves provided cover for 3.6 months (2021: 3.3 months). The Charity also needs reserves to trial new fundraising initiatives without impacting on beneficiary grants. The interruptions due to Covid-19 and the lack of success with the initiative of an online game, led to a depletion of reserves in 2020 and 2021. There was a small recovery in 2022.

## Funding

	2018	2019	2020	2021	2022
Operational costs	€1,832,927	€1,860,439	€1,578,363	€1,495,448	€1,502,626
Reserves	€527,080	€554,503	€512,288	€411,198	€453,325
% of Operational costs	29%	30%	32%	27%	30%
Cover in months	3.5	3.6	3.9	3.3	3.6

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

# Trustees' Report (continued)

## Minding each other

The Care Trust's sole function is to fundraise on behalf of its Beneficiaries: CRC, the Rehab Group and special charitable projects. In 2022, the special charitable projects were A Lust of Life, Healing Untold Grief Groups and Irish Red Cross support for Ukraine refugees in Ireland. The Care Trust does not receive, nor has it ever received, any government funding or lottery compensation funds when such were available.

Funding is almost exclusively secured by monthly direct-debit contributions from the public and is supported by the operation of the monthly prize draw, under a 'periodical lottery licence' issued by the Dublin District Court. The licence is applied for every year and the application process entails:

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

## Principal risks and uncertainties

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

- Recruiting and retaining sufficient and capable fundraisers
  - o Risk – insufficient new Contributor enrolments to maintain and grow the Contributor base
  - o Mitigation – investment in fundraiser training and regular meetings, reward and recognition of fundraiser endeavour, trialling new on-line initiatives
- Failure of new fundraising initiatives
  - o Risk – depletion of reserves, loss of morale and confidence, stretching resources to cover existing operations, new product in new market is high risk

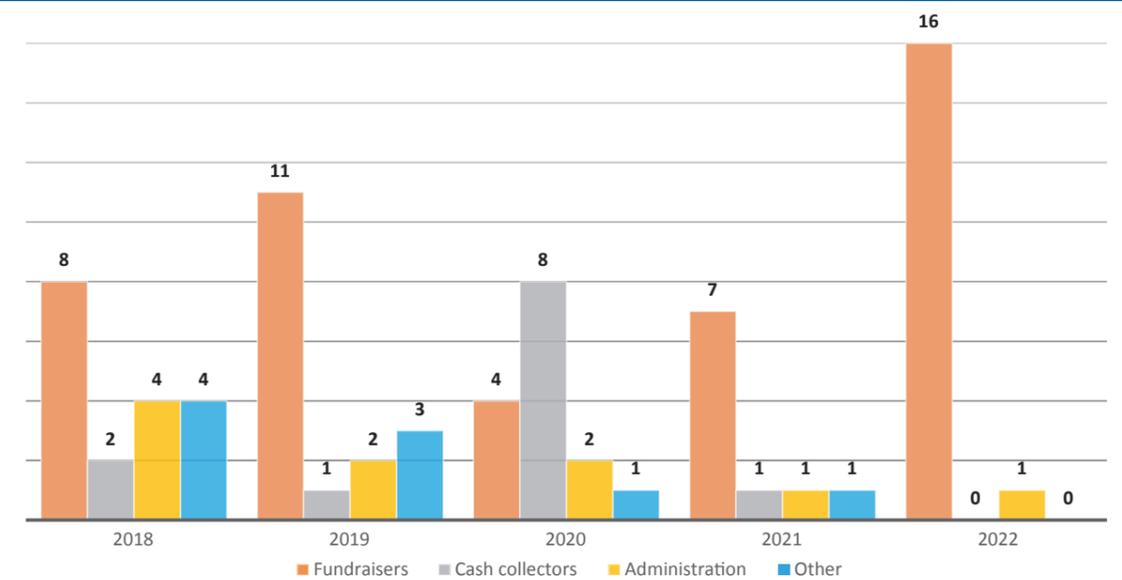
- o Mitigation – Board supportive of Senior Management Team (SMT) endeavours, loyal Contributor base affording some time to trial new fundraising ventures, ability to fail fast and learn
- Failure to comply with EU General Data Protection Regulations
  - o Risk – reputational damage and fines
  - o Mitigation – adherence to Contributor communication preference, password protected and encrypted systems, staff training and extensive GDPR Policy and procedures, good internal communications for quick responses and alertness to potential issues before action taken, inactive Contributor data routinely anonymised
- Reputational damage
  - o Risk – through own operations and through operations of Beneficiaries
  - o 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
  - o Risk – committing an offence, as it is a legal requirement to report fraud and suspected fraud, loss of trust by the public, financial cost in making good any loss suffered by the public
  - o Mitigation – annual external audit, internal audit every two years, Audit Committee reviews internal controls, register maintained of fraud and suspected frauds, and complaints – an item for review on every board meeting agenda
- SMT continuity
  - o Risk – the age profile of the senior management team affords the benefit of experience but raises impending issues on business succession, as three out of the four retire in the next few years: one at the end of 2023, one at end of 2024 and one in 2025
  - o Mitigation – the Board has noted the issue and will be addressing it in the coming year

## Internal controls

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

On the recommendation of the Internal Auditor, a register of complaints and a register of suspected frauds were commenced in 2009. A summary of the numbers of complaints and the categories therein are shown in the chart 'No. of Complaints by Category 2018 – 2022'.

