



**‘Making  
it better’**

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**Our Beneficiaries work tirelessly every day to enable the people we serve to participate as equals in society.**

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# Company Information

## Registered Number in Ireland

45561

## Registered Charity Numbers

CRA 20043285

CHY 13691

## Registered Address & Business Address

College House  
71 - 73 Rock Road  
Blackrock  
Co. Dublin  
A94 F9X9

## Chief Executive

Senan Mullins

## Company Secretary

Porema Limited  
22 Northumberland Road  
Ballsbridge  
Dublin 4  
D04 ED73

## Bankers

Bank of Ireland  
6 Lower O'Connell Street  
Dublin 1  
D01 X324

Allied Irish Bank  
Main Street  
Blackrock  
Co. Dublin  
A94 TK22

## Solicitors

McCann FitzGerald  
Riverside One  
Sir John Rogerson's Quay  
Dublin 2  
D02 X576

## Auditors

Nexia Smith & Williamson (Ireland) Limited  
Registered Auditors  
Paramount Court  
Corrig Road  
Sandyford Business Park  
Dublin 18  
D18 R9C7

## Pension Advisors

Invesco  
2 Sandyford Business Centre  
Burtonhall Road  
Sandyford  
Dublin 18  
D18 XK37

# Mission, Vision and Values



## Our 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.



## Our 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.



## Our Values

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

# VALUES



Accountability



Integrity



Respect



Honesty



Transparency



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**Good governance is  
at the heart of what  
we do and how  
we operate.**

▲  
*Kristof Bonwicz, staff member, Specialised Seating, CRC*

# The Care Trust Organisation

## CONTRIBUTORS



Agent Collectors:  
58

Fundraising Representatives:  
15

Finance & Administration Support:  
2

Director  
Finance & Administration  
Philip McCabe

Director  
Information Technology  
Mark Dillon

Company Secretary  
Porema Ltd

Auditors  
Nexia Smith & Williamson

Chief Executive  
Senan Mullins

The Care Trust Board

Director  
Lottery Operations & Marketing  
Eddie Banville

Director  
Projects  
Ciara O'Dowd

Committees  
Audit, Governance, Remuneration

Internal Auditor  
Rehab Group

## BENEFICIARIES



# Comment from the Chairperson

for the year ended 31 December 2019



**Bernard Walsh**

Chairperson  
March 2020

Our Annual Report this year espouses the theme 'making it better'. Everyone along the journey is 'making it better'—my Board colleagues, The Care Trust team, the dedicated staff in CRC, Rehab and the Mater Misericordiae University Hospital, the many families in need of specialist support, our corporate sponsors and our loyal and generous Contributors.

The pages that follow demonstrate how the challenge of continuous improvement is a constant motivation for us all. In particular, our enhanced reporting aims to provide a comprehensive account of our structure, governance, performance, achievements and our priorities into the future. I truly hope that you will find our Annual Report inspiring and enlightening.

As with most organisations, we are facing into unprecedented times as a consequence of the developing COVID-19 pandemic. The Care Trust on 13 March 2020 ceased all frontline fundraising operations for the safety of our personnel and the public. Cash collections and the enrolment of new

Contributors have been suspended from that date. It is hoped and envisaged that the majority of Contributors to The Care Trust draws will continue to support the great work of CRC, Rehab and the Mater University Hospital.

I sincerely thank everyone involved with The Care Trust who, by generosity of action, commitment and spirit, has contributed in no small way towards 'making it better' for the people and families our Beneficiaries support.

# 'Making it better'

*Isabella White, CRC Clontarf* ▶





# Comment from the Chief Executive

for the year ended 31 December 2019



**Senan Mullins**

Chief Executive  
March 2020

“  
**Our success is completely driven by the generosity of our Contributors**

Following a successful year of fundraising, we provided a total of €2,150,000 to our Beneficiaries in 2019. This comprised €950,000 to CRC, €950,000 to Rehab and €250,000 to the Mater Misericordiae University Hospital. In doing so, we see how our fundraising is ‘making it better’ for the many people, young and not-so-young, who rely on the incredible services provided every day of the year by our worthy Beneficiaries.

We raise funds entirely from the general public. We do not receive any grant-aid, third-party or State funding. Our success is completely driven by the generosity of our Contributors who respond to our fundraising appeals by contributing each and every month.

Good governance is at the heart of what we do and how we operate. Our ongoing investment and focus on accountability and transparency is our attempt at improving what we do. We are honoured to have won the Carmichael Good Governance Award for our 2018 Annual Report. Winning this award is not just a great acknowledgment of our efforts, but, more importantly, it encourages us to continuously reflect on and revise how we operate in order to maximise the financial support we deliver to our Beneficiaries.

*Brian Byrne (CRC staff) and Tommy Lee Stokes in the Sensory Garden at CRC Scoil Mochua, Clondalkin*

We are looking forward to 2020 and beyond. In keeping with our agreed strategic direction, we will introduce new online lottery products to facilitate new payment methods and to attract the support of a younger demographic. We will do this in a prudent and managed fashion, putting our accumulated reserves towards good investment for the long-term benefit of our Beneficiaries.

The COVID-19 pandemic has changed the complexion of projections for 2020 for The Care Trust. The priority has been to safeguard all staff and personnel and this was done promptly by suspending all frontline fundraising operations on 13 March, 2020.



“

**To secure charitable giving in an open and transparent manner to empower children and adults to live life to the full.**

The Care Trust computer systems are cloud-based, which allows the monthly car draws and all operations to continue as normal. A revised business plan is in place, which projects reduced net grants to the Beneficiaries for 2020 and is predicated on the resumption of normal societal activity by autumn of 2020.

No adjustments were warranted to the current financial statements arising from the COVID-19 pandemic as the circumstances arose after the year end. The shareholders, CRC and Rehab, are committed to supporting

The Care Trust and its operations and the preparation of the financial statements on a going concern basis is not impacted.

Our Chairperson, Bernard Walsh, is a constant source of support and wisdom. We thank Bernard, his Board colleagues, all The Care Trust team and our corporate partners for their dedication and commitment.

Most importantly, we thank each and every one of our Contributors for their enduring support and for 'making it better' along the journey towards helping others.



▲  
*FAI football coaching session at CRC Scoil Mochua Clondalkin*

# Activities and Achievements of Our Beneficiaries

Our Beneficiaries, CRC, Rehab and the Mater Misericordiae University Hospital receive government funding to support the delivery of their activities in the form of disability services, education and health funding. The much needed funding that The Care Trust provides every year allows these vital organisations to invest in equipment and resources, 'making it better' for the people they serve. Our loyal Contributors are 'making it better' every year for all of those children and adults and their families living with disabilities or serious illness in Ireland.



Rehab



Mater Misericordiae University Hospital

Day Activity Centre, CRC Firhouse

# Our Beneficiaries – CRC



CRC is a community that puts people at its heart. Living its values of respect, openness, empowerment and excellence, it delivers services that make it better for children, adults and, very importantly, their families, through clinics, schools and day centres at Clontarf, Waterford, Limerick, Clondalkin, Firhouse and Hartstown.

## Transparency

The Day Activity Centre at Firhouse is a community where ongoing innovation provides a real sense of involvement and purpose for the 42 adults living with disabilities who use its services. The Centre won 'Best Day Centre' at the Irish Healthcare Centre Awards 2019.

CRC Firhouse Centre Manager, Breda Gavagan, and her team do not rest on their laurels and in November 2019 they celebrated the opening of their wheelchair-accessible garden on a small patch of ground beside the Church of Our Lady of Mount Carmel.

Angela Manning and Fiona O'Reilly, working in the Accessible Garden at CRC Firhouse



The CRC Firhouse team took an overgrown and neglected plot of land in the locality and came up with a plan to develop it. They persuaded South Dublin County Council to support their Accessible Garden Initiative, which provides full wheelchair accessibility with specially shaped raised planters that enable wheelchair users to tend the garden during the year.

Fiona O'Reilly says, *'I am really looking forward to next summer when the flowers are in full bloom.'*

## CRC Waterford

The CRC Clinic Waterford has been in place in the South East since 2001 and there are two aspects to the service. **The Local Treatment Service** provides assessment, treatment and ongoing management for children with a physical disability or significant developmental delay and complex needs within Waterford city and east of the county. **The Regional Assessment Service** provides consultative and specialised services to children up to 18 years of age with a physical disability in Waterford, Wexford, Carlow, Kilkenny and South Tipperary. This includes children in the intellectual disability sector with an associated physical disability.

The multidisciplinary team in Waterford comprises occupational therapy, physiotherapy, speech and language therapy, educational psychology, social work and dietetics. All departments provide services to users according to need and as required. As part of their regional services, there are a number of specialist and medical consultancy clinics. Some of the specialist multidisciplinary clinics



▲ Senan Mullins, Chief Executive, The Care Trust presents a cheque for €950,000 to Stephanie Manahan, Chief Executive CRC, for the full year 2019 at the CRC Playground, Clontarf.

include assistive technology and specialised seating and gait analysis.

Bettina Jeffers, Manager of the CRC Clinic Waterford since 2001, oversaw the move to the new purpose-built facility in 2009. CRC staff helped to design the clinic to meet the needs of its service users. Bettina and her team work closely with the South East Community Health Service Executive and other voluntary bodies, supporting families in the South East.

Bettina Jeffers, Manager  
CRC Waterford



Bettina explains,  
*'Our team-based, family focussed approach is designed around the needs of the child. Our CRC professionals work closely together to assess each child during their visit to the service.'*

The **Assistive Technology & Specialised Seating (ATSS) Department Waterford** provides an advisory and recommendation service for people with disabilities covering Environmental Control, Specialised Seating, Communication Systems and Computer Access. Assistive Technology (AT) is a diverse

field, incorporating a range of technologies, devices, systems and applications that are used to enhance the independent living of people who have physical limitations or cognitive impairments.

*'The ultimate objective of AT is to contribute to the effective enhancement of the lives of people with disabilities and elderly people, helping them to overcome and solve their functional problems, reducing dependence on others and contributing to their integration into their families and society.'*

In the ATSS department, people are assessed for integrated systems, providing solutions to functional difficulties for enhancing independent living and chosen activities.

Specialised seating, fitted to the individual's needs, makes it better by increasing the user's independence, comfort, health and quality of life. Correct seating enhances breathing and digestion, improves posture and comfort, improves skin health, increases function and productivity, and minimises pain and discomfort.



▲  
 Fiona Taylor, Senior Speech and Language Therapist and Nicola Kehoe, Physiotherapist assess Leo Bowe Hurley in the Physiotherapy Room at the CRC Clinic Waterford

### CRC Scoil Mochua, Clondalkin

Vivienne Wynne is the school principal of Scoil Mochua in Clondalkin, Dublin, a non-denominational special national school under the patronage of the CRC. The school provides education for children between the ages three to eighteen years years living in west Dublin, north Kildare and west Wicklow. Scoil Mochua provides pre-school, primary and post-primary education for children with multiple disabilities.

The school welcomes and supports parents and carers participating at all levels. Vivienne and her team place a strong emphasis on partnership between school and home at all times.

*'We actively encourage parents and carers to get involved in overall goal setting and in defining learning priorities for their sons or daughters. In turn, parents and carers are very supportive of the school and all school activities.'*

Scoil Mochua is committed to a child-centred ethos, affirming the dignity of life, respect for others and a holistic approach to education. Each child has the opportunity to develop and to enjoy contributing to others and society.

Vivienne explains, *'Scoil Mochua creates an environment in which each pupil develops educationally, socially, physically, emotionally and spiritually to the maximum of his or her potential, in an atmosphere of trust, challenge, acceptance and love.'*

In 2019, CRC used grants from The Care Trust, 'making it better' for its service users in a variety of areas. These grants allowed CRC to: complete essential flood defence work at

its Clontarf facility to ensure safe access for parents and children; purchase new specially equipped vehicles; support staff training and education; run its summer camp and support a number of necessary improvement initiatives.

### 'Making it better' CRC use of grants paid by The Care Trust in 2019

2018: Grants brought forward	€508,632
<b>2019: Grants paid by The Care Trust</b>	<b>€950,000</b>
Total grants available	€ 1,458,632

#### Grants used in 2019

Flood Defence Work: Clontarf	€179,114
Fundraising Costs (including Fundraising Staff Costs)	€151,049
Purchase of Vehicles	€118,764
Staff Training & Education	€101,695
Capital Works – Heating upgrade	€94,898
Staff Costs: ABA Psychologist & Company Secretary	€89,669
Killester Hub Rent	€45,000
Clongriffin Hub Professional Services	€39,360
Renovation of CRC Clontarf Facilities - Final payment	€32,007
Forward Vision – Swipe access	€27,138
Summer Camp July 2019	€22,130
Flooring upgrade	€19,788
Strategic Review Clontarf Site	€15,405
	<b>€936,017</b>

Grants carried forward	€522,615
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# Our Beneficiaries – Rehab

## Rehab

Rehab, through RehabCare, provides a range of support services for adults and children. These services include: residential, respite and day care activities and services for people with mental health difficulties. RehabCare also helps older people, supporting them to maximise their independence and participation in their communities. Rehab offers anyone living with a disability or disadvantage, young and old alike, the personalised, individual support they need to live their lives as fully and independently as possible.

to-one support for people of all ages and abilities. No matter what challenge they face, intellectual, physical or sensory disabilities, mental health issues, autism or acquired brain injury, RehabCare provides a vital network of support and training for each person. RehabCare's home-based services provide the wide range of personalised supports many people need, to remain living in their own homes. These supports range from home help and supported accommodation for those with complex needs, to respite care for exhausted families. These supports enable people to maintain their independence and dignity by helping them to continue to live in their own homes. This community of care and support remains in place for each person throughout their lifetime, to enable them to live the life they choose, helping each person to thrive, achieve and shine.

Aoife Keane and Samantha  
Patterson, RehabCare  
Castlebar

### Care in the community

RehabCare has 54 community-based services in Ireland providing personalised, one-

### RehabCare Castlebar

*'I am a keyworker to a small group of seven people within our centre in Castlebar. We work with individuals with different needs and their families to set goals and work together to achieve these. I also facilitate programmes such as soccer, cooking and going to the gym. These programmes help the individuals in our services gain skills such as independence, social skills and team working.'*  
Samantha Patterson, Programmes Facilitator

*'The people in our Castlebar service attend courses in the local community; they volunteer in different shops in the town.'*





Mo Flynn, Chief Executive, Rehab Group receives a cheque for €950,000 from Senan Mullins, Chief Executive, The Care Trust, for the full year 2019, during NLN art class at Rehab, Ballyfermot, Dublin.

*We help individuals get work experience in local shops and businesses, which helps them to get paid employment in the future.'*

Aoife Keane has been attending RehabCare, Castlebar since 2004.

*'RehabCare has loads of people that you can make friends with. It also gives me a chance to do more activities and, with my work experience, I have gained social skills, independence and job skills.'*

### National Learning Network

National Learning Network (NLN) is part of the Rehab Group and provides learning and education activities. It provides a range of flexible training courses for people who have experienced a setback, had an accident,



Maureen Gannon, instructor NLN Monaghan

a mental health issue, an illness, injury or have a disability and need extra support. Ninety percent of students who completed a training programme with NLN in 2019, went on to further education or training.

NLN offers rehabilitative training programmes designed to assist students in improving the quality of their lives through greater inclusion and involvement in their local community and through learning new skills. Training programmes span many disciplines, including art, administration, sports and recreation, graphic design, culinary skills, computing and horticulture. NLN instructors work with people who experience health conditions, illness, disability, mental health difficulty, trauma, addiction, economic isolation or challenging life circumstances. NLN helps with transition from school to the adult environment, with access to vocational training, support for getting a job, recovery and wellness, improving people's health, enhancing quality of life and achieving successful inclusion in the community.

Maureen Gannon says, *'For the students entering through our doors, it's not all about certification. They would not be here if they were not coming from a life of adversity or disability. To get people to feel comfortable and trusting of us as staff is one of the key features and it makes my job very fulfilling.'*



*I'm always looking for someone who might be nervous about coming over. I engage with them and make them feel comfortable. They might have external concerns, maybe they have children or maybe English is not their first language. If it's a social welfare issue, I can actually go with them to the social welfare office, to the council to discuss rehousing or to St. Vincent de Paul. This might seem miles away from training, but it concerns that holistic person-centred ethos within our mission statement.'*

The Turas programme is a 2-year rehabilitative training programme delivered by NLN. Its key aim is to provide people who have mental health difficulties and who experience a high level of social isolation with the opportunity to develop confidence. NLN also fosters personal and social skills to improve the quality of people's lives, make independent and informed life choices, and explore recreational and social opportunities in their communities.

Linda Bradley attends NLN Monaghan:  
*'I was at home and felt I didn't have the confidence to go anywhere, only to take my children to school and home again. I didn't have much of a social life. My friend told me about NLN. I came over to see the building, came in and spoke to a person there. I'm now doing the Turas course; it's the first course I have ever done. I go out on work experience one day a week as part of this course. In the centre, we do different subjects: art, maths, and computers. We also do a lot around staying well and mental health. We go for walks and to the gym.'*

*I have met some lovely friends and I have learned to look after my mental health. I wasn't good at attending school. I used to think that my education was poor but the NLN has built my confidence in education. I would love to get a job as a carer for elderly people.'*

Grants from The Care Trust in 2019 are 'making it better' by helping Rehab to invest in e-learning facilities and transport for NLN and helping with upgrade works for RehabCare facilities at Regent House, Kilkenny and at Eiscir Meadows, Tullamore.

