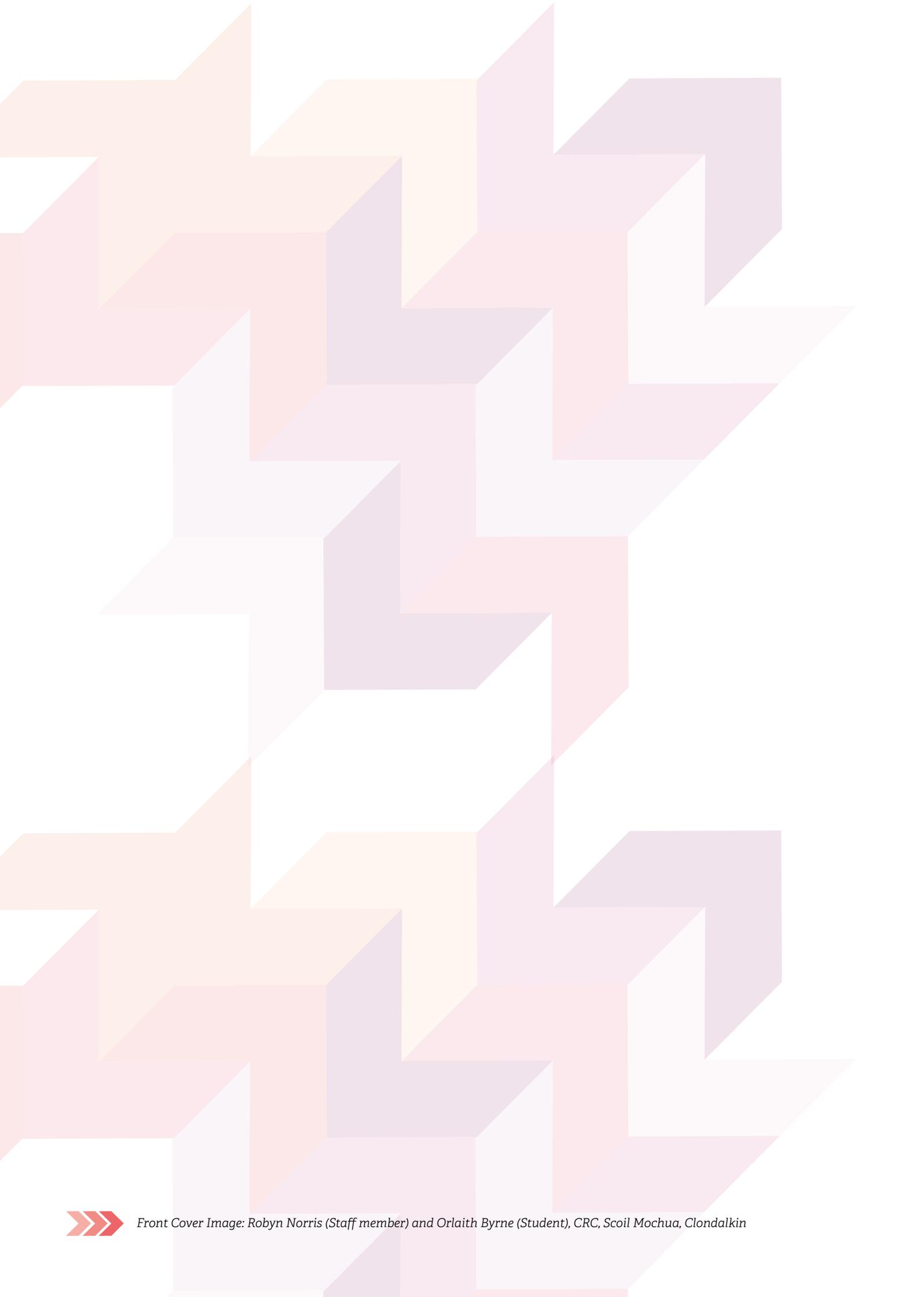


# Annual Report 2020

*Changing lives in  
changing times*





*Front Cover Image: Robyn Norris (Staff member) and Orlaith Byrne (Student), CRC, Scoil Mochua, Clondalkin*

# Table of Contents

	Page
Company Information	2
Mission, Vision and Values	3
The Care Trust Organisation	5
Changing Lives in Changing Times	6
• A Word from our Chairperson	6
• Comment from our Chief Executive	6
The More Things Change	7
Fundraising Strategy	10
Care in a Year of Coronavirus	14
Fundraising Year	25
Lotteries	28
Governance	33
Risk Assessment and Management	37
Directors' Report	39
Independent Auditor's Report	57
Financial Statements	61
Statutory Return to An Garda Síochána	75

# 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

The Care Trust is owned in equal shares by the Central Remedial Clinic (CRC) and Rehab Group (Rehab) and has been fundraising, on a national basis, for both of these entities since 1974. The Care Trust also fundraises, by arrangement since 1988, for the Mater Misericordiae University Hospital (the Mater). CRC, Rehab and the Mater are our Beneficiaries.