No. of Complaints by Category 2018-2022



## Trustees' Report *(continued)*

## Minding each other

### Complaints - all resolved and none outstanding

	2018	2019	2020	2021	2022
<b>Fundraiser behaviour</b>					
Pushy/rudeness	2	2	1	2	6
Covid concern					2
Elderly/vulnerable sign up	4	5	1	2	4
Inaccurate information	1		1	1	4
Rural Garda station not informed of fundraiser working in area				1	
Personal information	1				
Duplicate mandate		2			
Unclear information		2	1		
Short dated mandate exceeded period				1	
<b>Cash Collectors administration/behaviour</b>					
Delay in remitting Contributor funds	2		1		
Cancelled Contributor in error and funds not returned			2		
No advance notification of no collection		1	1		
Funds not remitted			2		
Not adhering to procols during Covid			2	1	
<b>Administration</b>					
Mandate cancellation delay		1			
Mandates misfiled					1
Mandate activation in error	2	1			
Duplicate DD processing	2			1	
<b>Other</b>					
No communication received by Contributor			2		
Deceased Contributor's SO not cancelled by partner for three years		1			
Rehab bonanza draw	1				
Closing of Rehab workplace in Limerick				1	
Query re Data Protection	1				
Car winner - delayed delivery of prize car	1	1			
Objection to Vulnerable Persons Policy as discriminatory	1				
Other		1	1		
<b>Total</b>	<b>18</b>	<b>17</b>	<b>15</b>	<b>10</b>	<b>17</b>
<b>Suspected/attempted/actual fraud cases</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Given the number of households called to and the number of conversations engaged in, often without a resulting enrolment, the overall number of complaints is relatively low and testament to the professionalism of the fundraisers. Cash collections ceased in August 2021. The checks and controls for that component of fundraising are no longer required. This includes the monthly issue of 30 spot-check letters to cash Contributors.

Contributor care is important to us. *The Care Trust* staff show their concern when a Contributor complains, by contacting the complainant, establishing the facts and ensuring any learning is noted for all concerned. Complaints are diligently recorded with prompt communication internally and prompt follow-up, to achieve a resolution in an appropriate time frame. Complaints frequently provide opportunities for re-evaluation of procedures and assessment of the effectiveness of policies.

The external auditor, PKF O'Connor, Leddy & Holmes, 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.

### Statutory Return to An Garda Síochána

Under Statutory Instrument No. 212/1961 – Periodical Lotteries Regulations, there is a requirement for a return to be made to An Garda Síochána, detailing:

- the date on which the results of the lottery are determined;
- particulars of each prize presented by the licensee, including the value of any such prize which is not a sum of money;
- the total nominal value of tickets or codes included in the lottery;
- the total amount of money received (after deduction of commission including free entries for the lottery) from the sale of tickets or codes included in the lottery;

- the total amount of commission (including free entries for the lottery) received by agents and sellers;
- the name and address of each prize-winner (with any nom-de-plume), his code number or the serial number of his ticket, particulars of the prize won, including the value of the prize if it is not a sum of money, the date of payment or presentation of the prize and, if a money prize, the manner of payment, whether by cheque, money-order, postal order or bank transfer; and
- the name and address of each seller or agent who wins a seller's prize, particulars of the prize won, including the value of the prize if it is not a sum of money.

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

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

### Statement of directors' responsibilities

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

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

## Trustees' Report *(continued)*

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* ability to continue as a going concern, disclosing, as applicable, matters related to going concern.

As the directors we are responsible for keeping adequate accounting records that are sufficient to:

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

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

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

Legislation in the Republic of Ireland governing the preparation and dissemination of financial

statements may differ from legislation in other jurisdictions.

### Dividends

*The Care Trust* did not propose, declare or pay any dividends during the year ended 31 December 2022 (2021: €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 2022, and as a result no disclosures are required under the Electoral Act, 1997.

### Employee matters

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

The age profile of staff underlines the commitment and experience of the small but dedicated team with many years of experience shared among them in *The Care Trust*.

All staff are enrolled in *The Care Trust* defined-contribution pension scheme and are covered under the associated schemes of income

continuance and death-in-service. Following professional and legal review, the pension scheme was transferred to a Master Trust in December 2022.

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

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

### Environmental matters

*The Care Trust* seeks to minimise adverse impacts on the environment from its activities, whilst continuing to address health, safety and economic issues. The move to remote working has been used as an opportunity to reduce paper output with increased reporting by electronic format. *The Care Trust* complies with all applicable legislation and regulations.

### Events since the year end

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

### Books of account

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

## Minding each other

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

### Auditors

PKF O'Connor, Leddy & Holmes Limited, Chartered Accountants and Statutory Audit Firm, were appointed auditors, for a four-year period, by the directors in 2022, following a tendering process for the audit contract.

### Statement on relevant audit information

Each of the persons who are directors at the time this Trustees' Report is approved has confirmed that:

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

### On behalf of the Board



Tom Fleming, Chairperson  
Date: 30 March 2023



Kathleen Vickers, Vice-Chairperson  
Date: 30 March 2023



# Independent Auditors' Report

# Independent auditors' report to the shareholders of The Care Trust Designated Activity Company

## Minding each other

### Report on the audit of the financial statements

#### Opinion

We have audited the financial statements of *The Care Trust DAC* (the 'Company') for the year ended 31 December 2022, which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is Irish law and Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. In applying that framework, the directors have elected to have regard to the Statement of Recommended Practice (SORP) applicable to Charities.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Company's affairs as at 31 December 2022 and of its surplus for the year then ended;
- have been properly prepared in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' as applied with regard to the Charities SORP; and

- have been properly prepared in accordance with the requirements of the Companies Act 2014.

#### Basis for opinion

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

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

#### Conclusions relating to going concern

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

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

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

#### Other information

The directors are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Auditors' Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material

misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinion on other matters prescribed by the Companies Act 2014

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

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

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

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

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

## Matters on which we are required to report by exception

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

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

## Respective responsibilities

### Responsibilities of directors for the financial statements

As explained more fully in the directors' responsibilities statement on page 37, 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.