## 'Making it better' Rehab use of grants paid by The Care Trust in 2019

2018: Grants brought forward €72,964

**2019: Grants paid by  
The Care Trust €950,000**

Total grants available €1,022,964

### Grants used in 2019

#### National Learning Network

E-Business Learning €405,126

Fixtures & Fittings €191,889

Computer Equipment €130,526

Motor Vehicles €23,000

Plant & Machinery €8,578

#### RehabCare

RehabCare, Regent House,  
Kilkenny - Upgrade Works €124,003

Fundraising Expenses €97,030

RehabCare, Eiscir Meadows,  
Tullamore €23,891

**€ 1,004,043**

Grants carried forward €18,921



L-R Niamh Waldron, Aoife Keane, John Higgins, Mary Catherine Reilly, RehabCare Castlebar

# Our Beneficiaries – the Mater



**Mater Misericordiae  
University Hospital**

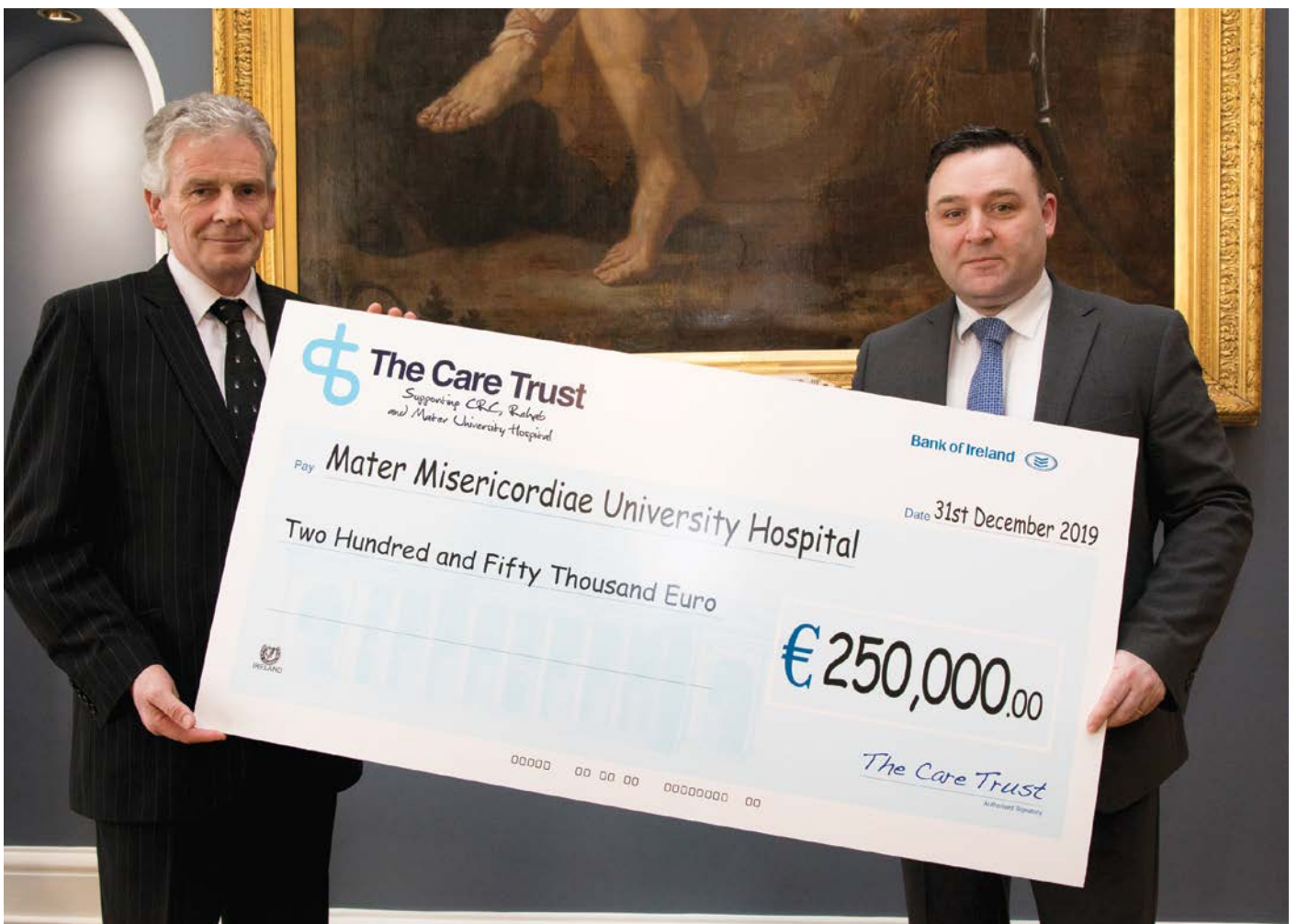
The Mater Misericordiae University Hospital (the Mater) is a level 4 teaching hospital based in Dublin's north inner city. The Sisters of Mercy opened the hospital in 1861. In addition to local services for its immediate catchment area, the Mater provides a range of frontline and specialist services on a regional and national level.

The Mater is the national centre for heart surgery, heart and lung transplants, extra-corporeal life support (a procedure that uses a machine to take over the work of the lungs and sometimes the heart), spinal injuries, pulmonary hypertension (a rare lung disorder), and bone anchored hearing aid, and it is the national isolation unit. In 2019, the Mater provided treatment to 24,598 inpatients, 67,865 day patients, 223,431 outpatients and 84,305 emergency department visits.

The grants provided by The Care Trust are an important and critical resource, 'making it better' for the Mater. In 2019, these grants helped equip the Intensive Care Unit, the Day Surgery Theatre and the Ear, Nose and Throat Theatre, as well as purchasing equipment for the treatment of scoliosis. Grants from The Care Trust also supported the hospital's waiting-list initiatives, allowing more patients to avail of essential eye surgery.

## 'Making it better' The Mater use of grants paid by The Care Trust in 2019

2018: Grants brought forward	€ nil
<b>2019: Grants paid by The Care Trust</b>	<b>€250,000</b>
Total grants available	€250,000
<b>Grants used in 2019</b>	
Ear, Nose & Throat Theatre:	
Imaging & Documentation System	€61,500
Waiting List Initiative:	
Cardiac Simulator Base Unit	€43,520
Waiting List Initiative:	
SonoSite Edge II	€36,000
Scoliosis:	
Esinomed Op Pacs x 2	€35,486
Day Surgery Theatre:	
KAPS Coloscope Full HD Camera	€23,710
Intensive Care Unit:	
Rotem Sigma System	€23,186
Pain Medicine:	
Table for Pain Management	€16,012
Microbiology:	
Hand Hygiene Scanner	€15,990
	<b>€255,403</b>



▲  
Senan Mullins, Chief Executive, The Care Trust presents a cheque for €250,000 to Alan Sharp, Chief Executive, the Mater Hospital, for the full year 2019.



“

**The Care Trust strives to promote an atmosphere of openness throughout the organisation to promote confidence to members of the public, staff, Beneficiaries and regulators.**

▲  
*Daiva Coghlan and  
Rose Ryan, CRC  
Firhouse*

# Our Governance



# The Care Trust Board



**Bernard Walsh** (24 November 2015 – Present)

Bernard Walsh was appointed Chairperson of the Board on 24th January 2017. Bernard has worked for over 20 years in banking and finance and is currently Head of Pensions and Investments at Bank of Ireland Life. He previously worked for Ulster Bank, Barclays Bank and Trustee Savings Bank and he is a regular commentator on finance and economic matters in the media. Bernard holds a Bachelor of Commerce degree from University College Cork and postgraduate qualifications from University College Dublin and Coventry University. He has previously served as a director in the Credit Union sector and on various Trustee Boards.



**Tom Fleming** (23 November 2014 – Present)

Tom Fleming 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.



**Patrick Hall** (23 January 2019 – Present)

Patrick Hall has over 20 years senior experience in accounting, finance and business performance. He is currently Head of Finance at the CRC. Patrick has worked in various sectors across automotive, retail, IT software, property development, local government and, currently, the not-for-profit sector. Patrick worked in Australia for 8 years in senior finance roles as a Financial Controller and Business Performance Manager. Patrick is a Fellow of Chartered Accountants Ireland, graduated with a Master of Accounting from University College Dublin Smurfit Graduate Business School and a Bachelor of Commerce from University College Dublin. He trained with Deloitte and is Prince2 Foundation and Practitioner qualified.



**John McGuire** (27 July 2010 - 25 September 2019)

John McGuire retired from Rehab Group in June 2013 after holding the positions of Director of Fundraising and Managing Director of Rehab Lotteries Limited for over 25 years. He is a business consultant and non-executive director of Herbert Street Technologies Limited. He was Chairman of the Marketing Institute of Ireland in 1989 and conferred with Fellowship of the Institute in 1997. He was appointed Chairman of the Crafts Council of Ireland by the Irish Government (1991 to 1993). He is a graduate of University College Dublin from which he received a Bachelor of Science Degree and Doctorate in Chemistry.



### 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 the 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.



### Noreen O'Kelly (21 November 2017 – Present)

Noreen O'Kelly qualified as a chartered accountant in KPMG before spending over eleven years in Independent News & Media plc, where she held a number of senior roles including Group Treasurer and Company Secretary. She then spent nine years in C&C Group plc as Company Secretary. She is now a consultant on corporate governance, and is a non-executive director of a number of companies and not-for-profit organisations.



### Kathleen O'Meara (22 November 2016 – 13 February 2020)

Kathleen O'Meara was appointed Director of Communications, Public Affairs & Fundraising at Rehab Group in 2016. She was responsible for raising awareness of Rehab's work through advocacy and communications strategies and for building on key relationships with relevant partners and government bodies. Kathleen co-ordinated fundraising activities focused both on corporate and major donors as well as local initiatives in the communities in which Rehab works. Previously, Kathleen was Head of Advocacy & Communications with the Irish Cancer Society (from 2008) and was a Member of Seanad Éireann, and a ministerial advisor. She has also worked as a journalist, both freelance and with RTÉ. Kathleen resigned her role with Rehab in March 2020.



### Martine Smith (27 July 2018 – Present)

Martine Smith is a Speech and Language Therapist and a Fellow and Associate Professor of Speech Language Pathology at Trinity College Dublin. She started her career as a therapist in the CRC, pursued both Masters and PhD research degrees and joined Trinity College Dublin's Department of Clinical Speech and Language Studies. Her research and teaching interests are in the area of developmental speech and language impairment, and particularly in augmentative and alternative communication (AAC). A past President of the International Society for Augmentative and Alternative Communication, she is currently Editor-in-Chief of the AAC journal and Head of the School of Linguistic, Speech and Communication Sciences in Trinity College Dublin. She is also a member of the SLT Registration Board of CORU.



# The Care Trust Code of Conduct

A Code of Conduct is signed by all working on behalf of The Care Trust: directors; staff; fundraising representatives and agents. The Code of Conduct specifically for Board directors states the following:

“  
**Integrity and honesty will be the hallmarks of all conduct within The Care Trust**

## The Care Trust Code of Conduct

The Code of Conduct for Board directors of The Care Trust DAC ('TCT' or 'the Company') seeks to outline the standards of behaviour expected and is an agreement between individual Board directors and The Care Trust. It establishes the principles of accountability, integrity, respect, honesty and transparency.

## Mission, Vision and Values

The mission statement of The Care Trust is: *To secure charitable giving in an open and transparent manner to empower children and adults to live life to the full.*

As a Board director, I will support the mission of TCT and actively promote it. I will safeguard and promote the values and principles at the heart of TCT.

## Integrity and Honesty

Integrity and honesty will be the hallmarks of all conduct within TCT, particularly when dealing with colleagues (Board and staff) and external individuals and agencies.

## Accountability and Respect

As a director of the Board, I will ensure that TCT has policies and procedures in place to operate in a respectful, responsible and accountable manner. I will endeavour to ascertain the accounts and activities of TCT can stand the test of scrutiny by members of the public, the media, Beneficiaries, stakeholders and regulatory authorities.

## Transparency

TCT will strive to promote an atmosphere of openness throughout the Company to promote confidence to members of the public, staff, Beneficiaries and regulators.

**In addition to the above, I agree to the following:**

## Law and TCT Policies and Procedures

- In my role as Board director, I will not break the law or contravene any relevant regulations and I will abide by the policies and procedures of TCT.
- I permit TCT to use photographs of me for reasonable official use, including identification and promotional use, in keeping with TCT's Data Protection Policy, and all relevant data protection legislation.

## Conflicts of Interest and/or Loyalty

- I will always act in the best interests of TCT and will declare any conflict of interest or loyalty and any circumstance as may be viewed by others as conflicting as soon as it arises.
- Unless the Board decides otherwise, I will leave the room during discussions on matters where such a conflict has arisen and have no part in decisions made.
- I will observe TCT policies in my relationships with fellow Board directors, staff, Beneficiaries or anyone I come into contact with in my role as director.



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## I will embody the principles of good governance in all my actions

### Guardian of the reputation of The Care Trust

- I will not speak as a Board director to the media or any public forum without the prior knowledge and approval of the Chairperson or the CEO.
- When I am asked to represent TCT, any comments I make will reflect current policy even where I do not agree with it.
- When speaking as a private citizen I will aim to uphold the reputation of TCT and those who work and volunteer for it.
- I will respect TCT, Board and individual confidentiality and will take an active interest in TCT's public image.

### Personal gain

- I will not personally gain from my role as a Board director nor will I permit others to do so as a result of my actions or negligence.
- I will document expenses and seek reimbursement according to agreed policy.
- I will not accept gifts or hospitality without the consent of the Chairperson.
- I will use TCT resources responsibly, and only when authorised in accordance with procedure.

### As a director of the Board

- I will embody the principles of good governance in all my actions and strive to live up to the trust placed in me by TCT.

- I will abide by governance procedures and strive to attend all Board meetings.
- I will endeavour to absorb agenda items sent to me in good time and be prepared to contribute my opinions during meetings.
- I will honour the authority of the Chairperson, maintain a respectful attitude to the opinions of others and accept a majority vote.
- I will maintain confidentiality unless authorised to speak outside meetings.

### Enhancing governance

- I will participate in appropriate induction, training and development activities.
- I will support the CEO in her/his executive role and the Chairperson in her/his leadership role.

### Resignation from the Board

I understand that any substantial breach of this Code may result in my removal from the Board of TCT. Should I wish to resign, I will inform the Chairperson in writing, stating my reasons for this, and I will participate in an exit interview if necessary.

### Signed and dated by each director

# The Care Trust Risk Register

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.

Category	Risk Description	Mitigating Controls	Risk Owner	Action Plan Required
Operational	Cash handling by Agents	Agent agreements/Code of Conduct. Annual meetings. Conversion of cash business to direct debit mandate. Monthly spot-check letters sent directly to Contributors	Chief Executive	Yes 2016-1 Ongoing
Operational	Ability to recruit and retain sufficient, effective fundraising representatives	Dir. Lottery Operations & Marketing continues to try all channels. Incentives for recruitment/training. Considering other payment channels	Dir. Lottery Operations & Marketing	Yes 2016-3 Ongoing
Strategic	Failure to clarify/define future strategic direction. Inability to implement strategic change due to lack of consensus at Board and/or Shareholder level on future strategy	Engaged Board and Governance Committee in place. Strong governance compliance to assure directors' independence. Input from professional consultants. MOUs now in place	Board	No 2017-1 Now acceptable
Security	Crime activity/burglary or vandalism/Client data hacked or removed	Alarms. Systems security/encryption. Data protection policy. Document storage/shredding policy	Chief Executive & Management	No
Operational	Loss/unplanned absence of key staff. Public health crisis	Staff reviews/appraisals. Active knowledge base. Rotation of duties. Full, up-to-date process documentation. Remote access to systems	Chief Executive	No
Operational	Fire/flood/power cuts/acts of God	Business Continuity Plan. Insurance cover. Secure location	Chief Executive	No
Operational	Staff welfare, behaviour and performance	Annual appraisals. Regular meetings. Small number of staff. Staff handbook/policies	Chief Executive & Management	No

Category	Risk Description	Mitigating Controls	Risk Owner	Action Plan Required
Operational	Telephone failure	Second broadband provider – failover tested. Failover to mobile phones. Wi-Fi access	Chief Executive & Management	No
IT/CID/Info Management	Systems failure	Cloud-computing. Off site back-ups/monthly 'roll over' and restore checks/off-site IT resource/development strategy/systems continuity plan. Data encryption	Management/ Staff	No
Financial/ Funding/ Reputation	Adverse publicity targeted specifically at TCT	Detailed Annual Report. Charities SORP. Media action plan. Committed management	Board & Chief Executive	No
Financial/ Funding/ Reputation	Fraud occurrence at any level. Risk to operations and Contributor retention	Fraud Register. Internal & external audits. Secure encrypted systems	Chief Executive	No
Financial/ Funding/ Reputation	Adverse publicity/loss of trust. Risk to maintain/extend contributor base	Shareholder support. Detailed Annual Reports & financial statements. Public relations advice and support	Board	No
Compliance/ Statutory	Failure to comply with EU General Data Protection Regulations. Inability to implement and monitor adequate policies and systems to ensure data security, monitoring of possible cross-border data transfers and compliance with all requirements on consistent basis	Board and management commitment, with Contributor communications and key policies in place by May 2018. Gap analysis carried out, with clear actions and timelines for project plan. Staff training and awareness ongoing	Board & Chief Executive	No
Compliance/ Statutory	Poor governance – negative effect on reputation and funding	Engaged Governance Committee. Independent Board and auditors. Professional support for Board directors	Board & Chief Executive	No
Compliance/ Statutory	Challenge by Revenue Commissioners / or individual re contract status	Form 46G submitted annually. Contracts of/for service. Code of Conduct/role descriptions. Segregated payment routines	Chief Executive & Management	No
Compliance/ Statutory	Failure to meet legislation/statutory requirements	Board expertise. Internal & external audits/Charities SORP. Annual review of CRA Governance Code compliance	Board & Chief Executive	No
Suppliers	Reliance on prize-car suppliers to meet standard requirements and expectations of TCT and prize-car winners for good winner experience	Contract with prize-car supplier reviewed and renewed annually. Prize-car winners database with controls and audit trail. Regular interface with prize-car winners through photo shoots and surveys. Media action plan in place	Chief Executive & Management	No

# The Care Trust Board in Operation

for the year ended 31 December 2019

## Terms of Reference

The Care Trust (TCT) Board is the governing body responsible for:

- Ensuring that TCT is successfully managed and achieves its objectives
- Ensuring that TCT is compliant with the principles of good governance
- Safeguarding and promoting the mission, vision and values of TCT
- Ensuring that TCT has clear direction, plans, structure and resources for its present and future work and that its assets are fully protected
- Ensuring that TCT has policies and procedures in place to operate in a legal, responsible and accountable manner
- Ensuring that TCT seeks to have and maintain good relationships with staff
- Establishing and maintaining links with key stakeholders and associated companies, and

- Working as a team at all times, where each director understands her/his own particular role and responsibilities

On appointment, directors must declare conflicts of interest. The Care Trust has a policy to assist directors in identifying conflicts of interest or loyalty and provide a procedure for the Board to deal with such conflicts.