### Auditors' responsibilities for the audit of the financial statements

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

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

## The purpose of our audit work and to whom we owe our responsibilities

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

DocuSigned by:

*Keith Doyle*

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for and on behalf of  
PKF O'Connor, Leddy & Holmes Limited  
Statutory Audit Firm  
Century House  
Harold's Cross Road  
Dublin 6w  
Date 30 March 2023



# Financial Statements

for the year ended 31 December 2022

Statement of Financial Activities	43
Statement of Changes in Shareholders' Funds	43
Statement of Financial Position	44
Statement of Cash Flows	44
Notes to the Financial Statements	45

# Statement of Financial Activities

(including the income and expenditure account) for the year ended 31 December 2022

	Notes	Unrestricted €	Restricted €	2022 €	Unrestricted €	Restricted €	2021 €
<b>Income from</b>							
Lottery income	4	1,504,029	1,937,686	<b>3,441,715</b>	1,357,298	2,035,948	<b>3,393,246</b>
Donations and other income	5	40,724	52,466	<b>93,190</b>	37,060	55,590	<b>92,650</b>
		1,544,753	1,990,152	<b>3,534,905</b>	1,394,358	2,091,538	<b>3,485,896</b>
<b>Expenditure on</b>							
Raising funds	6	772,365	337,984	<b>1,110,349</b>	678,282	593,654	<b>1,271,936</b>
Support costs allocated to raising funds	7	730,261	-	<b>730,261</b>	817,166	-	<b>817,166</b>
Charitable activities							
Grants payable to beneficiaries	8	-	1,652,168	<b>1,652,168</b>	-	1,497,884	<b>1,497,884</b>
		1,502,626	1,990,152	<b>3,492,778</b>	1,495,448	2,091,538	<b>3,586,986</b>
<b>Net surplus/(deficit) and net movement in funds</b>		42,127	-	<b>42,127</b>	(101,090)	-	<b>(101,090)</b>
Funds brought forward 1 January		411,198	-	<b>411,198</b>	512,288	-	<b>512,288</b>
<b>Fund balances carried forward 31 December</b>		453,325	-	<b>453,325</b>	411,198	-	<b>411,198</b>

# Statement of Changes in Shareholders' Funds

for the year ended 31 December 2022

	Called Up Share Capital €	General Reserves €	Total Funds €
At 1 January 2021	130	512,158	<b>512,288</b>
Net deficit for the year	-	(101,090)	<b>(101,090)</b>
At 31 December 2021	130	411,068	<b>411,198</b>
	Called Up Share Capital €	General Reserves €	Total Funds €
At 1 January 2022	130	411,068	<b>411,198</b>
Net surplus for the year	-	42,127	<b>42,127</b>
At 31 December 2022	130	453,195	<b>453,325</b>

# Statement of Financial Position

for the year ended 31 December 2022

	Notes	2022 €	2021 €
<b>Fixed assets</b>			
Property, plant and equipment	12	115,162	44,649
<b>Current assets</b>			
Debtors and prepayments	13	85,031	81,429
Cash and cash equivalents		455,592	635,537
		540,623	716,966
<b>Creditors: amounts falling due within one year</b>			
Grants payable	8	(102,794)	(9,725)
Other creditors	14	(99,666)	(340,692)
		(202,460)	(350,417)
<b>Net current assets</b>		338,163	366,549
<b>Net assets</b>		453,325	411,198
<b>Funds employed</b>			
Called up share capital	15	130	130
Unrestricted funds		453,195	411,068
		453,325	411,198

The notes on pages 7 to 16 form part of the financial statements.

The financial statements were approved and authorised for issue by the Board on 30 March 2023.



Tom Fleming  
Chairperson  
30 March 2023



Kathleen Vickers  
Vice-Chairperson  
30 March 2023

# Statement of Cash Flows

for the year ended 31 December 2022

	2022 €	2022 €	2021 €	2021 €
Net income	42,127		(101,090)	
Depreciation	23,997		47,215	
(Profit)/loss on asset disposals	(10,597)		35,810	
Increase/(decrease) in grants payable	93,069		(35,034)	
(Increase)/decrease in debtors	(3,602)		8,654	
Decrease in other creditors	(241,026)		(266,183)	
<b>Net cash outflow from operating activities</b>		(96,032)		(310,628)
<b>Investing activities</b>				
Payments to acquire tangible fixed assets	(83,913)		(6,736)	
<b>Net cash outflow from investing activities</b>		(83,913)		(6,736)
<b>(Decrease)/increase in cash and cash equivalents</b>		(179,945)		(317,364)
<b>Reconciliation of net cash flow to movement in cash</b>				
Decrease in cash and cash equivalents		(179,945)		(317,364)
Cash and cash equivalents at 1 January		635,537		952,901
<b>Cash and cash equivalents at 31 December</b>		455,592		635,537

# Notes to the Financial Statements

for the year ended 31 December 2022

## 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 and in 2022 fundraised for charities: A Lust for Life (ALFL) and Healing Untold Grief Groups (HUGG). In 2022 *The Care Trust* also fundraised for the Irish Red Cross.

*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 allocated to the Beneficiaries. In 2021, The Gaming and Lotteries Act 1956 (as amended) was applicable for that year. That Act prescribed that that amount due to the Beneficiaries be not less than 60% of lottery revenues and that 'not more than 40% of the gross proceeds shall be utilised for the expenses of promotion'. The Gaming and Lotteries (Amendment) Act 2019 came into effect on 1 December, 2020. This Act is applicable to the accounts for 2022 under the lottery licence *The Care Trust* obtained on 9th September 2021. Unrestricted income 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.

A summary is given below on the broad changes introduced by the new lottery Act.

The Gaming and Lotteries Act	1956 Amended Act	2019 Amended Act
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. 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.

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

### Revenue recognition

Revenue comprises income from the 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

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 directors 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 2022, *The Care Trust* received VAT compensation of €22,266 (2021: €16,642) 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 2022 (continued)

## 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 & 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

Following the lifting of restrictions in early 2022 *The Care Trust* has successfully resumed its fundraising and has also recruited some additional fundraisers. No provisions have been deemed necessary relating to interruption of fundraising activities from Covid-19.

## Principal / agency 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 represents grants payable to Beneficiaries under the Gaming and Lotteries (Amendment) Act, 2019, along with prize costs. Unrestricted income represents 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 2022 (continued)

### 4 Lottery and related income

	Unrestricted €	Restricted €	2022 €	Unrestricted €	Restricted €	2021 €
Bank mandates	1,489,768	1,919,313	<b>3,409,081</b>	1,270,833	1,906,251	<b>3,177,084</b>
Cash collections	-	-	-	69,356	104,033	<b>173,389</b>
Other	14,261	18,373	<b>32,634</b>	17,109	25,664	<b>42,773</b>
	<b>1,504,029</b>	<b>1,937,686</b>	<b>3,441,715</b>	<b>1,357,298</b>	<b>2,035,948</b>	<b>3,393,246</b>

Cash collection ceased on 31 August 2021.

### 5 Donations and other income

	Unrestricted €	Restricted €	2022 €	Unrestricted €	Restricted €	2021 €
Non-lottery contributions	28,131	36,241	<b>64,372</b>	26,872	40,310	<b>67,182</b>
Charitable VAT compensation scheme	9,730	12,536	<b>22,266</b>	6,657	9,985	<b>16,642</b>
Revenue tax refunds re donations	2,404	3,097	<b>5,501</b>	3,149	4,723	<b>7,872</b>
Other	459	592	<b>1,051</b>	382	572	<b>954</b>
	<b>40,724</b>	<b>52,466</b>	<b>93,190</b>	<b>37,060</b>	<b>55,590</b>	<b>92,650</b>

### 6 Expenditure on raising funds

	Unrestricted €	Restricted €	2022 €	Unrestricted €	Restricted €	2021 €
Prize costs	-	337,984	<b>337,984</b>	-	593,654	<b>593,654</b>
Agent Collectors' commission	-	-	-	68,628	-	<b>68,628</b>
Contributor refunds	2,278	-	<b>2,278</b>	1,729	-	<b>1,729</b>
Field staff costs (see note 9)	455,701	-	<b>455,701</b>	325,355	-	<b>325,355</b>
Other direct costs						
Meetings & travel	101,364	-	<b>101,364</b>	70,115	-	<b>70,115</b>
Independent fundraisers' fees	177,420	-	<b>177,420</b>	174,639	-	<b>174,639</b>
Marketing, advertising & recruitment	5,009	-	<b>5,009</b>	10,607	-	<b>10,607</b>
Finance & bank charges	30,593	-	<b>30,593</b>	27,209	-	<b>27,209</b>
	<b>772,365</b>	<b>337,984</b>	<b>1,110,349</b>	<b>678,282</b>	<b>593,654</b>	<b>1,271,936</b>

## Notes to the Financial Statements

for the year ended 31 December 2022 (continued)

### 7 Support costs allocated to raising funds

	Unrestricted €	Restricted €	2022 €	Unrestricted €	Restricted €	2021 €
<b>Support staff and associated costs</b>						
Salaries – administration – see note 9	441,820	-	<b>441,820</b>	434,917	-	<b>434,917</b>
Employer pension contributions	56,742	-	<b>56,742</b>	55,552	-	<b>55,552</b>
Permanent health insurance	8,620	-	<b>8,620</b>	8,890	-	<b>8,890</b>
Depreciation	23,997	-	<b>23,997</b>	47,215	-	<b>47,215</b>
(Profit)/loss on disposal of fixed assets	(10,597)	-	<b>(10,597)</b>	35,810	-	<b>35,810</b>
Office expenses	99,478	-	<b>99,478</b>	128,403	-	<b>128,403</b>
Establishment expenses	63,914	-	<b>63,914</b>	55,716	-	<b>55,716</b>
Governance costs	46,287	-	<b>46,287</b>	50,663	-	<b>50,663</b>
	<b>730,261</b>	<b>-</b>	<b>730,261</b>	<b>817,166</b>	<b>-</b>	<b>817,166</b>

### 8 Charitable activities

	CRC €	Rehab Group €	Special Charitable Projects €	Total €
<b>Reconciliation of grants payable</b>				
2021				
Grants payable as at 1 January	22,379	22,379	-	<b>44,758</b>
Gross amounts allocated	958,269	958,269	175,000	<b>2,091,538</b>
Prize costs allocated	(296,827)	(296,827)	-	<b>(593,654)</b>
Grants payable for the year	661,442	661,442	175,000	<b>1,497,884</b>
Amounts paid in the year	(680,000)	(680,000)	(172,917)	<b>(1,532,917)</b>
(Surplus) / net due for the period	(18,558)	(18,558)	2,083	<b>(35,033)</b>
Grants payable as at 31 December	3,821	3,821	2,083	<b>9,725</b>
2022				
Grants payable as at 1 January	3,821	3,821	2,083	<b>9,725</b>
Gross amounts allocated	907,576	907,576	175,000	<b>1,990,152</b>
Prize costs allocated	(168,992)	(168,992)	-	<b>(337,984)</b>
Grants payable for the year	738,584	738,584	175,000	<b>1,652,168</b>
Amounts paid in the year	(691,008)	(691,008)	(177,083)	<b>(1,559,099)</b>
Net due / (surplus) for the period	47,576	47,576	(2,083)	<b>93,069</b>
Grants payable as at 31 December	51,397	51,397		<b>102,794</b>

## Notes to the Financial Statements

for the year ended 31 December 2022 (continued)

### 9 Staff costs

	2022 €	2021 €
Field staff	455,701	325,355
Administration	441,820	434,917
	<b>897,521</b>	<b>760,272</b>
Wages and salaries	810,424	684,069
Employer's PRSI	87,097	76,203
Total field staff & administration costs	897,521	760,272
Pension scheme – defined contribution scheme	56,742	55,552
Permanent health insurance	8,620	8,890
	<b>962,883</b>	<b>824,714</b>

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

	2022 Number			2021 Number		
	M	F		M	F	
Raising funds (field staff)	6	1	7	5	1	6
Support staff	3	2	5	3	2	5
	9	3	12	8	3	11

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

	2022 Number	2021 Number
€130,001 - €140,000	-	1
€120,001 - €130,000	1	-
€90,001 - €100,000	2	2
€80,001 - €90,000	1	1
€70,001 - €80,000	-	-
	<b>4</b>	<b>4</b>

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

	2022 €	2021 €
Basic salary	385,762	381,000
Taxable benefits	21,480	25,220
Pension contributions	33,710	33,294
	<b>440,952</b>	<b>439,514</b>

The Chief Executive is paid a salary of €122,488 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 (2021: €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 2022 (continued)

### 10 Net income/expenditure

	2022 €	2021 €
Net income/expenditure is stated after charging:		
Depreciation of tangible assets	23,997	47,215
Auditors' remuneration for audit services	20,778	27,561
Operating lease charges	44,520	38,519