## Meetings

The Board only has authority when it acts as a whole. For decisions to be binding, proper quorate meetings must be held. Meetings are held six times a year at TCT Head Office in Blackrock, and as TCT Directors are voluntary, they are generally held in the evening.

### Standard Agenda items include:

1. Quorum noted and any declarations of conflicts of interest/loyalty
2. Membership – appointment of new Directors or changes to Committees
3. Minutes of previous meeting approved
4. Review of Risk Register
5. Update on TCT grants utilisation from CRC, Rehab and the Mater
6. Review of financial position – monthly management accounts
7. Review of Complaint & Fraud Registers
8. Minutes of Committee meetings presented for approval
9. New policies are presented, discussed and approved



### Goals achieved in 2019

- ✓ Appointed one new director, nominated by Shareholder
- ✓ Implemented first phase of recommendations made during 2018 Strategic Review
- ✓ Implemented full Data Protection Policy in line with EU GDPR Legislation



### Objectives for 2020

- Clear KPIs and financial budget set for 2020 to continually monitor progress
- Implement recommendations from 2019 Board evaluation process
- Launch of new fundraising products, payment systems and marketing channels

# Audit Committee Chairperson's Report

for the year ended 31 December 2019

## Terms of Reference

- Oversight and review of all audits of The Care Trust (TCT), internal and external
- Review financial statements in advance of the Board's approval
- Discuss and recommend necessary improvements, financial controls or audit matters



### Members

**Tom Fleming**  
(Chairperson)

**Patrick Hall**  
(appointed 23 January 2019)

**Noreen O'Kelly**

**Bernard Walsh**



### Meetings

The Audit Committee met on 08 March 2019.

In attendance was Áine Reidy of auditors Nexia Smith & Williamson and TCT senior management, Senan Mullins (Chief Executive), Philip McCabe (Dir. Finance & Administration) and Ciara O'Dowd (Dir. Projects).



### Goals achieved in 2019

- ✓ Financial statements presented to reflect TCT as Principal – full transparency
- ✓ Clean and unqualified audit report
- ✓ Change to the methodology for recognising income implemented
- ✓ Rehab Group Internal Audit – advisory recommendations only and all implemented



### Objectives for 2020

- Prepare and review Annual Report for 2019
- Clean and unqualified audit report
- Implement and monitor advisory recommendations from internal and external audits
- Review details relating to all prize winners

# Governance Committee Chairperson's Report

for the year ended 31 December 2019

## Terms of Reference

- Ensure good corporate governance through applying all relevant guidelines and adherence to best practice
- Ensure readiness for implementation of the Charities Regulatory Authority (CRA) Governance Code in 2020



### Members

**Martine Smith**  
(Chairperson)

**John McGuire**  
(Resigned September 2019)

**Noreen O'Kelly**



### Meetings

The Governance Committee met on 14 November 2019

In attendance were TCT senior management:  
Senan Mullins (Chief Executive) and  
Ciara O'Dowd (Dir Projects)



### Goals achieved in 2019

- ✓ Induction programme for new Board appointee, Patrick Hall
- ✓ Review of The Care Trust Handbook to ensure compliance with CRA Governance Code
- ✓ Apply CRA Governance Code and complete Compliance Record Form for Board approval
- ✓ Evaluation of the performance of the Board, with input from senior management



### Board Evaluation

In November 2019, each director was invited to confidentially complete the Board Performance Evaluation Questionnaire. For the first time, the Board asked the Senior Management Team to provide input by also completing the Questionnaire. The Committee reported on the Report findings, with an overall Board performance rating of 75% (2018:78%).

Maintaining constructive and effective communication is the strongest performance parameter. Performance was good in relation to organisational matters, diligence and effectiveness. However, there remains the possibility of progress and scope to excel in particular areas. Ongoing Education, Sector Knowledge and Use of Outside Resources remains an area of concern, although there has been improvement on last year.



### Objectives for 2020

- Act on points raised by Board Evaluation Report, including devising a skills matrix and appointing independent non-executive directors to the Board
- Devise an Environmental Policy Statement for Board approval
- Facilitate opportunities for ongoing Board education to improve knowledge of fundraising, lotteries, marketing, etc., as needs arise
- Ensure ongoing and complete adherence to the CRA Governance Code

# Remuneration Committee Chairperson's Report

for the year ended 31 December 2019

## Terms of Reference

- Set and review the remuneration of the Chief Executive and senior management
- Ensure TCT is resourced properly and effectively to achieve its aims



### Members

**Tom Fleming**  
(Chairperson)

**Bernard Walsh**



### Meetings

The Remuneration Committee met on 05 February 2019.

In attendance was Senan Mullins (Chief Executive)



### Goals achieved in 2019

- ✓ Review and approval of SMT salary and remuneration details for 2018 and 2019
- ✓ Approval of Charities SORP 2015 disclosures in the 2018 financial statements
- ✓ Renewal of employment contracts for key staff members
- ✓ Directors' Remuneration and Expenses for 2018 – nil returns



### Objectives for 2020

- Continue to monitor, review and approve salary and remuneration details for TCT staff
- Approve the Charities SORP 2015 disclosures in the 2019 financial statements

# Membership of The Care Trust Board and Committees

<b>Directors</b>	<b>Nominee</b>	<b>2019 Appointed</b>	<b>2019 Resigned</b>
Bernard Walsh      Chairperson	Rehab	23-Jan	25-Sep
Tom Fleming      Vice Chairperson	CRC		
Patrick Hall	CRC		
John McGuire	Rehab		
Ziva Newman	CRC		
Noreen O'Kelly	Rehab		
Kathleen O'Meara	Rehab		
Martine Smith	CRC		

<b>Meetings</b>	<b>Board</b>	<b>AGM</b>	<b>Remuneration</b>	<b>Audit</b>	<b>Governance</b>
Number of meetings	5	1	1	1	1
Date of meetings	23-Jan 27-Mar 28-May 25-Sep 27-Nov	28-May	05-Feb	08-Mar	14-Nov

In 2019, one Board meeting was cancelled, due to unforeseen and exceptional circumstances, and could not be re-scheduled.



<b>Governance Committee</b>		<b>2019 Appointed</b>	<b>2019 Resigned</b>
Martine Smith*      Chairperson John McGuire Noreen O'Kelly			25-Sep

\*Appointed Chairperson on 25 September 2019

<b>Audit Committee</b>		<b>2019 Appointed</b>	<b>2019 Resigned</b>
Tom Fleming*      Chairperson Patrick Hall Noreen O'Kelly Bernard Walsh		23-Jan	

\*Appointed Chairperson on 23 January 2019

<b>Remuneration Committee</b>		<b>2019 Appointed</b>	<b>2019 Resigned</b>
Tom Fleming      Chairperson Bernard Walsh			

# Meetings Attendance

## Attendance Record - 2019 Board Meetings

Directors		23-Jan	27-Mar	28-May	25-Sep	27-Nov	Total
Bernard Walsh	Chairperson	✓	✓	✓	✓	✓	5/5
Tom Fleming	Vice Chairperson	✓	✓	✓	X	✓	4/5
Patrick Hall		✓	✓	X	X	✓	3/5
John McGuire		✓	✓	✓	✓	N/A	4/4
Ziva Newman		✓	✓	✓	✓	✓	5/5
Noreen O'Kelly		X	✓	✓	✓	X	3/5
Kathleen O'Meara		✓	✓	X	✓	✓	4/5
Martine Smith		✓	✓	✓	✓	✓	5/5
Executive							
Eddie Banville	Dir. Lottery Operations & Marketing	N/A	✓	N/A	✓	✓	3/3
Philip McCabe	Dir. Finance & Administration	✓	✓	✓	✓	✓	5/5
Senan Mullins	Chief Executive	✓	✓	✓	✓	✓	5/5

## Attendance Record - 2019 Governance Committee Meetings

Directors		14-Nov
Martine Smith	Chairperson	✓
Noreen O'Kelly		✓
Executive		
Senan Mullins	Chief Executive	✓
Ciara O'Dowd	Dir. Projects	✓

### Attendance Record - 2019 Audit Committee Meetings

<b>Directors</b>		<b>08-Mar</b>
Noreen O'Kelly	Chairperson	✓
Tom Fleming		✓
Patrick Hall		✓
Bernard Walsh		✓
<b>Executive</b>		
Philip McCabe	Dir. Finance & Administration	✓
Senan Mullins	Chief Executive	✓
Ciara O'Dowd	Dir. Projects	✓
<b>Auditors, Nexia Smith &amp; Williamson</b>		
Áine Reidy		✓

### Attendance Record - 2019 Remuneration Committee Meetings

<b>Directors</b>		<b>05-Feb</b>
Tom Fleming	Chairperson	✓
Bernard Walsh		✓
<b>Executive</b>		
Senan Mullins	Chief Executive	✓

### The Care Trust 2019 – Summary attendance at Meetings

<b>Directors</b>		<b>Board</b>	<b>AGM</b>	<b>Governance</b>	<b>Audit</b>	<b>Remuneration</b>	<b>Totals</b>
Bernard Walsh	Chairperson	5/5	1/1		1/1	1/1	8/8
Tom Fleming	Vice Chairperson	4/5	1/1		1/1	1/1	7/8
Patrick Hall		3/5	0/1		1/1		4/7
John McGuire		4/4	1/1				5/5
Ziva Newman		5/5	1/1				6/6
Noreen O'Kelly		3/5	1/1	1/1	1/1		6/8
Kathleen O'Meara		4/5	0/1				4/6
Martine Smith		5/5	1/1	1/1			7/7



▲  
*Eamonn Bourke,  
Ballina Co. Mayo,  
prize-car winner,  
with Cyril Scahill,  
The Care Trust*

“

**During the period 2009 to 2019, there were prize-car winners in every county, reflecting The Care Trust Contributor base.**

# Performance Overview



# The Care Trust Performance Overview

## Fundraising performance

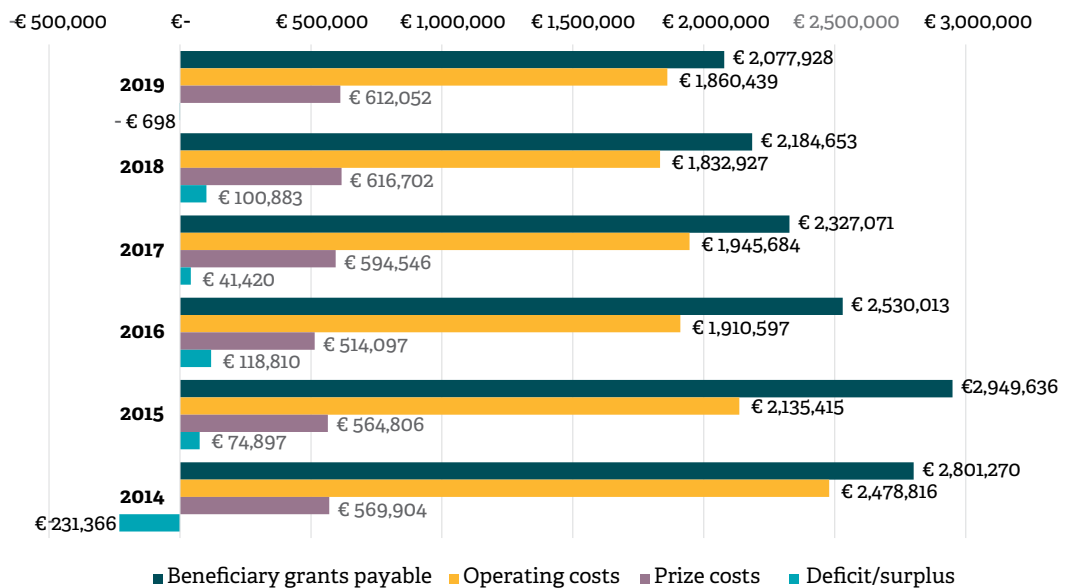
In keeping with the theme of ‘making it better’, The Care Trust measures and monitors an extensive set of key performance indicators (KPI) to assess the effectiveness of ongoing fundraising activity and strategies. Data from current and previous years are used in formulating and monitoring KPIs.

Overall results for 2019 were broadly in line with the previous year. Total income from all sources in 2019 amounted to €4,549,721 (2018: €4,735,165). There was a 1.5% increase in operating costs (unrestricted expenditure on *raising funds* and *support costs*), from €1,832,927 in 2018, to €1,860,439 in 2019. Total prize costs in 2019 amounted to €612,052 (2018: €616,702), with thirty-six new cars won

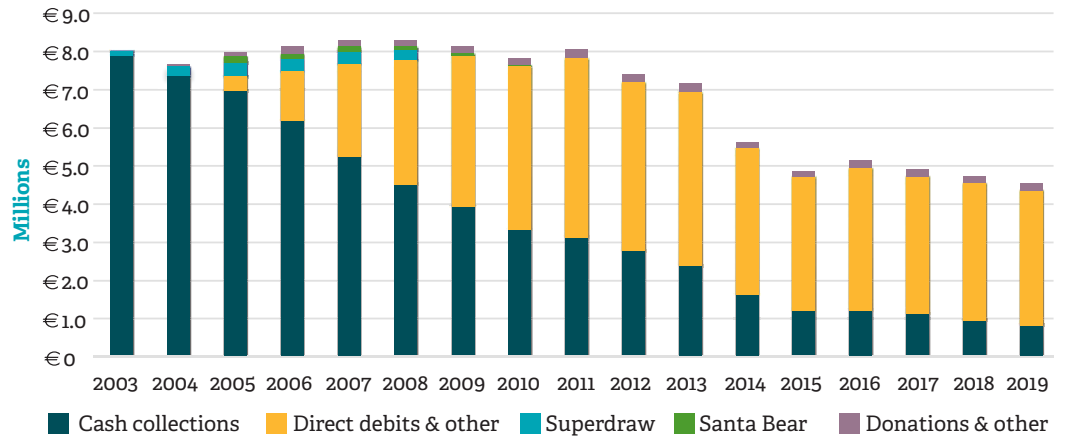
by prize-draw winners. There was a 4.9% reduction in grants payable to Beneficiaries in 2019 of €2,077,928 (2018: €2,184,653).

In reviewing performance over the past number of years there has been a consistent and managed decline in cash collections, which now account only for 18.9% of total fundraising income. Cash collections have proven to be a high-cost activity and carry potential risks associated with this type of fundraising. To mitigate this risk, The Care Trust has been actively transitioning its fundraising operations for some years now, to a direct-to-bank mandate model. The bank mandate income (direct debit and credit/debit card) has stabilised in the past two years, following a period of decline as a result of the compounded impact of the financial crisis and adverse publicity periods.

Performance Review 2014 - 2019



### The Care Trust Income: 2003 - 2019

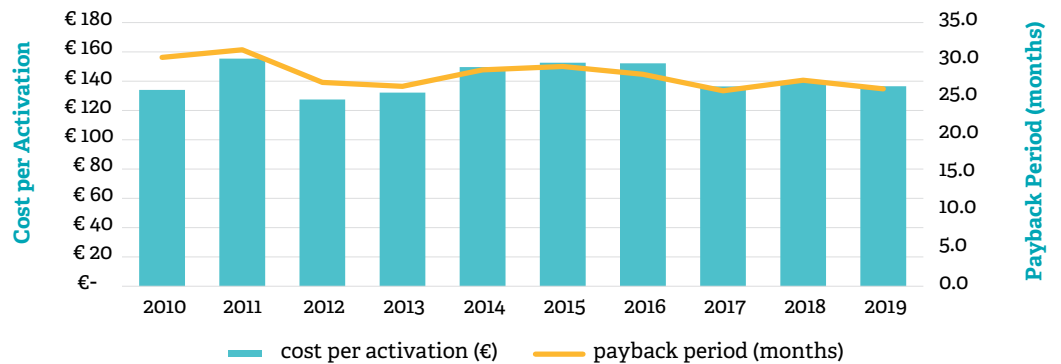


The Care Trust team of dedicated fundraising representatives call door-to-door and enrol new Contributors to support CRC, Rehab and the Mater University Hospital. During 2019, The Care Trust enrolled 2,779 (2018: 3,113) new Contributors by way of bank mandate (direct debit or credit/debit card).

A cost analysis of The Care Trust bank mandate fundraising activities reveals a fairly consistent enrolment cost and payback period. The payback period is the time in

which the direct costs of a mandate are recovered from the income of that mandate. The typical payback period is 26.2 months, based on The Care Trust receiving an average of 40% of mandate values (per the Gaming and Lotteries Act, 1956). Enrolment costs are incurred upfront. Maximising the lifespan of the mandate is important in ensuring that enrolment costs are recovered early and that a sustained return to the Beneficiaries is achieved.

### Bank Mandate: Activation Cost v Payback Period (months) 2010-2019



The Care Trust has an activation rate of 92% for bank mandates and it consistently achieves a mandate persistency rate of 75%. This is measured weekly using a continuous rolling 13-month look-back method. The Care Trust investment in and focus on accountability, good governance, transparency and ongoing Contributor communications has enhanced Contributor confidence and has led to an improvement in Contributor support and persistency. Although the costs associated with cash collections are relatively high, as a commission charge applies to every collection, the persistency is very good. Contributor Agents have, over many years, built up a relationship with the Contributors from whom they collect and this is reflected in the persistency rate.

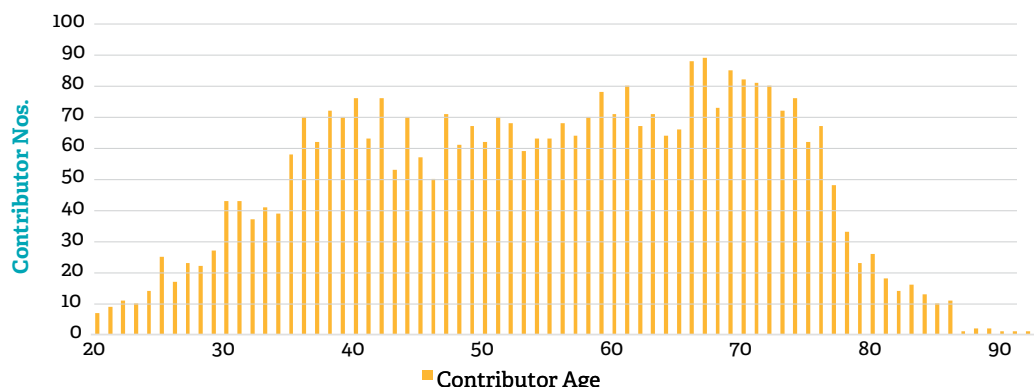
In view of the ongoing decline in cash collections for the reasons previously mentioned and at best static mandate income, the Board commissioned a strategic review and approved strategic recommendations in 2018. The agreed strategic direction identified the need to refresh the existing fundraising activities and to trial new fundraising products with a view to targeting a younger demographic (see *Looking ahead page 44*).