### 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 €
<b>Cost</b>					
1 January 2022	37,400	52,764	30,007	86,042	<b>206,213</b>
Additions	47,500	1,221	-	60,193	<b>108,914</b>
Disposals	(37,400)	(8,745)	(10,014)	(42,657)	<b>(98,816)</b>
31 December 2022	47,500	45,240	19,993	103,578	<b>216,311</b>
<b>Depreciation</b>					
1 January 2022	19,947	45,164	26,303	70,150	<b>161,564</b>
Charge for year	7,530	2,650	897	12,920	<b>23,997</b>
Disposals	(24,310)	(8,733)	(10,014)	(41,356)	<b>(84,412)</b>
31 December 2022	3,167	39,082	17,186	41,714	<b>101,149</b>
<b>Net book value</b>					
31 December 2022	44,333	6,158	2,807	61,864	<b>115,162</b>
31 December 2021	17,453	7,600	3,704	15,892	<b>44,649</b>

## Notes to the Financial Statements

for the year ended 31 December 2022 (continued)

### 13 Debtors

	2022 €	2021 €
Other debtors	12,500	26,178
Prepayments	72,531	55,251
	85,031	81,429

### 14 Creditors: amounts falling due within one year

	2022 €	2021 €
Creditors	35,612	43,296
Accruals	64,002	296,663
Deferred income	52	733
	99,666	340,692

### 15 Called up share capital

	2022 €	2021 €
Allotted called up and fully paid:		
50 'A' ordinary shares of €1.30 each (2021: 50, €1.30 each)	65	65
50 'B' ordinary shares of €1.30 each (2021: 50, €1.30 each)	65	65
	130	130

### 16 Operating lease commitments

At 31 December 2022 *The Care Trust* was committed to making the following annual payments under non-cancellable operating leases in the coming years.

	2022 €	2021 €
Due next year	44,519	38,519
Due in the next 2 to 5 years	46,078	34,078
	90,597	72,597

## Notes to the Financial Statements

for the year ended 31 December 2022 (continued)

### 17 Related and controlling parties

The 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 number (Charity Regulatory Number) 20006938. The purpose of the charity is to support those with disabilities and their families. The charity provides a wide range of direct services, including education, occupational health, physiotherapy and speech and language therapy.

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

Together these charities control *The Care Trust* through their shareholdings. The transactions with the related parties are as follows:

	Central Remedial Clinic		Rehab Group	
	2022 €	2021 €	2022 €	2020 €
As at 1 January	3,821	22,379	3,821	22,379
Grants allocated in the year	738,584	661,442	738,584	661,442
Payments made in the year	(691,008)	(680,000)	(691,008)	(680,000)
Net due / (surplus) for the period	47,576	(18,558)	47,576	(18,558)
As at 31 December	51,397	3,821	51,397	3,821

### 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 2023 and authorised them for issue.



# **Statutory Return to An Garda Síochána**

for the year ended 31 December 2022

# Detailed Income and Expenditure Account

for the year ended 31 December 2022

	2022 €		2021 €
<b>Income from</b>			
Lottery operations	3,441,715		3,393,246
Non-lottery operations	93,190		92,650
	<u>3,534,905</u>		<u>3,485,896</u>
<b>Expenditure on raising funds</b>			
Car draw prizes	337,984	592,309	
'Fair Play To You' prizes	-	1,345	
	<u>337,984</u>		<u>593,654</u>
<b>Agent collectors' commission</b>			70,357
<b>Contributor refunds</b>	2,278		
<b>Field staff costs</b>			
Fundraisers	240,614	123,542	
Regional managers	215,087	201,813	
	<u>455,701</u>		<u>325,355</u>
<b>Other direct costs</b>			
<b>Meetings and travel</b>			
Canteen provisions	361	296	
Fundraiser expenses	61,086	36,612	
Regional managers' expenses	31,664	27,068	
Car maintenance tax & insurance	1,162	1,206	
Administration staff expenses	144	277	
Meeting expenses	5,276	653	
Sundry expenses	1,046	3,018	
Staff training	625	985	
	<u>101,364</u>		<u>70,115</u>
<b>Agency fees</b>			
Independent fundraising representatives	166,565	108,720	
Agent collector incentives	10,855	65,919	
	<u>177,420</u>		<u>174,639</u>
<b>Marketing, advertising &amp; recruitment</b>			
Sponsored advertising	-	-	
'Fair Play To You' promotion	-	(14,419)	
Marketing & advertising	5,009	25,026	
	<u>5,009</u>		<u>10,607</u>
<b>Finance charges - bank charges</b>	30,593		27,209
<b>Expenditure on raising funds</b>	<u>1,110,349</u>		<u>1,271,936</u>

## Minding each other

### Detailed Income and Expenditure Account (continued)

	2022 €		2021 €
<b>Support costs allocated to raising funds</b>			
<b>Support staff and associated costs</b>			
Salaries – administration	441,820	434,917	
Employer pension contributions	56,742	55,552	
Permanent health insurance	8,620	8,890	
	<u>507,182</u>	<u>499,359</u>	
<b>Depreciation</b>			
Depreciation on fixed assets	23,997	47,215	
(Profit)/loss on disposal of fixed asset	(10,597)	35,810	
<b>Office expenses</b>			
Printing & stationery	18,138	30,768	
Postage, rail & courier	4,419	29,306	
Software & technology fees	63,651	55,096	
Telephone	11,963	11,797	
Subscriptions	1,307	1,436	
	<u>99,478</u>	<u>128,403</u>	
<b>Establishment expenses</b>			
Rent & rates	45,624	38,804	
General insurance	7,757	6,174	
Light & heat	5,468	4,878	
Maintenance, repairs & cleaning	5,065	5,860	
	<u>63,914</u>	<u>55,716</u>	
<b>Governance costs</b>			
Professional & legal fees	25,509	23,102	
Audit fees	20,778	27,561	
	<u>46,287</u>	<u>50,663</u>	
<b>Expenditure on support costs</b>		730,261	817,166
<b>Expenditure on raising funds and support costs</b>		<u>1,840,610</u>	<u>2,089,102</u>
<b>Expenditure on charitable activities</b>			
Grants payable to beneficiaries			
Central Remedial Clinic	738,584	661,442	
Rehab Group	738,584	661,442	
Mater Misericordiae University Hospital	-	72,917	
A Lust for Life	80,000	65,000	
Irish Red Cross	50,000		
Healing Untold Grief Groups	45,000	35,000	
Other charitable projects	-	2,083	
		<u>1,652,168</u>	<u>1,497,884</u>
<b>Total Expenditure</b>		<u>3,492,778</u>	<u>3,586,986</u>
<b>Net income and net movement in funds</b>		<u>42,127</u>	<u>(101,090)</u>

# Statutory Return to An Garda Síochána

Minding each other

## Income

	2022 €	2021 €
The Care Trust Lottery operations	3,441,715	3,393,246
Donations	65,423	68,136
Charitable VAT compensation scheme	22,266	16,642
Revenue tax refunds re donations	5,501	7,872
Gross income per statement of financial activities	3,534,905	3,485,896

## Income allocated to Beneficiaries

2022: 56.3% / 2021: 60.0%

2022 €	2021 €
1,990,152	2,091,538

## Grant allocation

	2022 €	2021 €
Central Remedial Clinic	907,576	958,269
Rehab Group	907,576	958,269
Special Charitable Projects:		
The Mater University Hospital	-	72,917
A Lust For Life	80,000	65,000
Irish Red Cross	50,000	-
Healing Untold Grief Groups	45,000	35,000
Other charitable projects	-	2,083
	175,000	175,000
	<u>1,990,152</u>	<u>2,091,538</u>

In 2022, €175,000 was set aside for Special Charitable Projects. The balance of grants is allocated equally between CRC and Rehab. The Mater agreement was ended on 31 May 2021.

## Reconciliation of grants payable

	Central Remedial Clinic	Rehab Group	Special Charitable Projects	The Mater University Hospital	A Lust for Life	Irish Red Cross	Healing Untold Grief Group	Other charitable projects	Total
<b>2021</b>	€	€	€	€	€	€	€	€	€
Grants payable as at 1 January	22,379	22,379	-	-	-	-	-	-	44,758
Gross amounts allocated	958,269	958,269	175,000	72,917	65,000	-	35,000	2,083	2,091,538
Prize costs allocated	(296,827)	(296,827)	-	-	-	-	-	-	(593,654)
Grants payable for the year	661,442	661,442	175,000	72,917	65,000	-	35,000	2,083	1,497,884
Amounts paid in the year	(680,000)	(680,000)	(172,917)	(72,917)	(65,000)	-	(35,000)	-	(1,532,917)
(Surplus) / net due for the period	(18,558)	(18,558)	2,083	-	-	-	-	2,083	(35,033)
Grants payable as at 31 December	3,821	3,821	2,083	-	-	-	-	2,083	9,725
<b>2022</b>									
Grants payable as at 1 January	3,821	3,821	2,083	-	-	-	-	2,083	9,725
Gross amounts allocated	907,576	907,576	175,000	-	80,000	50,000	45,000	-	1,990,152
Reallocation							2,083	(2,083)	-
Prize costs allocated	(168,992)	(168,992)							(337,984)
Grants payable for the year	738,584	738,584	175,000	-	80,000	50,000	47,083	(2,083)	1,652,168
Amounts paid in the year	(691,008)	(691,008)	(177,083)	-	(80,000)	(50,000)	(47,083)	-	(1,559,099)
Net due / (surplus) for the period	47,576	47,576	(2,083)	-	-	-	-	(2,083)	93,069
Grants payable as at 31 December	51,397	51,397	-	-	-	-	-	-	102,794

# Statutory Return to An Garda Síochána

Minding each other

## Prize Draw Winners 2022

January 2022	February 2022	March 2022	April 2022
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>	<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Mary Kelly, Crossmolina, Co Mayo	Julia Delaney, Portobello, Dublin 8	Phyllis Jordan, Castlerea, Co Roscommon	Brendan Gartland, Castleblayney, Co Monaghan
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>	<b>€200 Draw</b>	<b>€200 Draw</b>
Sean Ward, Ardagh, Co Monaghan Bridget Nevin, Birr, Co Offaly Susann Bradley, Santry, Dublin 9 Philip Gleeson, Templemore, Co Tipperary John Steacy, Gorey, Co Wexford Margaret Corrigan, Scotstown, Co Monaghan Maurice Lyons, Mallow, Co Cork Jackie Fagan, Castlepollard, Co Westmeath Nicola O'Connell, Killiney, Co Dublin	Geraldine Corrigan, Enfield, Co Meath James Charlie Tone, Mullingar, Co Westmeath Patrick Nolan, Blacklion, Co Cavan Patrick Mulvey, Athlone, Co Westmeath Marian Connaughton, Castlerea, Co Roscommon Colm Kelly, Monasteraden, Co Sligo Geoffrey Hastings, Portlaoise, Co Laois Pat Hillary, Ballinasloe, Co Galway Donald Darby, Knocknahur, Co Sligo	Maria Rogers, Mount Merrion, Co Dublin Teresa Kelly, Ballinasloe, Co Roscommon Irene Scanlon, Abbeyfeale, Co Limerick James Delaney, Portlaoise, Co Laois Jackie Cotter, Abbeyfeale, Co Limerick Gerard Molloy, Castlebar, Co Mayo Michael O'Kane, Whitehall, Dublin 9 Martin Cunnane, Ballyhaunis, Co Mayo Matt Lynch, Leixlip, Co Kildare	Mairéad Geraghty, Headford, Co Galway Seamus Ryan, Goatstown, Dublin 14 Noreen Brady, Palmerstown, Dublin 20 Elizabeth Veale, Gurranebraher, Co Cork David Arnold, Killashandra, Co Cavan Pat Gilsenan, Cootehill, Co Cavan Damian McConville, Duleek, Co Meath Cillian Carty, Donamin, Co Roscommon William Ryan, Cashel, Co Tipperary
<b>€100 Draw</b>	<b>€100 Draw</b>	<b>€100 Draw</b>	<b>€100 Draw</b>
Dan Scally, Kilbeggan, Co Westmeath John O'Grady, Thurles, Co Tipperary Patrick Corless, Tuam, Co Galway Bridget Rosso, Birr, Co Offaly Patrick Fullam, Dun Laoghaire, Co Dublin Michael Smyth, Carrigallen, Co Leitrim Roseleen Morrissey, Goatstown, Dublin 14 Joe Egan, Crossmolina, Co Mayo Jeremiah Moynihan, Macroom, Co Cork Rose Larkin, Coolock, Dublin 5 Bianca Schoen-Phelan, Portlaoise, Co Laois Irene Winn, Annestown, Co Waterford	Barry Gilmartin, Kildare, Co Kildare John Gannon, Elphin, Co Roscommon Michael Glennon, Four Roads, Co Roscommon Pauline Gore Cogan, Tallow, Co Waterford Maureen Farrell, Trim, Co Meath Mary Colton, Pettigo, Co Donegal Nigel Collery, Sligo, Co Sligo Gerald Sullivan, Ballinteer, Dublin 16 Mary Ryan, Nenagh, Co Tipperary Martin Hegarty, Ballinasloe, Co Galway Joe Podesta, Artane, Dublin 5 Karina O'Reilly, Ashbourne, Co Meath	Michael Ferguson, Duleek, Co Meath Joan Fennelly, Mullinavat, Co Kilkenny Maura Aspin, Clonsilla, Dublin 15 Mary T Doyle, Lucan, Co Dublin Roy Francis, Daingean, Co Offaly Jim Troy, Tullamore, Co Offaly James O'Keeffe, Mallow, Co Cork Beth Smith, Blessington, Co Wicklow Kieran Farrell, Rathfarnham, Dublin 16 Aidan O'Connell, Newmarket, Co Cork Mary Pender, Carbury, Co Kildare John Latham, Goatstown, Dublin 14	Lorraine Butler, Tallaght, Dublin 24 John Waldron, Mullingar, Co Westmeath Declan Heffernan, Tullamore, Co Offaly Caroline Henry, Dunleer, Co Louth Brid White, Creggs, Co Galway Gerard O'Sullivan, Clonmel, Co Tipperary Edel Reynolds, Drumcondra, Dublin 9 Andrew Kenny, Tallaght, Dublin 24 Matthew Forde, Killucan, Co Westmeath Eileen Kelly, Ballina, Co Mayo John Wallace, Navan Road, Dublin 7 John Waldron, Ballyhaunis, Co Mayo