## Contributor profile

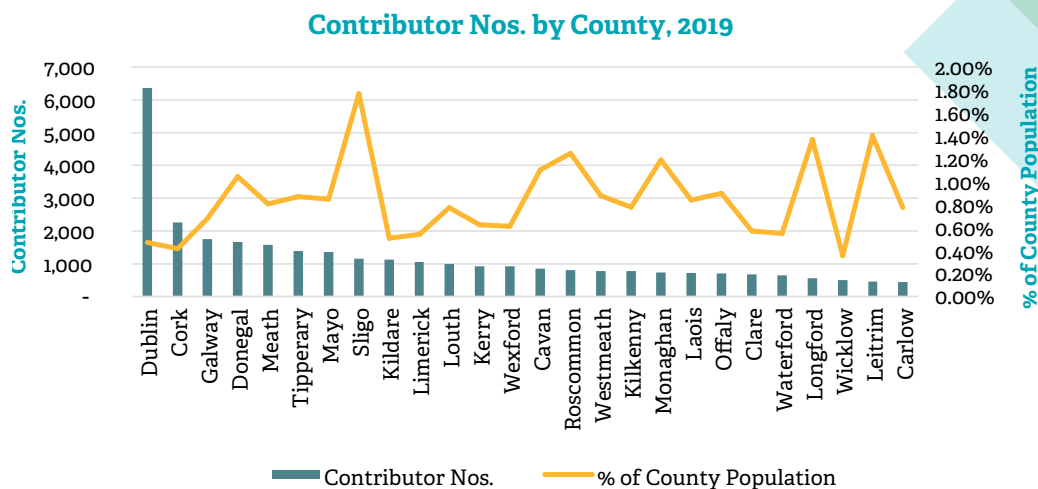
Contributor profile parameters, such as age, gender, contribution per month and longevity of contribution provide data that is utilised to formulate and monitor key performance indicators. The Contributor age profile reveals strong representation for those in their late thirties right through to those in their seventies.

The age profile of The Care Trust Contributor reveals that 62% are aged 50 years and over. A significant cohort of Contributors, 33%, is aged between 30 years and 50 years. It is noteworthy, however, that the under 30 years demographic is not strongly represented in the Contributor base. There may be a number of reasons for this, including the lack of appeal or reach of The Care Trust current fundraising product, or the altruistic preferences of younger adults, or the more pressing calls on net disposable income for this age group, etc. To address these issues, and in accordance with the strategic review recommendations, The Care Trust will launch new on-line fundraising initiatives during 2020, using new payment channels, to appeal to a younger Contributor demographic.

Profile of Contributor Age





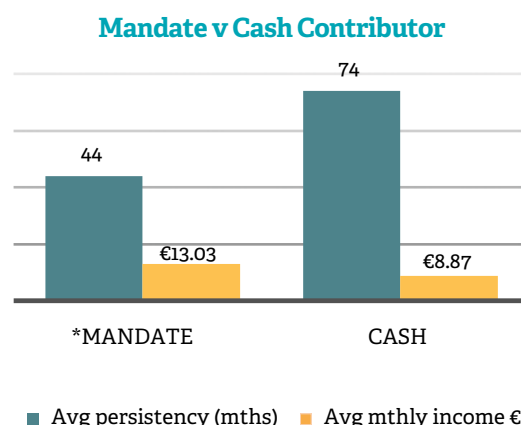


The available data indicates that more females (61.4%) support The Care Trust than do males (38.6%). This reflects the national trend in charitable giving.

The Care Trust Contributor base is spread geographically throughout Ireland, as illustrated in the visual above. It also shows the Contributor concentration as a percentage of the county population. Some of the northern counties have a higher Contributor density percentage, with Sligo a noteworthy outlier. The location of the Contributor base is correlated to population centres and, to some extent, to the catchment areas in which the Fundraising Representatives or

Contributor Agents live and work. On average, Contributors to The Care Trust contribute €11.88 per month and continue to do so for 51.9 months. Contributors paying by bank mandate (direct debit or credit/debit card) do so on average for 44.0 months, with a monthly contribution averaging €13.03. Contributors who pay cash to Contributor Agents do so, on average, for 74.0 months and contribute €8.87 per month. The Beneficiaries get 60% of fundraising income raised, be it bank mandate or cash collection, but the high cost of the cash collection and the risks associated with it make it far less attractive for long-term fundraising.

	Contributor	
	*Mandate	Cash
Avg mthly income €	€13.03	€8.87
Avg persistency (mths)	44.00	74.00
Avg value	€573.30	€656.11
Beneficiary grant	(€343.98)	(€393.67)
TCT direct costs	(€147.83)	(€262.44)
Contribution to overheads	<b>€81.49</b>	<b>€0.00</b>
% Return on total value	14.2%	0.0%



\*Mandate: Monthly payment by direct debit or credit/debit card

## Prize-draw winners

During 2019, as is in previous years, The Care Trust conducted three draws every month, with a Ford Fiesta car as the main prize in each draw. In 2019, 36 Contributors each won a prize car and there were 252 cash-prize winners.

During the period 2009 to 2019, there were prize-car winners in every county, reflecting The Care Trust Contributor base. The location of prize winners by county is shown in the

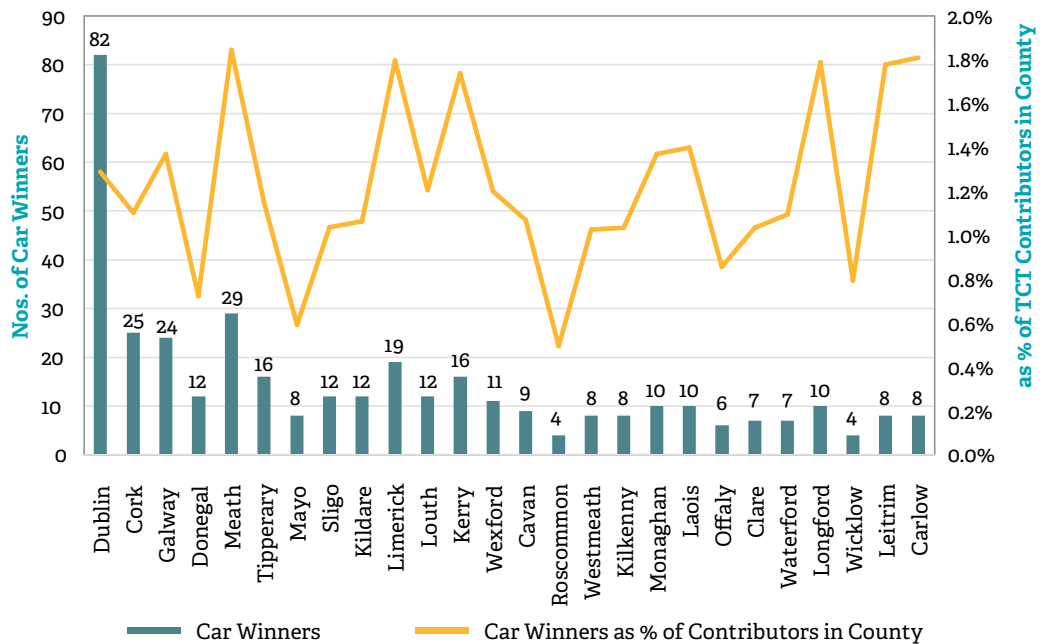
visual below for this 11-year period, with each county's winner percentage shown by the right hand axis.

Dublin, with its large population, has a correspondingly high proportion of Contributors, and naturally has the greatest concentration of winners. However, there is a generous spread of winners throughout all counties.

“

Since 2011, there have been three car winners every month

Lucky Counties  
Car Winners by County 2009 - 2019



## Contributor feedback

For the past eleven years, The Care Trust has maintained a register of feedback and complaints. A key performance indicator is the number of complaints received per period. The visual below shows the number of complaints received by The Care Trust over the past eleven years.

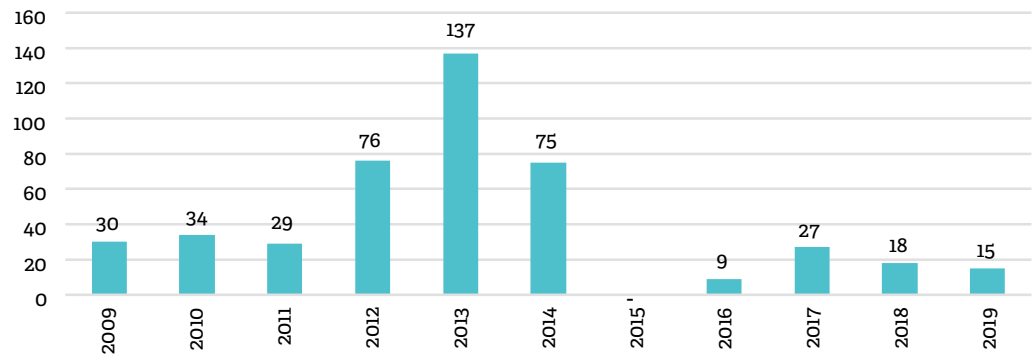
The number of complaints peaked in 2013, at the height of adverse publicity concerning the charity sector. The Care Trust deals promptly with all feedback and complaints received from Contributors and the public, in accordance with its published Contributor Care policies. Almost without exception, The Care Trust resolves complaints it receives quickly and satisfactorily, and takes on board the significant learnings gained from Contributors' feedback. The learnings gleaned from feedback inform the content and

usefulness of The Care Trust risk register and policy documents.

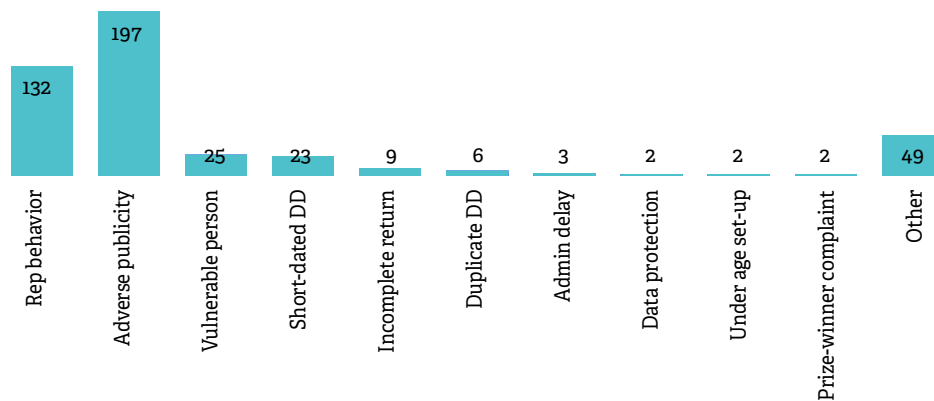
The nature of complaints received from Contributors over the past eleven years is summarised in the visual below.

The appointment of the Charities Regulator and the good work of a number of advocacy organisations in the sector, has gone some way toward restoring public confidence in the sector. 'Making it better', in this respect, has been achieved by a concerted effort by The Care Trust to communicate regularly with all of its Contributors and through monthly meetings with staff and fundraisers to ensure The Care Trust Code of Conduct is, and is seen to be, adhered to and respected by all associated with the organisation. The Care Trust has, since 2014, adopted enhanced reporting standards under the Charities SORP (Statement of Recommended Practice).

Number of Complaints 2009 - 2019



Category of Complaints 2009 - 2019





**A full disaster recovery procedure is undertaken each year**

**Risks and controls**

The Care Trust has implemented an extensive suite of operational checks and controls designed ultimately to give comfort and oversight to the Board committees and to the Board as whole. Examples of such measures are detailed below.

The Care Trust maintains an up-to-date risk register, which has been integrated with a comprehensive business continuity plan. The Risk Register is formally reviewed and discussed with the Board on a regular basis. Further comment is included in the Governance section of this Annual Report.

The Care Trust has taken all appropriate steps to ensure that IT systems are secure and enterprise-level encryption is applied to all stored personal data. Data servers are located off-site in a dedicated datacentre in Ireland, where all data is replicated every 15 minutes and backed up each evening. A full disaster recovery (DR) procedure is undertaken each year and report logs are made available to the Board. An annual DR test is designed to ensure that, should circumstances require, The Care Trust can efficiently and effectively 'fail over' all data to, and back from, the cloud (MS Azure) without any business interruption or loss of data. DR testing is undertaken without recourse to internal IT resources to test the impact of 'key person' risk.

The Care Trust systems automatically generate a full audit trail of all changes to the database, and, in particular, any and all changes to Contributor standing data are formally signed-off each month and all relevant reports made available to the auditors.

The Care Trust has implemented Azure Multi-Factor Authentication (MFA). MFA helps safeguard access to data and applications while maintaining simplicity for users. It provides additional security by requiring a second form of authentication and delivers strong authentication via a range of easy to

use authentication methods – which usually take the form of verification codes sent via text or the use of an authenticator app integrated with biometric verification.

Financial processes and procedures are extensively documented and reviewed on an ongoing basis. This ensures routine procedures, such as daily direct debit processing and the production of comprehensive month-end management accounts, can be easily followed and implemented, minimising the impact of 'key person' risk.

Thirty cash Contributors are randomly selected each month and The Care Trust invites each selected Contributor to check and confirm that their details and cash contributions are accurately recorded.

An online e-portal facility provides confidential and secure access for Contributors to view their contact details, as retained by The Care Trust. Using the e-portal, Contributors can also view their payment record and their draw entries over time and can request changes to their personal details.

There is an internal audit every two years with a formal internal audit report issued to the Audit Committee and to the Board for noting and approval. The Audit Committee meets with and reviews the external auditor's reports and findings for the year, in advance of the auditor's report on the financial statements. The senior management team formally report to the Audit Committee on the ongoing implementation of all audit recommendations.

The Care Trust undertakes a thorough review of all governance documents, policies and procedures each year. The Governance Committee oversees this review, which is then subject to the approval of the Board. The Care Trust collates all governance and operational documents in an extensive Handbook for directors and staff, alike. A dedicated governance section is maintained on The Care Trust website.

## Grants to Beneficiaries

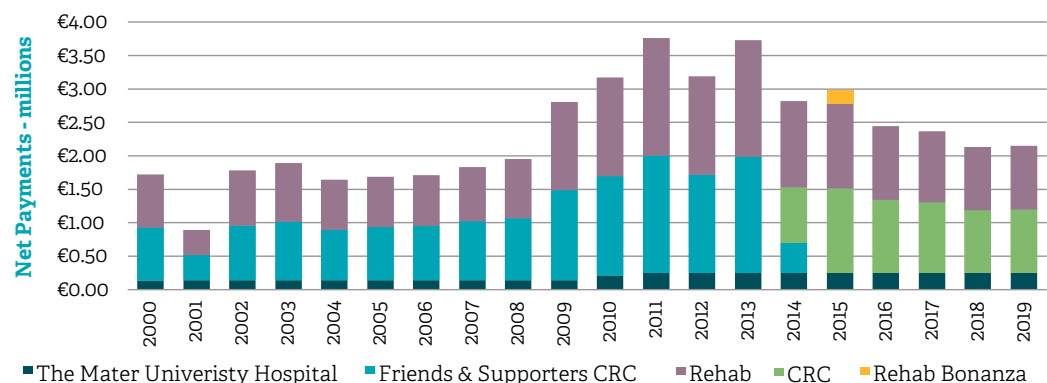
Grants paid to Beneficiaries in 2019 amounted to €2,150,000 (2018: €2,131,546), distributed as follows: €950,000 to CRC, €950,000 to Rehab and €250,000 to the Mater Misericordiae University Hospital.

Over the past two decades, The Care Trust has remitted €46.6m, net of all costs, to the beneficiary entities. Presented below is a summary of net payments to Beneficiaries from 2000 to 2019, inclusive. The dip in 2001 was due to incurring costs arising from a strategic review plan where The Care Trust, under the guidance of a newly appointed management team, was given Board approval to invest in systems and to transition the fundraising model from cash to a direct-to-bank mandate (direct debit and credit/

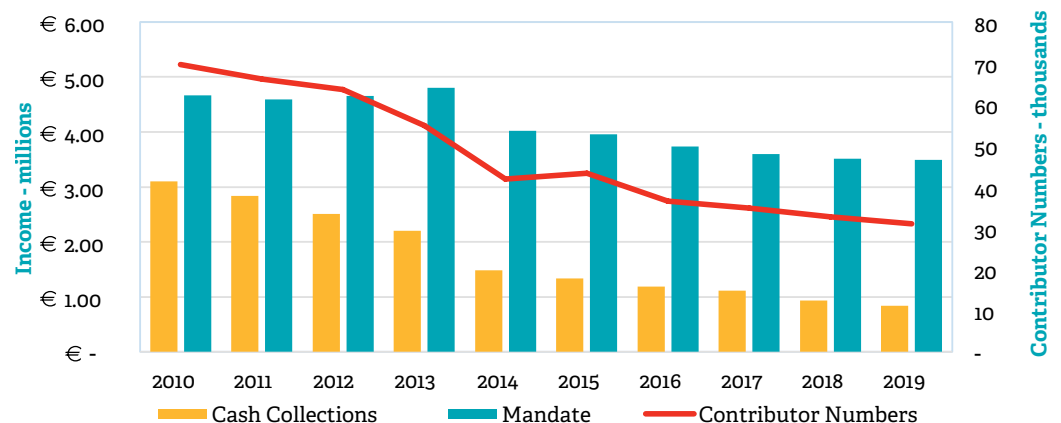
debit card) process. In the following decade the move to mandate paying Contributors allowed for enhanced grant payments to the Beneficiaries. This improved trend continued even during the difficulties of an economic downturn, during the period 2008 to 2012. The loss of Contributor confidence after 2013, following adverse publicity around that time, had a severe negative impact on operations and saw a corresponding reduction in payments to Beneficiaries that has only stabilised in the last two years.