# Statutory Return to An Garda Síochána

Minding each other

## Prize Draw Winners 2022 (continued)

May 2022	June 2022	July 2022	August 2022
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>	<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Neil Coakley, Maynooth, Co Kildare	Joseph Pollard, Castleblakeney, Co Galway	Michael McMorrough, Rathcormack, Co Sligo	Catherine O'Shea, Adare, Co Limerick
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>	<b>€200 Draw</b>	<b>€200 Draw</b>
Sinead O'Brien, Garristown, Co Dublin Thomas Marum, Malahide, Co Dublin Alan Houston, Ballymote, Co Sligo John McNama, Leitrim, Co Leitrim Seamus O'Reilly, Castlepollard, Co Westmeath Francis Byrne, Bray, Co Wicklow William Wall, Cabinteely, Dublin 18 Patrick Skelly, Dalkey, Co Dublin Claire Feeney, Celbridge, Co Kildare	Anne Marie Wise, Kilkenny, Co Kilkenny Tom D'Arcy, Glanmire, Co Cork Siobhan Hurley, Ballinasloe, Co Galway Elizabeth Diviney, Trim, Co Meath Vincent Hughes, Bagenalstown, Co Carlow Ciaran O'Donoghue, Portmarnock, Co Dublin Donie Daly, Charleville, Co Cork Carmel Cahill, Mullingar, Co Westmeath Des Hopkins, Rathfarnham, Dublin 14	Jacinta Heslin, Mohill, Co Leitrim Willie Dancey, Bailieborough, Co Cavan Pauline Fitzharris, Bannow, Co Wexford David Lynch, Duleek, Co Meath Edward James, Beltra, Co Sligo Michelle Hynes, Lucan, Co Dublin Mark Coady, Carlow, Co Carlow Marian Grimes, Moyne, Co Longford Sean Murphy, Castleknock, Dublin 15	Jack Cunningham, Athlone, Co Roscommon Michael Murphy, Longford, Co Longford John F. Hackett, Waterford, Co Waterford Josephine Egan, Craughwell, Co Galway Dolores Jordan, Curragh, Co Kildare Tommy Allen, Ballyhaunis, Co Mayo Aine Duffy, Dundalk, Co Louth Thecla Morgan, Letterkenny, Co Donegal Michael Daly, Mullingar, Co Westmeath
<b>€100 Draw</b>	<b>€100 Draw</b>	<b>€100 Draw</b>	<b>€100 Draw</b>
Ann Carroll, Westport, Co Mayo David Kelly, Youghal, Co Cork Mary McGawley, Castlebar, Co Mayo Martin Egan, Castlerea, Co Roscommon Celine O'Brien, Mullingar, Co Westmeath Michael O'Grady, Ballaghaderreen, Co Roscommon Leonia Carroll, Clondalkin, Dublin 22 Adrian Murray, Roscommon, Co Roscommon Maureen Buckley, Belgooly, Co Cork Catherine Newell, Galway, Co Galway John Hannon, Clonmel, Co Tipperary Matt Corcoran, Cabinteely, Co Dublin	Marie Doogan, Kilcar, Co Donegal Patricia Raftery, Carlow, Co Carlow Brid White, Creggs, Co Galway Paul Carroll, Patrickswell, Co Limerick John Sinnott, Gorey, Co Wexford Sarah Malone, Nenagh, Co Tipperary Frank O'Hanlon, Omeath, Co Louth Peter Nyhan, Ballineen, Co Cork Davide Corcoran, Stradbally, Co Laois Niall Maxwell, Moneygall, Co Offaly Henry Kieran, Inniskeen, Co Monaghan Louise Hassett, Athlone, Co Westmeath	David & Catherine Coffey, Dun Laoghaire, Co Dublin Mary Walker, Inchicore, Dublin 8 Mary Duggan, Raheen, Co Limerick Anne Cunniffe, Clane, Co Kildare Ann Brennan, Roscrea, Co Tipperary Brendan Rocks, Beaumont, Dublin 9 Robert Jackson, Citywest, Dublin 24 John Tully, Kells, Co Meath Niall Shorten, Rathkeale, Co Limerick Joe Fogarty, Portlaoise, Co Laois Brian Cowman, Glasnevin, Dublin 11 Maire Mullarkey-Byrne, Castleknock, Dublin 15	Maurice O'Mahony, Glanmire, Co Cork Batt O'Connell, Rathcormack, Co Cork Joe Duggan, Ballineen, Co Cork Thomas Doyle, Thurles, Co Tipperary Zeljko Sronic, Drogheda, Co Louth Sean Murphy, Enniscorthy, Co Wexford Ann McCormack, Ballinasloe, Co Galway Michael M Rowley, Carrick-on-Shannon, Co Leitrim Mary Ryan, Nenagh, Co Tipperary John McAndrew, Foxford, Co Mayo Christopher Wynne, Tubbercurry, Co Sligo Dympna Fitzmaurice, Ballygar, Co Galway