In the visual, the continuing decline in mandate income, although at a noticeably reduced rate in the last two years, has prompted the drive to trial new fundraising products and to attract a younger audience via new payment methods.

Net Payments to Beneficiaries 2000 – 2019



Income and Contributor Numbers



# 66

## A plan is in place to attract the support of a younger demographic

*Ian Dempsey, TodayFM presenter and Renault Brand Ambassador at the launch of The Care Trust 2020 monthly draws.*

## Looking ahead

Following a formal tender process involving a number of national car distributors in Ireland, The Care Trust has partnered with Renault Ireland to offer Contributors the opportunity to win 36 All-New Renault Clio cars during 2020. The plan will also involve inviting some prize-car winners to participate in a public event where they will have a further opportunity to enhance their prizes and, in doing so, The Care Trust will aim to increase public exposure for its fundraising activities, 'making it better' for the prize winners and for the organisation.

In 2020, new Contributors will be asked to contribute €18 per month, up from the previous €15 per month. Draw rules and procedures have been amended to reflect how contributions are to be treated in the

three monthly draws, 'making it better' for Contributors to win car and cash prizes.

The Care Trust will organise fundraising campaigns at expo-events and places of employment to encourage people to support the fundraising endeavours of The Care Trust. A plan is in place to participate in 12 expo-events during 2020. Likewise, The Care Trust will reach out to those employers who currently facilitate a salary deduction scheme in support of The Care Trust Beneficiaries, to appeal to additional employees to become Contributors by way of regular salary deductions.

A key direction in The Care Trust strategic review is to invest and grow new fundraising products, payment systems and marketing channels. Plans are well progressed to develop and launch new online payment



66

## Financial projections provide for new lottery revenue in 2020

channels in 2020 to support a variety of lottery products that will appeal to a new and younger audience, expanding the reach and effectiveness of The Care Trust. New web-based payment channels will invite those over 18 to register their personal and payment details with the appropriate communications permissions under GDPR regulations. Each person who registers will be able to make discrete and/or recurring contributions to engage in lotteries offered from time to time by The Care Trust. Digital marketing campaigns will attract Contributors to new payment channels using agreed content and imagery that promotes the attractiveness of The Care Trust lotteries, the Beneficiary causes and the integrity of The Care Trust. The Care Trust receives ongoing support from the Beneficiaries who provide access to regular and relevant content. Each lottery promoted by The Care Trust will be consistent with the objective of raising funds for the Beneficiaries, abiding by The Care Trust Constitution and implemented with good governance. It will also adhere to the Gaming and Lotteries Act, 1956 (as amended) and all relevant regulations and regulatory codes.

Financial projections provide for new lottery revenue in 2020. This will be offset by development costs in year one related to the implementation of new payment channels and bringing the new lottery product(s) to the market. The Care Trust reserves are capable of supporting the start-up costs and detailed forecasts indicate that a significant return on investment will be achieved from 2022.

## Impact of COVID-19

The outbreak of the COVID-19 pandemic significantly alters the context for The Care Trust 2020 budgets and projections. The priorities for The Care Trust during this pandemic are to safeguard the public, its employees and fundraisers in a rapidly changing environment and to maintain, as far as possible, the provision of grants to its Beneficiaries.

Glen McCarthy, NLN Navan ►

On 13 March 2020, The Care Trust suspended all field operations and stood down all fundraising staff to comply with Government advice, particularly in the area of social distancing. This will curtail cash collections and the recruitment of new Contributors, thereby reducing the amount of funds raised in 2020.

The Board met on 25 March 2020 and formally approved this Annual Report and the financial statements in respect of 2019. At that same meeting, management apprised the Board of the potential impact of the COVID-19 emergency measures on fundraising projections for 2020. Net grants to Beneficiaries for 2020, originally set at €2,079,112 were revised to €1,497,481. The launch of a new lottery product was deferred to later in the summer of 2020.

The Care Trust draws and administrative operations can continue given its cloud-based computer systems, with management and staff working remotely. The Care Trust expects an increase in Contributor cancellations due to the COVID-19 pandemic, with the ensuing downturn in the economy and the increasing levels of unemployment. However, the Board is confident that the majority of Contributors will be in a position to, and will wish to, continue supporting the valuable work of CRC, Rehab and the Mater University Hospital and will continue to participate in the monthly series of draws.



▲  
*Isabella White, CRC Clontarf*



# Directors' Report



# The Care Trust Directors' Report

The directors are pleased to present their annual report and audited financial statements for the year ended 31 December 2019.

## Structure, Governance and Management

“  
The governing document is The Care Trust Constitution

### Constitution

The Care Trust DAC (The Care Trust) is a designated activity company with its share capital divided equally between two shareholders: the Central Remedial Clinic (CRC) and Rehab Group (Rehab). The Constitution states that the shares rank *pari passu* between Rehab ('A' shares) and CRC ('B' shares). The Care Trust is a registered charity in the Republic of Ireland (CHY13691, CRA 20043285) and has been granted charitable status under sections 207 and 208 of the Taxes Consolidation Act, 1997. The governing document is The Care Trust Constitution.

The Constitution sets out the objects and powers of The Care Trust, which is governed by a board of directors with a Chairperson. The Board met five times in 2019 (2018: six). The directors have responsibility for the strategic direction of The Care Trust. They have appointed a Chief Executive and he has delegated authority, within terms approved by the Board, for day-to-day operational matters, including finance and employment.

### Method of appointment of directors

In line with The Care Trust Constitution, Rehab and CRC as the two Shareholders, nominate directors to the Board. Such appointments or removals of directors are 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 of The Care Trust. Directors are appointed for a term of three years. On the expiration of the three-year term, directors may be reappointed for a further term but may not be appointed for more than three terms of three years. Directors are non-executive and details of remuneration and expenses are disclosed in staff costs (Note 8) of the financial statements.

### Committees of the Board and terms of reference

The following Committees are established and report to the Board:

- Remuneration
- Audit
- Governance

Committee members, meeting dates and a summary of key deliberations and decisions are detailed separately in this Annual Report.



▲  
Ann Conlon (CRC staff)  
with Fiona O'Reilly,  
CRC, Firhouse.

## Directors' induction and training

The Board of The Care Trust is committed to providing a comprehensive induction process, ensuring that each Board appointee acquires the necessary information on how The Care Trust and the Board function. This allows the new director to play a full part in discussions and decision-making. Such an induction programme includes an overview of the role and responsibilities of the Board and individual board members. The induction 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 includes a variety of activities, spread over a period of time:

- Orientation/welcome meeting with The Care Trust Chairperson and CEO
- Meeting with the Senior Management Team
- Signing-off:
  - > Letter of Appointment
  - > Code of Conduct
  - > Conflict of Interest Statement
- Presentation of The Care Trust Handbook.

The Handbook includes the following items:

- The Care Trust Constitution
- Organisational Structure
- Strategic Plan
- Annual Report and financial statements
- List of Committees with terms of reference and all relevant contact details

- Schedule of Board meetings for the year
- Business Continuity Plan
- Risk Register
- Key Policies

In 2019, The Care Trust conducted its annual review and update of The Care Trust Handbook and, following approval by the Board, re-issued it to all its directors.

## Related party relationships

The Care Trust is an associate company of both the CRC and Rehab. The Beneficiaries of financing from The Care Trust are the CRC, Rehab and the Mater Misericordiae University Hospital (the Mater).

## Key events since the year end and future developments

The Care Trust works consistently to ensure Contributor funds are utilised in supporting services provided by the three Beneficiaries and requests Beneficiaries to provide full accountability to The Care Trust for granting those funds. The focus continues to be on securing direct-debit enrolments to ensure secure and sustainable giving. An e-portal facility, accessed through The Care Trust website, 'My Care Trust Account', allows Contributors to access their account, ensuring full transparency. The Care Trust actively promotes its use when opportunities arise, as well as informing all new Contributors in their enrolment letter. Social media platforms are utilised to share information about The Care Trust and the Beneficiaries



**The focus continues to be on securing direct-debit enrolments to ensure secure and sustainable giving**

and enhance confidence in The Care Trust through the transparent and appropriate use of Contributor funds.

Following on from the recommendations of the Strategic Review (2018), The Care Trust has refreshed its current draw and has partnered with Renault Ireland for prize cars in 2020. The Care Trust wishes to thank Ford Ireland for its support over almost two decades and, in particular, the great coverage and publicity that Ford provided to The Care Trust car draws.

For 2020 an All-New Renault Clio, worth over €20,000, will be won in each of The Care Trust car draws, with three cars being won every month, 36 cars in the full year. In recognition of the enhanced prize, the monthly tariff for new Contributors has increased from €15 to €18.

In line with the strategic plan, The Care Trust will launch new lottery products during 2020. Some expenditure has been incurred 2019 in preparation for this launch. The aim of this new product is to reach a younger audience through on-line and social media channels, to engage with new Contributors that are not presently reached.

## Principal Activities and Objectives

### Objectives

The purpose of The Care Trust is to raise funds for CRC and Rehab. By agreement, The Care Trust also fundraises for the Mater. The Care Trust operates a Periodical Lottery under licence granted by the District Court for the benefit of the Beneficiaries.

The financial statements present The Care Trust as principal in operating the lottery draws for the three Beneficiaries.

The Care Trust Board considers that this presentation allows for the financial statements to be more readily understood and that it accurately reflects the commercial reality.

### Activities for achieving objectives

The CRC, Rehab and the Mater, collectively acting as the Beneficiaries, have engaged The Care Trust to operate lotteries for their benefit. The Care Trust holds the licence in respect of these lotteries. Each year the licences are applied for with supporting submissions from the Beneficiaries and An Garda Síochána.

As already noted, The Care Trust runs three draws each month for its Contributors, who participate by monthly recurring direct debit. A small legacy cohort of Contributors pay by Agent who collects cash at the door. Contributors are entered into the three draws in proportion to their contribution amount. Following a competitive tender process, Renault Ireland has been appointed prize-car supplier for 2020. There will be 36 car draw winners in 2020, each receiving an All New Renault Clio.

The Gaming and Lotteries Act 1956 (as amended) requires that *"not more than forty per cent of the gross proceeds shall be utilised for the expenses of promotion, including commission"*. The format of the attached financial statements shows The Care Trust acting as principal for income raised. Lottery receipts are recognised as income when funds have been received by The Care Trust and have been matched by computer to the particular Contributor's account.

Grants payable are detailed in Note 7 to the financial statements: charitable activities. This shows the movements on the grants payable account for the year. In total, payments of €2.15m were paid in 2019 to the Beneficiaries, up slightly on the €2.13m in 2018. As at 31 December, there was a balance due to the Beneficiaries of €14,896 (2018: €86,968).



▲ Brian Byrne (CRC staff), Elaine Norris (SNA) and Karen Bonnar (SNA) enjoy the Sensory Garden at CRC Scoil Mochua with Mason Carroll and Zoe Cryan

### Principal activity and business review

The total amount raised through The Care Trust activities was €4,549,721 (2018: €4,735,165) – see visual on next page: 'The Care Trust Performance 2019'. Restricted income, as presented in the 'Statement of Financial Activities' represents Beneficiary income, totaling €2,689,980 (2018: €2,801,355). Prize costs of €612,052 (2018: €616,702), are deducted from Beneficiary income giving the net amount payable to Beneficiaries of €2,077,928 (2018: €2,184,653). Grants paid in the year were

€2,150,000 (2018: €2,131,546) and are detailed in Note 7 to the financial statements.

Notional income of €66,420 (2018: €66,240) relates to sponsored advertising, with both the notional income and notional expenditure presented under Unrestricted Income.

After operating costs, The Care Trust net income and net movement in funds for the year was a deficit of €698 (2018: surplus of €100,883).



▲ Fiona Taylor and Nicola Kehoe with Leo Bowe Hurley

# Financial Review

## General review

Total income was €4,549,721 (2018: €4,735,165) and is shown in the visual below 'The Care Trust Performance 2019'. The Care Trust's strategy for cash Contributors is to allow this income stream to decline and to move away from high cost and high risk door-to-door cash fundraising. Fundraising resources are focused on direct-to-bank payment methods and recruiting Contributors by bank mandate.

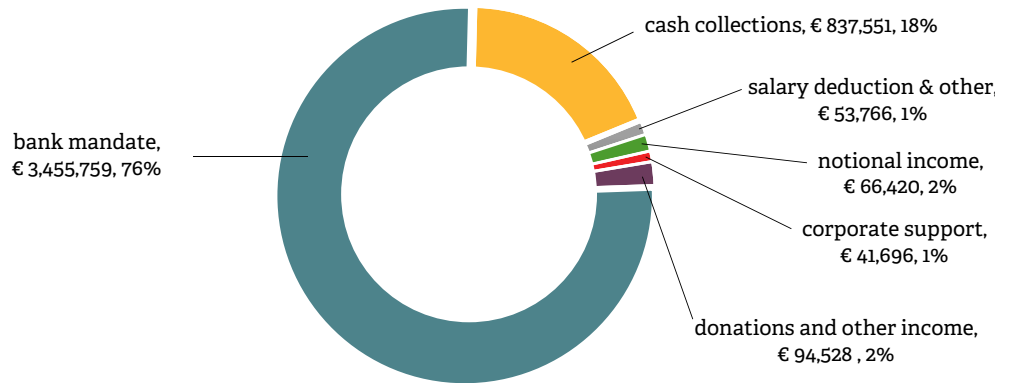
Income of €4,549,721 for 2019 was down 3.9% on the €4,735,165 for 2018. Prize fund direct debit and credit/debit card income at €3,455,759 was 0.7% down on the 2018 figure of €3,478,809,

excluding the prior year adjustment for the change in accounting policy. Cash Contributor income was €837,551 in 2019, a drop of 10.6% on the 2018 figure of €936,667.

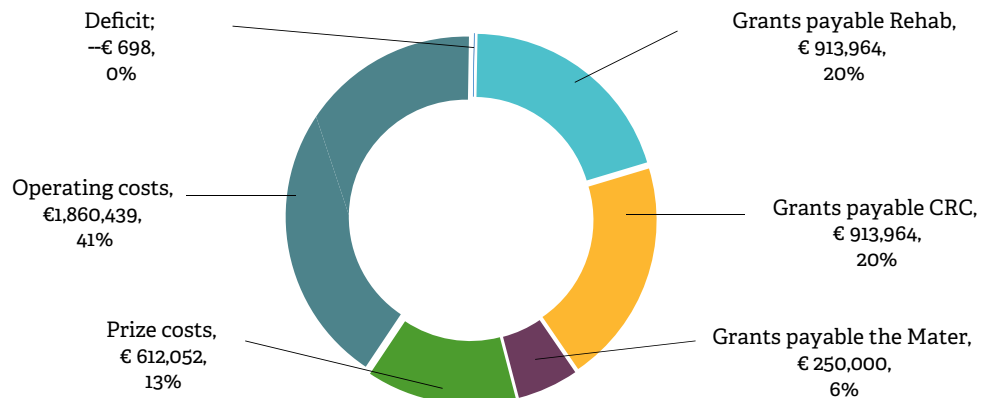
Other income streams are not significant. The introduction of the new lottery product in 2020 will seek to add a new and significant source of income for the charity.

Notional income is not included in restricted income as it is a contra with notional expenditure and is included to give a better understanding of total corporate support.

**The Care Trust Performance 2019**  
Income 2019: €4,549,721



**Outputs 2019: €4,549,721**



## Reserves

The Care Trust reserves at the end of 2018 were unrestricted and amounted to €526,950. The change in accounting policy in 2019 in respect of the income recognition, from ticketed income to matched receipts, resulted in a prior year adjustment and a consequent restatement of the reserves brought forward at the start of 2019. Reserves brought forward were augmented by an amount of €28,121 and the brought forward reserves at the start of 2019 have been restated as €555,071. The net loss for the year was €698 decreasing reserves to €554,373 at the end of 2019.

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

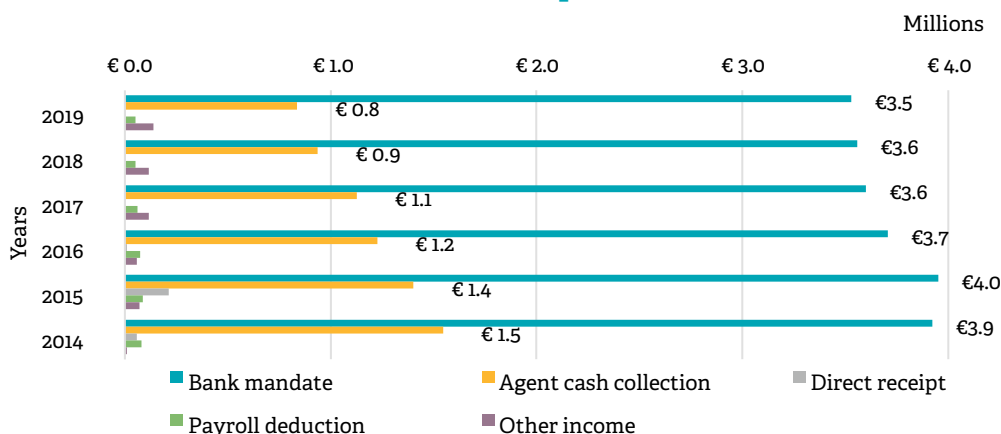
The large cash reserves retained are required for the significant number of prize cars that are accrued at the year end. Prize winners for the final few months of the year seek, not unreasonably, to wait until the new year to register their prize cars. Furthermore delays in payments can arise through the routine issues involved in requisitioning a new car and accommodating any specific enhancements selected by car winners at

their own expense. Such requests can delay delivery dates and hence the invoice date. Thus, significant prize-cost accruals arise at the year end. Note 13 to the financial statement includes this liability under 'other creditors and accruals'.

Funds received but not yet matched to the relevant Contributor, are treated as creditors. Creditors falling due within one year were €309,534 (2018: €349,946). Cash reserves are maintained to cover this liability along with the balance of grants payable to Beneficiaries. In 2020, reserves will be reduced as The Care Trust invests in developing and promoting new lottery products earmarked for launch during the coming year. This is likely to result in an operating deficit at the end of 2020 with a consequent reduction in reserves.

The present level of reserves will assist The Care Trust in progressing its strategic plan and will allow for planned operating losses to be absorbed as the organisation seeks to refresh existing fundraising methods and test and trial new ones. Such losses will need to be absorbed over the next two years.

### Contributor Income Analysis 2014 - 2019



## Funding

The Care Trust's sole function is to fundraise on behalf of its Beneficiaries: the CRC, Rehab and the Mater. The Care Trust does not receive, nor has it ever received, any government funding or lottery compensation funds. 'Contributor Income Analysis 2014 - 2019' (see previous page), shows a decrease in mandate donations in 2019 and a fall in lottery income.

'The Care Trust Performance 2019 – Outputs', (see page 52) presents the net income, grants payable and the main cost headings per the Statement of Financial Activities (SOFA) in the financial statements. Grants payable by The Care Trust to the Beneficiaries are detailed in Note 7 to the financial statements and further details are provided in the Statutory Return to An Garda Síochána.

## Investment policy and performance

The Care Trust investment policy is to maintain sufficient liquidity while maximising security and returns on deposits.

## Factors relevant to achieve objectives

The recruitment of sufficient and capable Fundraising Representatives and the retention of existing Contributors are pivotal to the success of the organisation. Also, key is the successful implementation of new fundraising products.

## Key performance indicators

The key performance indicators of the organisation in 2019 were:

- enrolling 2,779 new mandate Contributors
- achieving a total income of €4,549,721
- honouring amounts payable to Beneficiaries under the lottery legislation

- disbursing grants of €950,000 each to CRC and to Rehab and €250,000 to the Mater
- maintaining compliance with:
  - > the Charities Regulatory Authority Governance Code
  - > the Guidelines for Fundraising from the Public, and
  - > the Statement of Recommended Practice: Accounting for Charities (SORP October 2019).

## COVID-19 pandemic

A revised budget for 2020 was presented to the Directors of The Care Trust at the 2020 board meeting on 25 March in light of the COVID-19 pandemic. The Board was notified that all fundraising staff were stood down on 13 March 2020, but that management and administration staff were working remotely, and that the monthly car draws and other operations would not be impacted.

Given the uncertainty around the duration of the pandemic, it was stated that the field operations would likely be suspended for several months and that Contributor cancellations are likely to increase, with no new Contributor enrolments possible during this time period. The net grants to Beneficiaries were budgeted for 2020 at €2,079,112 but with the impact of COVID-19 this has been revised down to €1,497,481.

The launch of the new lottery product is scheduled for later in the summer of 2020, subject to COVID-19 developments.

Note 18 to the financial statements, "Events after the balance sheet date", alerts the reader to these uncertainties. The shareholders, CRC and Rehab, are committed to supporting the operations of The Care Trust and the going-concern basis applied in the preparation of the 2019 financial statements is not impacted.





▲  
Class discussion at  
NLN Navan

## Principal risks and uncertainties

The principal risks and uncertainties in the organisation as ranked by risk factors pertinent to The Care Trust are:

- managing the challenges and uncertainties arising from the COVID-19 pandemic
- managing the cash risk associated with Agent collections
- reporting and dealing promptly with complaints, fraud and suspected fraud
- recruiting and retaining sufficient and capable Fundraising Representatives
- implementing strategic change with consensus on strategy at Board and at Shareholder level
- building Contributor confidence in supporting The Care Trust to secure new enrolments and minimising reputational damage and adverse publicity
- failure of new fundraising initiatives

The Care Trust has business policies and structures to limit these risks and the Board of Directors regularly reviews and reassesses them to proactively limit the associated risks. The Care Trust has a Risk Management Policy, approved by the Board. The senior management team maintains a Risk Register in line with the principles of *ISO 31000: 2009: Risk management – Principles and Guidelines*. The Register is regularly presented at board meetings and action plans are in place for key risks. The Risk Register is also reviewed by the Audit Committee.

The Care Trust maintains complaints and fraud registers and ensures that all issues are

investigated, documented and appropriately resolved. The Board is updated at each board meeting.

The Care Trust also maintains, and annually updates, disaster recovery (DR) documentation and conducts an annual DR test. Accounting, payroll and database systems are hosted on a cloud infrastructure for enhanced connectivity and are backed up every day.

## Internal controls

As well as the risk management strategies detailed above, The Care Trust undergoes an internal audit by Rehab's Internal Auditor every two years (2019 most recent). This audit assesses the strength of The Care Trust internal controls and reports to the Board on its findings – how previous recommendations have been acted upon – and, where necessary, makes recommendations on how controls can be improved. The external auditor, Nexia Smith & Williamson, comments on any weakness in internal controls that it encounters as part of the statutory annual audit and reports on such to the Board and those charged with governance.

## Directors' responsibilities statement

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with Irish law.

Irish law requires the directors to prepare financial statements for each financial year. Under that law, the directors have prepared

the financial statements in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland. FRS 102 is applied in accordance with the provisions of Companies Act 2014 and with the Accounting and Reporting by Charities, the 'Charities SORP'. This SORP, second edition issued October 2019, is the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

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

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

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

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

- Correctly record and explain the transactions of The Care Trust,
- Enable, at any time, the assets, liabilities, financial position and surplus or deficit of The Care Trust to be determined with reasonable accuracy, and

- Ensure that the financial statements comply with the Companies Act 2014 and enable those financial statements to be audited.

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

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

## Dividends

The Care Trust did not propose, declare or pay any dividends during the year ended 31 December 2019 (2018: €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.

## 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 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.

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 Care Trust has complied with all applicable legislation and regulations.

### Books of account

The directors are responsible for ensuring that adequate accounting records are kept as outlined in section 282 of the Companies Act 2014. The directors, with appropriate procedures and systems, and the employment of competent persons, have ensured that

measures are in place to secure compliance with these requirements.

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

### Auditors

Nexia Smith & Williamson (Ireland) Ltd., Chartered Accountants and Statutory Audit Firm, were appointed auditors by the directors and they expressed their willingness to continue in office in accordance with section 383(2) of the Companies Act, 2014.

### Statement on relevant audit information

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

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

Directors



Bernard Walsh  
Chairperson

Date: 25 March 2020



Tom Fleming  
Vice Chairperson

Date: 25 March 2020



# Independent Auditor's Report



# Independent Auditor's Report

Independent Auditor's Report to The Shareholders of The Care Trust Designated Activity Company

## Opinion

We have audited the financial statements of The Care Trust Designated Activity Company (the 'Company') for the year ended 31 December 2019, which comprise the Statement of Financial Activities including the Income and Expenditure Account, the Statement of Financial Position, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is Irish law and Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion, the accompanying financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Company as at 31 December 2019 and of its results for the year then ended;
- have been properly prepared in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

## Emphasis of matter – impact of COVID-19

We draw attention to Note 2 of the financial statements, which describes

the impact of COVID-19 on the Company. Our opinion is not modified in this respect.

## 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 Auditor's 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

We have nothing to report in respect of the following matters in relation to which ISA (Ireland) 570 requires us to report to you where: the director's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or the director has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Company's ability to continue

to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

## 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 audit report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

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

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

in our opinion, the information given in the Directors' Report is consistent with the financial statements; and

in our opinion, the Directors' Report has been prepared in accordance with applicable legal requirements.

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

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

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

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

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

## Respective responsibilities and restrictions on use:

### Responsibilities of directors for the financial statements

As explained more fully in the Directors' Responsibilities Statement on page 55, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

### Auditor's responsibilities for the audit of the financial statements

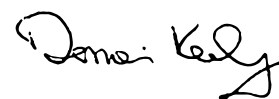
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee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

they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the IAASAs 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 Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.



Damien Kealy

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

Chartered Accountants and Statutory  
Audit Firm

Paramount Court, Corrig Road  
Sandyford Business Park, Dublin 18

Date: 30.04.2020



“

▲  
John Butler RehabCare Navan

**Our loyal Contributors are  
'making it better' every year  
for all of those children and  
adults and their families  
living with disabilities or  
serious illness in Ireland.**



# Financial Statements

for the year ended 31 December 2019

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# Statement of Financial Activities

(Including Income And Expenditure Account)

for the year ended 31 December 2019

	Notes	Unrestricted €	Restricted €	2019 €	As previously reported 2018 €	Prior year adjustment 2018 €	Restated Unrestricted €	Restated Restricted €	Restated 2018 €
<b>Incoming from</b>									
Lottery income	4,6	1,738,832	2,608,245	<b>4,347,077</b>	<b>4,469,049</b>	70,302	1,815,740	2,723,611	<b>4,539,351</b>
Notional income		66,420	-	<b>66,420</b>	<b>66,240</b>		66,240	-	<b>66,240</b>
Corporate support		16,678	25,018	<b>41,696</b>	<b>43,920</b>		17,568	26,352	<b>43,920</b>
Total lottery-related income	4	1,821,930	2,633,263	<b>4,455,193</b>	<b>4,579,209</b>	70,302	1,899,548	2,749,963	<b>4,649,511</b>
Donations and other income	5	37,811	56,717	<b>94,528</b>	<b>85,654</b>		34,262	51,392	<b>85,654</b>
		<u>1,859,741</u>	<u>2,689,980</u>	<b>4,549,721</b>	<b>4,664,863</b>	70,302	1,933,810	2,801,355	<b>4,735,165</b>
<b>Expenditure on:</b>									
<b>Raising funds</b>									
Prize costs			612,052		616,702			616,702	
Agent collectors' commission		329,812			366,442		366,442		
Field staff costs	8	327,877			340,957		340,957		
Other direct costs									
Meetings & travel		98,236			116,790		116,790		
Independent fundraisers' fees		170,425			167,611		167,611		
Marketing advertising & recruitment		81,013			47,065		47,065		
Sponsored advertising		66,420			66,240		66,240		
Finance & bank charges		36,916			37,537		37,537		
		<u>1,110,699</u>	<u>612,052</u>	<b>1,722,751</b>	<b>1,759,344</b>		<u>1,142,642</u>	<u>616,702</u>	<b>1,759,344</b>

# Statement of Financial Activities

(Including Income And Expenditure Account)

for the year ended 31 December 2019

	Notes	Unrestricted €	Restricted €	2019 €	As previously reported 2018 €	Prior year adjustment 2018 €	Restated Unrestricted €	Restated Restricted €	Restated 2018 €
<b>Support costs allocated to raising funds</b>									
Support staff and associated costs									
Salaries – administration	8	455,172			424,375		424,375		
Employer pension contributions		44,296			38,266		38,266		
Permanent health insurance		11,171			9,623		9,623		
Depreciation	9	15,887			16,227		16,227		
Surplus on car disposal		(12,000)			-		-		
Office expenses	9	122,292			92,275		92,275		
Establishment expenses		74,579			71,272		71,272		
Governance costs	9	38,343			38,247		38,247		
		<u>749,740</u>		<b>749,740</b>	<u>690,285</u>		<u>690,285</u>	<u>-</u>	<b>690,285</b>
		<u>1,860,439</u>	<u>612,052</u>	<b>2,472,491</b>	<b>2,449,629</b>		<u>1,832,927</u>	<u>616,702</u>	<b>2,449,629</b>
<b>Charitable activities</b>									
Central Remedial Clinic			913,964		945,463	21,090		966,553	
Rehab Group			913,964		945,463	21,091		966,554	
The Mater Misericordiae University Hospital			250,000		250,000			250,000	
Irish Heart and Lung Transplant Association			-		1,546			1,546	
		<u>-</u>	<u>2,077,928</u>	<u>2,077,928</u>	<u>2,142,472</u>	<u>42,181</u>	<u>-</u>	<u>2,184,653</u>	<b>2,184,653</b>
		<u>1,860,439</u>	<u>2,689,980</u>	<b>4,550,419</b>	<b>4,592,101</b>	<u>42,181</u>	<u>1,832,927</u>	<u>2,801,355</u>	<b>4,634,282</b>
<b>Net income and net movement in funds</b>									
		(698)	-	(698)	<b>72,762</b>	28,121	100,883	-	100,883
Funds brought forward 1 January		555,201	-	555,201	<b>454,318</b>		454,318	-	<b>454,318</b>
<b>Fund balances carried forward 31 December</b>		<u>554,503</u>	<u>-</u>	<u>554,503</u>	<b>527,080</b>	<u>28,121</u>	<u>555,201</u>	<u>-</u>	<b>555,201</b>

# Statement of Changes in Shareholders' Funds

for the year ended 31 December 2019

	Notes	Called Up Share Capital €	Capital Contribution €	General Reserves €	Total Funds €
At 1 January 2018		130	400,000	54,188	454,318
Net income for the year				72,762	72,762
Transfer to general reserves			(400,000)	400,000	-
At 31 December 2018 as previously stated		130	-	526,950	527,080
Prior year adjustment	6			28,121	28,121
At 31 December 2018 (restated)		130	-	555,071	555,201
At 1 January 2019		130	-	555,071	555,201
Net income for the year				(698)	(698)
At 31 December 2019		130	-	554,373	554,503

# Statement of Financial Position

for the year ended 31 December 2019

	Notes	2019 €	As previously reported 2018 €	Prior year adjustment 2018 €	Restated 2018 €
<b>Fixed assets</b>					
Property plant and equipment	11	93,175	26,583		26,583
<b>Current assets</b>					
Debtors and prepayments	12	72,335	39,992		39,992
Cash and cash equivalents		713,423	925,540		925,540
		785,758	965,532		965,532
<b>Creditors: amounts falling due within one year</b>					
Grants payable	7,6	(14,896)	(44,787)	(42,181)	(86,968)
Other creditors	13,6	(309,534)	(420,248)	70,302	(349,946)
		(324,430)	(465,035)	28,121	(436,914)
<b>Net current assets</b>					
		461,328	500,497		528,618
<b>Net assets</b>					
		554,503	527,080		555,201
<b>Funds employed</b>					
Called up share capital	14	130	130		130
Unrestricted funds		554,373	526,950	28,121	555,071
		554,503	527,080	28,121	555,201

Notes on pages 69 to 79 form part of the financial statements.

The financial statements were approved and authorised for issue by the Board on 25 March 2020.



Bernard Walsh  
Chairperson  
25 March 2020



Tom Fleming  
Vice Chairperson  
25 March 2020

# Statement of Cash Flows

for the year ended 31 December 2019

	Notes	2019 €	As previously reported 2018 €	Prior year adjustment 2018 €	Restated 2018 €
Net income	6	(698)	72,762	28,121	100,883
Depreciation		15,887	16,227		16,227
(Decrease) / increase in grants payable		(72,072)	10,926		10,926
(Increase) / decrease in debtors		(32,343)	4,759		4,759
(Decrease) / increase in other creditors		(40,412)	15,001	(28,121)	(13,120)
<b>Net cash inflow / (outflow) from operating activities</b>		(129,638)	119,675	-	119,675
<b>Investing activities</b>					
Payments to acquire tangible fixed assets		(82,479)	(13,202)		(13,202)
Net cash outflow from investing activities		(82,479)	(13,202)		(13,202)
<b>(Decrease) / increase in cash and cash equivalents</b>		(212,117)	106,473		106,473
<b>Reconciliation of net cash flow to movement in cash</b>					
(Decrease) / increase in cash and cash equivalents		(212,117)	106,473		106,473
Cash and cash equivalents at 1 January		925,540	819,067		819,067
Cash and cash equivalents at 31 December		713,423	925,540		925,540

# Notes to the Financial Statements

for the year ended 31 December 2019

## 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 its three Beneficiaries: CRC, Rehab and the Mater Misericordiae University Hospital (the Mater). The Care Trust is registered in the Republic of Ireland with registered number 45561.

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) 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 restricted and unrestricted headings. Restricted income is the amount due to the Beneficiaries, being 60% of lottery revenues, as provided under The Gaming and Lotteries Act 1956 (as amended). The Act requires that “not more than 40% of the gross proceeds shall be utilised for the expenses of promotion”. This 40% is shown as unrestricted income and is the amount available to The Care Trust for expenditure on raising funds and on support costs allocated to raising funds. Prize costs are attributed to the Beneficiaries.

The 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, will provide adequate finance by agreement, should it be required, to enable The Care Trust to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. In particular, the Board assessed the impact of COVID-19 on fundraising operations for 2020. Despite the temporary pausing of frontline fundraising operations, it is satisfied that The Care Trust can continue operating and has the resources and systems to do so. Furthermore, The Care Trust intends to adhere with the plan to launch a new lottery product later in the year that will seek to increase its fundraising appeal to a younger demographic.

On that basis, the Directors do not consider that a material uncertainty exists in relation to going concern and have deemed it appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments that would result if the organisation was unable to continue as a going concern

### *Revenue recognition*

Revenue comprises income from the Contributors who participate in the lottery draws, and from gifts in kind and donations.

Income is recognised as follows:

- Lottery income – on the matching of funds received to the particular Contributor
- Gifts in kind – when The Care Trust has received control of the gift
- Donations – when The Care Trust has entitlement, and the donation/grant can be measured reliably and any conditions involved have been fulfilled
- Corporate support – when the relevant contractual agreements are satisfied

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

Lottery receipts received during the period but unmatched to the Contributor at the period end, are included in Creditors as amounts received not applied.

Donated assets and services which would otherwise have been purchased are included at the estimated expenditure which has been avoided as a result of the gift. No value is attributed to volunteer time donated to The Care Trust or to Board directors 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 which is reported as part of the expenditure to which it relates. In 2019, the government introduced a VAT compensation scheme for charities. The Care Trust received VAT compensation of €15,743 in 2019 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, agent collectors' commissions and staff 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.

Resources expended include the estimated value of donations in kind. Notional income in the accounts relates to sponsored advertising and is accounted for under 'Raising funds' in 'Marketing, advertising and recruitment'.

## 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.



# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## **Financial instruments**

The Care Trust has chosen to adopt the recognition and measurement requirements for financial instruments set out in Sections 11 and 12 of FRS 102.

Financial assets and financial liabilities are recognised when The Care Trust becomes party to the contractual provisions of the financial instrument. Financial assets comprise cash and cash equivalents, other debtors and amounts recoverable under the lottery agreement. Financial liabilities comprise other creditors, accruals and amounts payable under the lottery agreement.