# Statutory Return to An Garda Síochána

Minding each other

## Prize Draw Winners 2022 (continued)

September 2022	October 2022
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Gerry Manning, Spiddal, Co Galway	Ian Hyland, Ballinteer, Dublin 16
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>
Brendan Horan, Kilnamanagh, Dublin 24 Fionnghuala Kelly, Ballinteer, Dublin 16 Ivor Carnegie, Enniscrone, Co Sligo Margaret M Lynch, Fermoy, Co Cork Noeleen McDonnell, Dunleer, Co Louth Padraig O'Brien, Kilbeggan, Co Westmeath Jim O'Connell, Adare, Co Limerick Pat Maher, Clonaslee, Co Laois Vera Bolger, Blackrock, Co Dublin	Pat Morrissey, Kilmacthomas, Co Waterford Orla Spencer, Malahide, Co Dublin Brian J Callagy, Woodquay, Dublin 8 Caitriona Lynch, Bruree, Co Limerick Peadar Wall, Slane, Co Meath Pauline Doyle, Robertstown, Co Kildare Pauline Dolan, Tinahely, Co Wicklow Michael Carthy, Kiltullagh, Co Galway Joanne Patterson, Kingscourt, Co Cavan
<b>€100 Draw</b>	<b>€100 Draw</b>
Adrienne Bermingham, Santry, Dublin 9 Marian O'Leary, Dunboyne, Co Meath Claire Hill, Loughrea, Co Galway Martin Keane, Tuam, Co Galway Anna Hurley, Foxrock, Dublin 18 Michael Flynn, Loughrea, Co Galway Michelle Bourke, Ballina, Co Mayo Mary Cunningham, Calry, Co Sligo Roisin O Hanlon, Athlone, Co Westmeath Joan Cummins, Boyle, Co Roscommon Ciara McDonnell, Raheny, Dublin 5 Margaret Butler, Rathdowney, Co Laois	Mary Moore, Rhode, Co Offaly Matthew McCullagh, Tallaght, Dublin 24 James Cribbin, Shanagolden, Co Limerick Gerard Coughlan, Ballinasloe, Co Galway Mary Barnes, Walkinstown, Dublin 12 Tony O'Brien, Knockanore, Co Waterford Paul Hone, Donegal, Co Donegal Barbara Whelan, Malahide, Co Dublin Rose Kelly, Malahide, Co Dublin Paul O'Hara, Inverin, Co Galway Tina Connaughton, Cloghan, Co Offaly John Cagney, Dunboyne, Co Meath

November 2022	December 2022
<b>Car Draw Winner</b>	<b>Car Draw Winner</b>
Barry Gleeson, Roscrea, Co Tipperary	James Mahon, Killoe, Co Longford
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw</b>	<b>€200 Draw</b>
Geraldine Kilmurray, Clonskeagh, Dublin 14 Patrick Breslin, Kells, Co Meath K and C Bridson, Navan Road, Dublin 7 Kay Mackey, Youghal, Co Cork Margaret Quinn, New Ross, Co Wexford James Murphy, Haggardstown, Co Louth Mark O'Rourke, Cootehill, Co Cavan Claire O'Grady, Castleknock, Dublin 15 Bridget Sullivan, Ballinalee, Co Longford	Michael Dolan, Mullingar, Co Westmeath Louise O'Toole, Walkinstown, Dublin 12 Dawn Rothwell, Enniscorthy, Co Wexford Margaret Anne Tully, Kells, Co Meath Georgina Ryan, Slane, Co Meath Shirley Ann Tobin, Killarney, Co Kerry Monica Wynne, Tubbercurry, Co Sligo William Codd, Tullow, Co Carlow Brian Matthews, Malahide, Co Dublin
<b>€100 Draw</b>	<b>€100 Draw</b>
Margaret O'Reilly, Shercock, Co Cavan Tom Collier, Thurles, Co Tipperary Sheila McShane, Castleblayney, Co Monaghan Kamilla Banaszak, Delvin, Co Westmeath Barbara Hatton, Bagenalstown, Co Carlow Ciaran Daly, Ballinagore, Co Westmeath Phil McGrath, Middleton, Co Cork Patricia Murphy, Bray, Co Wicklow Joycelyn Breivik, Malahide, Co Dublin Gladys Shaw, Portlaoise, Co Laois Mark Molloy, Sligo, Co Sligo Imelda Albericci, Rathfarnham, Dublin 14	John Lawlor, Carlow, Co Carlow James Heaney, Clarinbridge, Co Galway Joseph Fagan, Castleknock, Dublin 15 Karen Hickey, Navan, Co Meath Stewart Buchanan, Lifford, Co Donegal Thomas Walsh, Summerhill, Co Meath Anne Cantwell, Clontarf, Dublin 3 Phyllis Casey, Ballinasloe, Co Galway Anne Egan, Birr, Co Offaly David Holton, Enfield, Co Meath Joe McCluskey, Kells, Co Meath Joe Noonan, Kanturk, Co Cork



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