All financial assets and financial liabilities are initially measured at transaction price (including transaction costs) and subsequently at amortised cost using the effective interest method. Financial assets are derecognised when the contractual rights to the cash flows from the financial asset expire or are settled; financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

## **Grants payable to Beneficiaries**

Amounts payable to Beneficiaries from the proceeds of the lotteries are classified as grants. Grants are recognised on an accruals basis and the amount payable is the total amount received from the proceeds of the lotteries, less the prize costs and less amounts permitted to be retained by The Care Trust under the Gaming and Lotteries Act, 1956 (as amended).

## **Reserves policy**

The Care Trust has a policy of maintaining sufficient reserves to maximise grants to Beneficiaries while managing governance, financial and operational risks.

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

## **3 Key judgments 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

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 the reported income and expenditure during the reporting period. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from those estimates.

## **Critical judgments**

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

## **COVID-19 considerations**

As noted above, under Accounting Policies and Going Concern, the Board has considered the implications of COVID-19 for The Care Trust and its fundraising operations in 2020, and has reviewed the revised 2020 budgeted payments to Beneficiaries which are reduced from €2,079,112 to €1,497,481. Nevertheless, the Board is confident that The Care Trust has the support of its shareholders and the resources, systems and loyalty of its Contributors to ensure that fundraising activities will continue in 2020, albeit at a reduced level. The Board believes that The Care Trust will be well placed to resume full operations once social-distancing restrictions are lifted.

## **Principal/agent relationship**

The financial statements present The Care Trust as principal in operating the lottery draws for the three Beneficiaries. The Care Trust runs the lotteries by agreement with its three Beneficiaries. In the Statement of Financial Activities, restricted income presents grants payable to Beneficiaries under the Gaming and Lotteries Act, 1956, along with prize costs. Unrestricted income presents income and expenses attributed to The Care Trust for operating the draws, as permitted under the Act.

## **Critical estimates**

There are no critical estimates.

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 4 Lottery and related income

	2019 €	Restated 2018 €
Lottery income	4,347,077	4,469,049
Prior year adjustment (note 6)		70,302
Income restated		4,539,351
Notional income*	66,420	66,240
Corporate support	41,696	43,920
	4,455,193	4,649,511

\*Notional income is the attributed value of sponsored media advertising and is relected in both income and expenditure.

## 5 Donations and other income

	2019 €	2018 €
Non-lottery contributions	78,773	85,654
VAT compensation scheme*	15,743	-
Interest receivable	12	-
	94,528	85,654

\* In 2019, the government introduced a VAT compensation scheme for charities.

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 6 Prior year adjustment

In 2019 the basis for recognising lottery income in the accounts was changed. Previously, lottery funds were recognised as income when tickets were issued and the draw completed. Lottery funds are now recognised as income when funds received are matched to the Contributor's account.

	Unrestricted 2018 €	Restricted 2018 €	Restated 2018 €
Lottery income: previously reported	1,787,619	2,681,430	4,469,049
Lottery income: prior year adjustment	28,121	42,181	70,302
Lottery income: restated	1,815,740	2,723,611	4,539,351
Increase in grants due to Beneficiaries	-	42,181	42,181
Increase in net income	28,121	-	28,121
Prior year adjustment	28,121	42,181	70,302

The change in accounting policy for income recognition has resulted in the restatement of lottery income for 2018. An additional €70,703 has been recognised in 2018 as income and the same amount which was included in total creditors' figure as deferred income, on the 2018 balance sheet has been derecognised. Grants due to Beneficiaries has increased by €42,181. Net income for 2018 has increased by €28,121, as a result of this change in accounting policy.

## 7 Charitable activities

	2019 €	Restated 2018 €
<b>Reconciliation of grants payable</b>		
Grants payable as at 1 January	86,968	33,861
Grants payable for the year	2,077,928	2,142,472
Prior year adjustment		42,181
Total amounts due restated		2,184,653
Amounts paid	(2,150,000)	(2,131,546)
Net due for the period	(72,072)	53,107
Grants payable as at 31 December	14,896	86,968

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 8 Staff costs

	<b>2019</b> €	<b>2018</b> €
Field Staff	327,877	340,957
Administration	455,172	424,375
	<u>783,049</u>	<u>765,332</u>
Wages and salaries	706,277	690,433
Employers PRSI	76,772	74,899
Total field staff costs & administration salaries	<u>783,049</u>	<u>765,332</u>
Pension scheme - defined contribution scheme	44,296	38,266
Permanent health insurance	11,171	9,623
	<u>838,516</u>	<u>813,221</u>

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

	<b>2019</b> Number	<b>2018</b> Number
Raising funds (field staff)	9	9
Support	6	6
	<u>15</u>	<u>15</u>

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

	<b>2019</b> Number	<b>2018</b> Number
€130,001 - €140,000	1	1
€90,001 - €100,000	1	1
€80,001 - €90,000	2	1
€70,001 - €80,000	-	-
	<u>4</u>	<u>3</u>

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 8 Staff costs (continued)

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

	2019 €	2018 €
Basic salary	412,800	335,008
Taxable benefits	18,606	19,545
Pension contributions	29,809	26,528
	461,215	381,081
	461,215	381,081

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

The members of the Board do not receive any remuneration but are entitled to be reimbursed for out of pocket expenses incurred in the course of carrying out their duties. These amounted to €nil in the current year (2018: €nil)

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

## 9 Net income/expenditure

	2019 €	2018 €
Net income/expenditure is stated after charging:		
Depreciation of tangible asset	15,887	16,227
Auditor's remuneration for audit services	25,215	24,600
Operating lease charges	50,519	50,519

## 10 Taxation

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

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 11 Tangible fixed assets

	Motor vehicles €	Fixtures and fittings €	Office equipment €	Computer equipment €	Total €
<b>Cost</b>					
1 January 2019	41,820	44,615	29,415	51,576	167,426
Additions	37,400	4,540	592	39,990	82,522
Disposals	(41,820)	-	-	-	(41,820)
31 December 2019	37,400	49,155	30,007	91,566	208,128
<b>Depreciation</b>					
1 January 2019	41,820	34,583	23,011	41,429	140,843
Charge for year	4,987	4,024	1,411	5,465	15,887
Disposals	(41,820)	-	-	-	(41,820)
Adjustment	-	(1,859)	-	1,902	43
31 December 2019	4,987	36,748	24,422	48,796	114,953
<b>Net book value</b>					
31 December 2019	32,413	12,407	5,585	42,770	93,175
31 December 2018	-	10,032	6,404	10,147	26,583

## 12 Debtors

	2019 €	2018 €
Other debtors	38,098	14,000
Prepayments	34,237	25,992
	72,335	39,992

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 13 Creditors: amounts falling due within one year

	2019 €	Restated 2018 €
Other creditors and accruals	309,534	349,946
Deferred income	-	70,302
Other creditors as previously stated	309,534	420,248
Prior year adjustment	-	(70,302)
Creditors	<u>309,534</u>	<u>349,946</u>

Following a change in accounting policy, deferred income of €70,302, previously recognised in the 2018 financial statements, has been eliminated. Lottery funds are now recognised as income when received and matched to the Contributor account. Amounts received not yet matched to Contributors' accounts are included in creditors as amounts received not yet applied.

## 14 Called up share capital

	2019 €	2018 €
<b>Allotted called up and fully paid:</b>		
50 'A' ordinary shares of €1.30 each (2018: 50, €1.30 each)	65	65
50 'B' ordinary shares of €1.30 each (2018: 50, €1.30 each)	65	65
	<u>130</u>	<u>130</u>

## 15 Capital contribution

	2019 €	2018 €
Balance at 1 January	-	400,000
Transfer to reserves	-	(400,000)
Balance at 31 December	<u>-</u>	<u>-</u>

In December 2014, The Care Trust received a capital contribution of €400,000 for long-term working capital purposes, with both shareholders contributing €200,000 each. This capital contribution was transferred to unrestricted reserves in 2018.

# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 16 Operating lease commitments

At 31 December 2019 The Care Trust was committed to making the following annual payments under non-cancellable operating leases in the coming years.

	2019 €	2018 €
Due next year	50,519	50,519
Due in the next 2 to 5 years	34,078	10,078
	84,597	60,597

## 17 Related and controlling parties

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

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

Rehab Group is a company and a registered charity (the company registration number is 14800 and the charity number, CHY 4940). 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.



# Notes to the Financial Statements *continued*

for the year ended 31 December 2019

## 17 Related and controlling parties *continued*

The transactions with the related parties are as follows:

	Central Remedial Clinic		Rehab Group	
	2019 €	Restated 2018 €	2019 €	Restated 2018 €
<b>Balance due to / (from) related party</b>				
As at 1 January	43,484	16,931	43,484	16,930
Grants allocated in the year	913,964	945,463	913,964	945,463
Prior year adjustment		21,090		21,091
Restated: Grants allocated in the year		966,553		966,554
Payments made in the year	(950,000)	(940,000)	(950,000)	(940,000)
Net (surplus) / due for the period	(36,036)	26,553	(36,036)	26,554
As at 31 December	7,448	43,484	7,448	43,484

## 18 Events after the balance sheet date

On 13 March 2020, the entire frontline fundraising team of The Care Trust was stood down in response to the COVID-19 pandemic. All door-to-door activity was suspended.

A drop in the number of Contributors is likely but it is envisaged that the majority of Contributors to The Care Trust draws will continue to support the work of CRC, Rehab and the Mater University Hospital.

The Shareholders continue to support the operations of The Care Trust and the preparation of the financial statement on a going concern basis is not impacted.

As a result, it is expected that the 2020 budgeted net grants to Beneficiaries of €2,079,112 will be reduced to €1,497,481.

As all systems are cloud-based, the monthly car draws and all operations can continue as they did before, with management and administration staff working remotely.



# Statutory Return to An Garda Síochána



# Statutory Return to An Garda Síochána

for the year ended 31 December 2019

## Detailed Income and Expenditure Account

	2019 €	Restated 2018 €
<b>Incoming from</b>		
The Care Trust lottery operations	4,347,077	4,469,049
Prior year adjustment		70,302
The Care Trust lottery operations restated		<u>4,539,351</u>
Corporate support	41,696	43,920
Notional income - sponsored advertising	66,420	66,240
Donations	78,773	85,654
VAT compensation scheme for charities	15,743	-
Bank interest	12	-
	<u>4,549,721</u>	<u>4,735,165</u>
<b>Expenditure on raising funds</b>		
Prize costs	612,052	616,702
Agent collectors' commission	329,812	366,442
Field staff costs		
Fundraising representatives	96,055	130,837
Regional managers	<u>231,822</u>	<u>210,120</u>
	327,877	340,957
<b>Other direct costs</b>		
<b>Meetings and travel</b>		
Canteen provisions	2,376	3,504
Fundraising representative expenses	35,060	35,389
Regional managers' expenses	47,039	66,811
Car maintenance tax & insurance	1,891	2,308
Administration staff expenses	868	1,345
Meeting expenses	8,460	4,475
Sundry expenses	1,256	1,726
Staff training	<u>1,286</u>	<u>1,232</u>
	98,236	116,790

## Detailed Income and Expenditure Account *continued*

	2019 €	Restated 2018 €
<b>Agency fees</b>		
Independent fundraising representatives	168,259	164,002
Agent collector incentives	<u>2,166</u>	<u>3,609</u>
	170,425	167,611
<b>Marketing, advertising &amp; recruitment</b>		
Sponsored advertising	66,420	66,240
New lottery product promotion	57,508	-
Marketing & advertising	21,001	26,270
Recruitment	<u>2,504</u>	<u>20,795</u>
	147,433	113,305
<b>Finance charges – bank charges</b>	36,916	37,537
<b>Total expenditure on raising funds</b>	<u><u>1,722,751</u></u>	<u><u>1,759,344</u></u>

# Statutory Return to An Garda Síochána *continued*

for the year ended 31 December 2019

## Detailed Income and Expenditure Account *continued*

	2019 €	Restated 2018 €
<b>Support costs allocated to raising funds</b>		
<b>Support staff and associated costs</b>		
Salaries – administration	455,172	424,375
Employer pension contributions	44,296	38,266
Permanent health insurance	11,171	9,623
	<u>510,639</u>	<u>472,264</u>
<b>Depreciation</b>		
Depreciation on fixed assets	15,887	16,227
Profit on disposal of fixed asset	(12,000)	-
<b>Office expenses</b>		
Printing & stationery	32,896	29,968
Postage, rail & courier	39,383	19,807
Software & technology fees	39,389	28,429
Telephone	9,301	12,102
Subscriptions	1,323	1,969
	<u>122,292</u>	<u>92,275</u>
<b>Establishment expenses</b>		
Rent & rates	51,628	51,627
General insurance	6,122	6,205
Light & heat	2,793	3,282
Maintenance, repairs & cleaning	14,036	10,158
	<u>74,579</u>	<u>71,272</u>
<b>Governance costs</b>		
Professional & legal fees	13,128	13,647
Audit fees	25,215	24,600
	<u>38,343</u>	<u>38,247</u>
	749,740	690,285
<b>Expenditure on raising funds and support costs</b>	<u>2,472,491</u>	<u>2,449,629</u>

# Statutory Return to An Garda Síochána *continued*

for the year ended 31 December 2019

## Detailed Income and Expenditure Account *continued*

	2019 €	Restated 2018 €
<b>Expenditure on charitable activities</b>		
<b>Grants payable to beneficiaries</b>		
Central Remedial Clinic	913,964	945,463
Prior year adjustment		21,090
Central Remedial Clinic – restated		<u>966,553</u>
Rehab Group	913,964	945,463
Prior year adjustment		21,091
Rehab Group - restated		<u>966,554</u>
Mater Misericordiae University Hospital	250,000	250,000
Irish Heart and Lung Transplant Association	<u>-</u>	<u>1,546</u>
	<u>2,077,928</u>	<u>2,184,653</u>
<b>Total Expenditure</b>	<b><u>4,550,419</u></b>	<b><u>4,634,282</u></b>
<b>Net income and net movement in funds</b>	<b><u>(698)</u></b>	<b><u>100,883</u></b>

# Income allocated to Beneficiaries

for the year ended 31 December 2019

	2019 €	As previously reported €	Prior year Adjustment €	Restated 2018 €						
Lottery and related income	4,347,077	4,469,049	70,302	4,539,351						
Corporate support	41,696	43,920		43,920						
Notional income	66,420	66,240		66,240						
VAT compensation scheme for charities	15,743	-		-						
Donations	78,785	85,654		85,654						
Gross income per statement of financial activities	4,549,721	4,664,863		4,735,165						
Less: notional income	(66,420)	(66,240)		(66,240)						
	<u>4,483,301</u>	<u>4,598,623</u>		<u>4,668,925</u>						
Beneficiary grants @ 60% – per the Gaming & Lotteries Act, 1956.	<u>2,689,980</u>	<u>2,759,174</u>	42,181	<u>2,801,355</u>						
	CRC €	Rehab €	The Mater €	IHLTA €		CRC	Rehab	The Mater	IHLTA	Restated total
*Grant allocation as previously stated						1,253,814	1,253,814	250,000	1,546	2,759,174
Prior year adjustment						21,090	21,091			42,181
Grant allocation	<u>1,219,990</u>	<u>1,219,990</u>	<u>250,000</u>	<u>-</u>	<u>2,689,980</u>	<u>1,274,904</u>	<u>1,274,905</u>	<u>250,000</u>	<u>1,546</u>	<u>2,801,354</u>

\*By agreement, the Mater allocation of €250,000 is a first charge on grants payable to Beneficiaries. The balance of grants is allocated equally between CRC and Rehab.

In 2018, the Board approved a grant of €1,546 to the Irish Heart and Lung Transplant Association.



# Detailed Grants payable account

for the year ended 31 December 2019

	CRC €	Rehab €	The Mater €	IHLTA €	2019 Total €	CRC €	Rehab €	The Mater €	IHLTA €	Restated 2018 Total €
Opening balances due to Beneficiaries	43,484	43,484	-	-	86,968	16,931	16,930	-	-	33,861
Grants payable before prize costs	1,219,990	1,219,990	250,000	-	2,689,980	1,274,904	1,274,905	250,000	1,546	2,801,355
Prize costs	(306,026)	(306,026)	-	-	(612,052)	(308,351)	(308,351)	-	-	(616,702)
Grants payable per statement of financial activities	913,964	913,964	250,000	-	2,077,928	966,553	966,554	250,000	1,546	2,184,653
Less: amounts paid in the year	(950,000)	(950,000)	(250,000)	-	(2,150,000)	(940,000)	(940,000)	(250,000)	(1,546)	(2,131,546)
	(36,036)	(36,036)	-	-	(72,072)	26,553	26,554	-	-	53,107
Closing balances due to Beneficiaries	7,448	7,448	-	-	14,896	43,484	43,484	-	-	86,968

# Statutory Return to An Garda Síochána

for the year ended 31 December 2019

## JANUARY



### CAR WINNERS

**Frank Browne**, Drogheda, Co Louth  
**Helen Heaney**, Navan, Co Meath  
**Mary Harris**, Circular Road, Co Galway

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Maura Doherty**, Ferrybank, Co Waterford  
**Pat Collins**, Rathmolyon, Co Meath  
**Gerard Clerkin**, Tydavnet, Co Monaghan

#### €100:

**Kathleen Tierney**, Stradone, Co Cavan  
**Caroline McMahon**, Ennis, Co Clare  
**Anne Everaw**, Naas, Co Kildare  
**Pat Broderick**, Cabra West, Dublin 7

#### DRAW 2

**€200:**  
**Keith Pickett**, Palmerstown, Dublin 20  
**Martin Flint**, Clonsilla, Dublin 15  
**Mary Kate Casey**, Galbally, Co Limerick

#### €100

**Susan Doherty**, Letterkenny, Co Donegal  
**Catherine Pyne**, Kilmallock, Co Limerick  
**Donal Hamrock**, Athlone, Co Roscommon  
**Bridget Gallen**, Ballybofey, Co Donegal

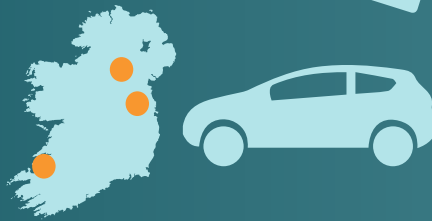
#### DRAW 3

**€200:**  
**Tom Burke**, Dunmore, Co Galway  
**Patrick Walton**, Callan, Co Kilkenny  
**John Ryan**, Monard, Co Tipperary

#### €100:

**Pattie Sloan**, Dundalk, Co Louth  
**Robert Cain**, Terenure, Dublin 6w  
**Joyce Martin**, Rathfarnham, Dublin 14  
**Mary Haughey**, Maynooth, Co Kildare

## FEBRUARY



### CAR WINNERS

**Jerry O'Connell**, Tarbert, Co Kerry  
**Pat McCahey**, Castleshane, Co Monaghan  
**Paula Byrne**, Julianstown, Co Meath

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Jacqueline Traynor**, Rathfarnham, Dublin 14  
**John Kelleher**, Killaloe, Co Clare  
**Joan O'Shea**, Knocklyon, Dublin 16

#### €100:

**Judith Maxwell**, Cabra, Dublin 7  
**John Mackay**, Walkinstown, Dublin 12  
**Philip White**, Rathdowney, Co Laois  
**Amore Bridalwear**, Youghal, Co Cork

#### DRAW 2

**€200:**  
**Geraldine Cohan**, Terenure, Dublin 6w  
**Denis Mulvihill**, Innishannon, Co Cork  
**Pat O'Donnell**, Fethard, Co Tipperary

#### €100

**Michael Kirby**, Tipperary Town, Co Tipperary  
**Patrick Ryan**, Kilmihill, Co Clare  
**Malachy Taylor**, Easkey, Co Sligo  
**Nora Stapleton**, Waterford Town, Co Waterford

#### DRAW 3

**€200:**  
**Maria Kennedy**, Wexford Town, Co Wexford  
**Liam Guilfoyle Jnr**, Golden, Co Tipperary  
**Maeve Cleary**, Castleknock, Dublin 15

#### €100:

**Mary Kenneally**, Mallow, Co Cork  
**Larry Mealiffe**, Tullamore, Co Offaly  
**Marian Ahern**, Ballingarry, Co Limerick  
**Mary Carton**, Mullingar, Co Westmeath

## MARCH



### CAR WINNERS

**Michael Healy**, Athlone, Co Westmeath  
**John O'Dwyer**, Clonmel, Co Tipperary  
**Megan Fee**, Dundalk, Co Louth

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Janet McKenna**, Goatstown, Dublin 14  
**Muriel Dooley**, Claregalway, Co Galway  
**Thomas Casey**, Mitchelstown, Co Cork

#### €100:

**Terry Harte**, Sligo, Co Sligo  
**Hannah Lynch**, Cahir, Co Tipperary  
**Brian Collins**, Wilton, Co Cork  
**Janice Poyntz**, Kilmore, Co Cavan

#### DRAW 2

**€200:**  
**Marina Kerrigan**, Donegal Town, Co Donegal  
**Mary Connolly**, Athlone, Co Westmeath  
**Joan O'Shea**, Knocklyon, Dublin 16

#### €100

**Anne Creamer**, Granard, Co Longford  
**Helen McSharry**, Rathfarnham, Dublin 14  
**Gerard Conroy**, Tubber, Co Clare  
**Ray McKnight**, Moate, Co Westmeath

#### DRAW 3

**€200:**  
**James Whelan**, Dunlavin, Co Wicklow  
**Cait Burnett**, Mallow, Co Cork  
**John Conway**, Clonaslee, Co Laois

#### €100:

**Karen McMenamin**, Falcarragh, Co Donegal  
**Marian Maheady**, Gurteen, Co Sligo  
**Morgan O'Flaherty**, Rathfarnham, Dublin 16  
**John Condell**, Newtownmountkenedy, Co Wicklow

## APRIL

2019



### CAR WINNERS

**James Rice**, Leighlinbridge, Co Carlow  
**Nora Lydon**, Oughterard, Co Galway  
**Patrick White**, Kilbeggan, Co Westmeath

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Martin Carr**, Ashtown, Co Wicklow  
**Gillian Burke**, Dunleer, Co Louth  
**Marie Doolin**, Leixlip, Co Kildare

#### €100:

**John & Aoife Eager**, Dunboyne, Co Meath  
**Anne Daly**, Meelick, Co Clare  
**Niall O'Neill**, Lucan, Co Dublin  
**Elizabeth Henneby**, Knocklyon, Dublin 16

#### DRAW 2

**€200:**  
**Paul Heapes**, Dunsany, Co Meath  
**Stephen McDonnell**, Bagenalstown, Co Carlow  
**Breda Slye**, Douglas, Co Cork

#### €100

**Dermot Doyle**, New Ross, Co Wexford  
**Phonsie Tully**, Ballinasloe, Co Roscommon  
**Alicia Magner**, Carrigaline, Co Cork  
**Patricia Clancy**, Dun Laoghaire, Co Dublin

#### DRAW 3

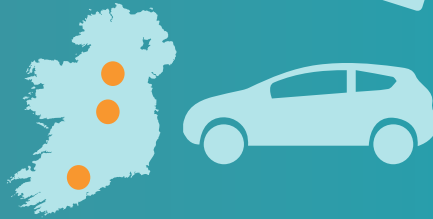
**€200:**  
**Gerard Kingston**, Leamlara, Co Cork  
**Michael Mullins**, Kilmallock, Co Limerick  
**Sam Duncan**, Carrigans, Co Donegal

#### €100:

**William Colfer**, Foulksmills, Co Wexford  
**Siobhán Culhane**, Dunboyne, Co Meath  
**Ellen Butler**, Boyle, Co Roscommon  
**Ger O'Meara**, Nenagh, Co Tipperary

## MAY

2019



### CAR WINNERS

**Noel O'Connor**, Doneraile, Co Cork  
**Turlough Reilly**, Newbliss, Co Monaghan  
**Alan Moran**, Kilbeggan, Co Westmeath

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Orla Brennan**, Dundalk, Co Louth  
**Siobhan Duggan**, Terenure, Dublin 6w  
**Dolores Brophy**, Blanchardstown, Dublin 15

#### €100:

**Paul McNamee**, Palmerstown, Dublin 20  
**Mary O'Connor**, Ballyporeen, Co Tipperary  
**Elaine Moore**, Ratoath, Co Meath  
**Anne Clarke**, Beltra, Co Sligo

#### DRAW 2

**€200:**  
**Andrew Sheppard**, New Ross, Co Wexford  
**Paul Glaister**, Loughrea, Co Galway  
**Michael Nolan**, Newbridge, Co Kildare

#### €100

**Maria Clancy**, Carrick-On-Suir, Co Tipperary  
**Mary Lyons**, Palmerstown, Dublin 20  
**Gillian Tonhey**, Ballycumber, Co Offaly  
**Sharon Byrne**, Balbriggan, Co Dublin

#### DRAW 3

**€200:**  
**Jim McDonnell**, Dundalk, Co Louth  
**John F Rooney**, Manorhamilton, Co Leitrim  
**Mary Doyle**, Ballygar, Co Galway

#### €100:

**Diarmuid Coffey**, Cahirciveen, Co Kerry  
**Marie Reilly**, Ratoath, Co Meath  
**Claire O'Brien**, Galway, Co Galway  
**Michael Coleman**, Galway, Co Galway

## JUNE

2019



### CAR WINNERS

**Anthony Melia**, Lanesborough, Co Longford  
**Sally Territt**, Gorey, Co Wexford  
**Annette Fairbrother**, Portlaoise, Co Laois

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Dolores Fallon**, Bushy Park, Co Galway  
**Edward Gerry Duffy**, Dundalk, Co Louth  
**Gerry Hargadon**, Templeboy, Co Sligo

#### €100:

**Tom Tynan**, Thurles, Co Tipperary  
**Mary Bergin**, Nenagh, Co Tipperary  
**Martin Carr**, Ashtown, Co Wicklow  
**Peter Jenkins**, Marino, Dublin 3

#### DRAW 2

**€200:**  
**Bernie Aherne**, Naas, Co Kildare  
**Paddy & Frances McElligott**, Kilcock, Co Kildare  
**Patrick Joseph Hyland**, Portlaoise, Co Laois

#### €100

**Thomas Marlowe**, Longford, Co Longford  
**Enda Clancy**, Moycullen, Co Galway  
**Margaret Foley**, Ballygarvan, Co Cork  
**Frank O'Driscoll**, Bandon, Co Cork

#### DRAW 3

**€200:**  
**Ann McAllen**, Shannon, Co Clare  
**Bernadette Noonan**, Killarney, Co Kerry  
**Geraldine Nohilly**, Monivea, Co Galway

#### €100:

**Martin McCarthy**, Loughlinstown, Co Dublin  
**Patrick Coffey**, Cappoquin, Co Waterford  
**Connie Duggan**, Carrignavar, Co Cork  
**Tony Murphy**, Navan, Co Meath

# Statutory Return to An Garda Síochána

for the year ended 31 December 2019

## JULY

2019



### CAR WINNERS

**Edward Kelly**, Tramore, Co Waterford  
**Pat Bannon**, Ballyconnell, Co Cavan  
**Michael Browne**, Naas, Co Kildare

### CASH-PRIZE WINNERS



#### DRAW 1

€200:

**Mary P Doherty**, Westport, Co Mayo  
**Albert Patton**, Ballybofey, Co Donegal  
**Eamon Jackson**, Lucan, Co Dublin

€100:

**Pat Traynor**, Hollywood, Co Wicklow  
**Margaret Gray**, Sandyford, Dublin 18  
**Katrine Kelly**, Carrigaline, Co Cork  
**Joseph Carr**, Letterkenny, Co Donegal

#### DRAW 2

€200:

**Anna McFarlane**, Stillorgan, Co Dublin  
**Grainne McGovern**, Sallins, Co Kildare  
**Noel Coy**, Ballina, Co Mayo

€100

**Paddy Lally**, Shantalla, Co Galway  
**Miriam Lechleiter**, Leopardstown, Dublin 18  
**Doreen Edith Bourke**, Culleens, Co Sligo  
**Eamon Walsh**, Kilmanagh, Co Kilkenny

#### DRAW 3

€200:

**John Daly**, Skibbereen, Co Cork  
**Vicky O'Neill**, Clarina, Co Limerick  
**Kathleen Karney**, Belmullet, Co Mayo

€100:

**David O'Connor**, Killiney, Co Dublin  
**Cheryl Creagh-Keating**, Trim, Co Meath  
**Rodger Heffernan**, Oola, Co Limerick  
**Pat Comer**, Clonsilla, Dublin 15

## AUGUST

2019



### CAR WINNERS

**Martina Martyn**, Sooeey, Co Sligo  
**Maria Tobin**, Santry, Dublin 9  
**Pat Kitterick**, Foxrock, Dublin 18

### CASH-PRIZE WINNERS



#### DRAW 1

€200:

**Margaret Clogher**, Dysart, Co Roscommon  
**Alison McManus**, Cabra, Dublin 7  
**Ann McClements**, Foulksmills, Co Wexford

€100:

**James Miller**, Kildangan, Co Kildare  
**Michael Burke**, Loughrea, Co Galway  
**James Dwyer**, Drumcondra, Dublin 9  
**Thomas Burke**, Grange, Co Sligo

#### DRAW 2

€200:

**Patrick McLoughlin**, Palmerstown, Dublin 20  
**John Galvin**, Ballyroan, Co Laois  
**Mary Jo Minogue**, Killaloe, Co Tipperary

€100

**Michelle O'Brien**, Newbawn, Co Wexford  
**Andrew McHugh**, Birr, Co Offaly  
**Michael Walsh**, Swords, Co Dublin  
**Mary Ann Gallagher**, Termon, Co Donegal

#### DRAW 3

€200:

**Helen Hughes**, Kilmaine, Co Mayo  
**Patrick Bennett**, Enniscorthy, Co Wexford  
**Jackie Conneely**, Athenry, Co Galway

€100:

**Joanna Spicer**, Ringsend, Dublin 4  
**Donal Berney**, Gorey, Co Wexford  
**Leonard Kinsella**, Bettystown, Co Meath  
**Una Ussher**, Ballinasloe, Co Galway

## SEPTEMBER

2019



### CAR WINNERS

**Kamil Kurek**, Collon, Co Louth  
**Rita McLynn**, Harold's Cross, Dublin 6w  
**Geraldine Freeman**, Ballinasloe, Co Galway

### CASH-PRIZE WINNERS



#### DRAW 1

€200:

**Anne Showlin**, Dunkineely, Co Donegal  
**Rosario Poole**, Kildare, Co Kildare  
**Maura O'Dowd**, Castlebaldwin, Co Sligo

€100:

**Bernie Kelly**, Ballina, Co Mayo  
**Dessie Faherty**, Drumree, Co Meath  
**Anthony Comer**, Tuam, Co Galway  
**Helena Murray**, Athlone, Co Westmeath

#### DRAW 2

€200:

**Sean Dolan**, Dromore, Co Sligo  
**Patrick Joseph Hyland**, Portlaoise, Co Laois  
**Caroline Duff**, Tallaght, Dublin 24

€100

**Nigel O'Connor**, Clonsilla, Dublin 22  
**Michael Delaney**, Barna, Co Galway  
**Sean Hynes**, Kilmacrennan, Co Donegal  
**Shane Brannigan**, Dundrum, Dublin 16

#### DRAW 3

€200:

**Anna Barry**, Rathmines, Dublin 6  
**Anne Brigid Wright**, Salthill, Co Galway  
**Rose McCarthy**, Bandon, Co Cork

€100:

**Robert Bolton**, Athlone, Co Westmeath  
**Anita Whelan**, Clonsilla, Dublin 15  
**Martin Bennett**, Birr, Co Offaly  
**Paddy Lowbridge**, Tullamore, Co Offaly

## OCTOBER

2019



### CAR WINNERS

**Alfred Gillespie**, Baltinglass, Co Wicklow  
**Mark Deane**, Westport, Co Mayo  
**Prince Kuriakose**, Finglas, Dublin 11

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Patricia Doyle**, Cappamore, Co Limerick  
**Conor Byrne**, Artane, Dublin 5  
**Mary O'Donovan**, Blarney, Co Cork

#### €100:

**Mary O'Neill**, Drogheda, Co Louth  
**Peter O'Byrne**, Bridgetown, Co Offaly  
**Sean & Marian McManus**, Carrickaboy, Co Cavan  
**Joe Collins**, Coolock, Dublin 5

#### DRAW 2

**€200:**  
**Margaret Doyle**, Gorey, Co Wexford  
**Victoria Fazlic**, Virginia, Co Cavan  
**Marcella Flanagan**, Ratoath, Co Meath

#### €100

**Ann Mullen**, Collooney, Co Sligo  
**Gerard Spain**, Tullamore, Co Offaly  
**Rita Murphy**, Enniscorthy, Co Wexford  
**Maura Doherty**, Ferrybank, Co Waterford

#### DRAW 3

**€200:**  
**Mary Smith**, Swords, Co Dublin  
**Fiona Scott**, Dun Laoghaire, Co Dublin  
**Veronica Case**, Dunlavin, Co Wicklow

#### €100:

**Hilary Sproule**, Collooney, Co Sligo  
**Deirdre O'Donovan**, Bantry, Co Cork  
**Michael MacCabe**, Headford, Co Galway  
**Alo Delaney**, Mountrath, Co Laois

## NOVEMBER

2019



### CAR WINNERS

**Deirdre Reid**, Birr, Co Offaly  
**John Harty**, Tralee, Co Kerry  
**Larry Murray**, Slane, Co Meath

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Mary Flanagan**, Athlone, Co. Westmeath  
**John Mannion**, Donaghmede, Dublin 13  
**Jim Ferris**, Tralee, Co Kerry

#### €100:

**Mary Giblin**, Beaumont, Dublin 9  
**Deirdre Walshe**, Templeogue, Dublin 6w  
**Geraldine Kilmurray**, Clonskeagh, Dublin 14  
**Andrew Murphy**, Dundalk, Co. Louth

#### DRAW 2

**€200:**  
**Anthony & Helen McCormack**, Nenagh, Co Tipperary  
**Adrian Gaughan**, Foxford, Co Mayo  
**Mary English**, Clonsilla, Dublin 15

#### €100

**W. Trevor Giles**, Tralee, Co Kerry  
**Mary Cradock**, Naas, Co Kildare  
**Breda Browne**, Tralee, Co Kerry  
**Geraldine Laherty**, Swords, Co Dublin

#### DRAW 3

**€200:**  
**Anne Marie Doyle**, Enniscorthy, Co Wexford  
**Anne Delaney**, Portlaoise, Co Laois  
**Eileen Garvey**, Drogheda, Co Louth

#### €100:

**Michael Flynn**, Longford, Co Longford  
**Eamon O'Connell**, Abbeydorney, Co Kerry  
**Martin Kelleher**, Lismore, Co Waterford  
**Mary Houlihan**, Milford, Co Donegal

## DECEMBER

2019



### CAR WINNERS

**Eugene O'Sullivan**, Salthill, Galway City  
**Kay Mulvaney**, Castlepollard, Co Westmeath  
**Fiona Byrne**, Kingscourt, Co Meath

### CASH-PRIZE WINNERS



#### DRAW 1

**€200:**  
**Mary Clarke**, Castleknock, Dublin 15  
**Liam McNamara**, Kilmallock, Co Limerick  
**Ronnie Daffy**, Roscrea, Co Tipperary

#### €100:

**Brian & Lily Fagan**, Portmarnock, Co Dublin  
**Gerard Watkins**, Leixlip, Co Kildare  
**Margaret Murphy**, Youghal, Co Cork  
**Cathal Scott**, Clonard, Co Meath

#### DRAW 2

**€200:**  
**John Meagher**, Nenagh, Co Tipperary  
**Patrick Morgan**, Drogheda, Co Louth  
**Hans Wuermli**, Glenties, Co Donegal

#### €100

**Sandra O'Connor**, Swords, Co Dublin  
**Ailish O'Dea**, Durrow, Co Laois  
**Clement Carroll**, Mallow, Co Cork  
**Anne Shannon**, Achill, Co Mayo

#### DRAW 3

**€200:**  
**Olivia Farrelly**, Terenure, Dublin 6w  
**Frances Hynes**, Portmarnock, Co Dublin  
**Mary O'Connor**, Pallasgreen, Co Limerick

#### €100:

**Frances Kelly**, Borrisokane, Co Tipperary  
**Domnick McDaid**, Donegal, Co Donegal  
**Jimmy Reilly**, Longford, Co Longford  
**Michael O'Flanagan**, Castlerea, Co Roscommon



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