Contributors to The Care Trust are entered into three draws each month, where a Renault Clio car is won in each draw. In a full year, 36 cars are won. Contributors can also take part in the *Fair Play To You* online lottery draw, which offers a jackpot prize that can grow to €25,000.

From 2000 to 2020, The Care Trust has provided a total of **€48.3 million** to CRC, Rehab and the Mater, net of all operating costs.



## Mission

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

## Vision

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



## Values

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

# VALUES



**Accountability**



**Integrity**



**Respect**



**Honesty**



**Transparency**

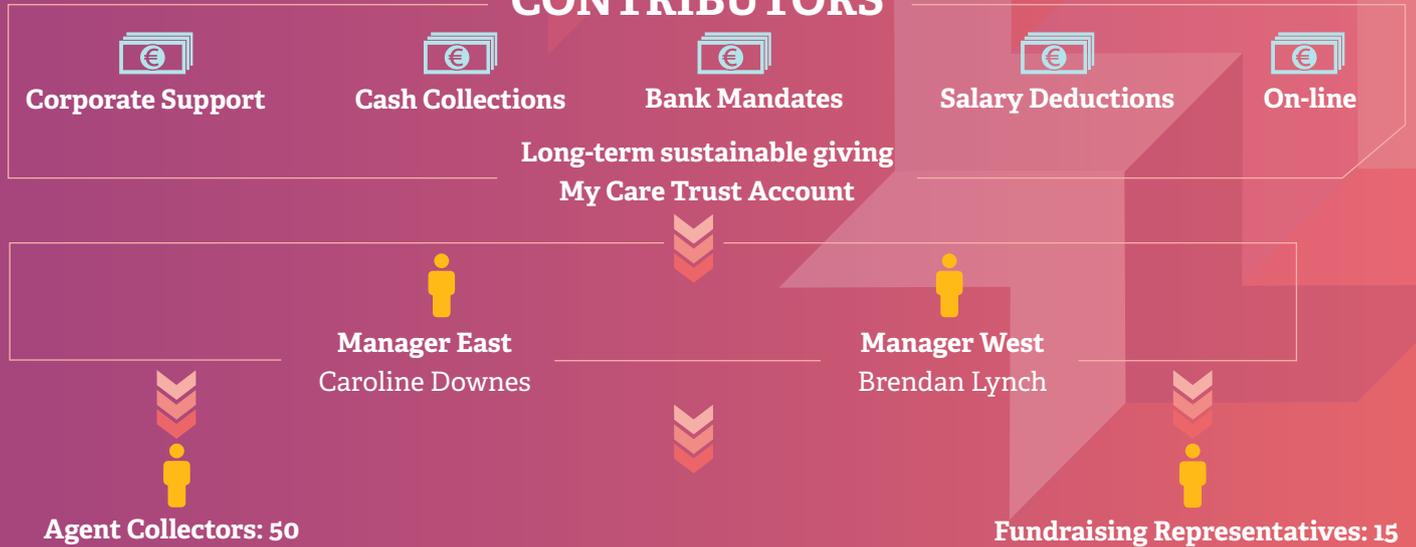


*Special Needs Assistants, Elaine Norris and Karen Bonnar with Mason Carroll and Zoe Cryan enjoy the sensory garden at CRC, Scoil Mochua, Clondalkin*

# The Care Trust Organisation

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

## CONTRIBUTORS



## BENEFICIARIES



# Changing lives in changing times

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

## A word from our Chairperson



**Bernard Walsh**  
Chairperson  
March 2021

The Covid-19 pandemic is changing Irish society and our economy. New and unforeseen challenges have made it a difficult year for The Care Trust. Our ability to fundraise has been constrained at a time when our Beneficiaries need and deserve our support more than ever. However, our Contributors have continued to support us and the work of our distinguished Beneficiaries, CRC, Rehab Group and the Mater University Hospital.

I am proud to say that we continued our three fundraising draws each month as normal and we established a new *Fair Play To You* online fundraising channel. We responded to the changing Government guidelines, protecting Contributors, fundraisers, collectors, staff and the public while maintaining our core fundraising operations to support those with disabilities and serious illnesses.

Thanks to the boundless generosity of our Contributors, we provided €1.67m in grants to CRC, Rehab Group and the Mater University Hospital in 2020. The constraints necessitated by the pandemic mean that the amount of contributions is €483,000 less than in the previous year and much less than needed.

The measures to combat the spread of the Covid-19 virus have turned lives upside down. The breakdown of normal routines brings new and significant challenges for CRC and Rehab Group, and their service users. The Mater University Hospital continues to be at the forefront of our country's healthcare defences.

My thanks to our board members, management, staff, and everyone involved with The Care Trust for your flexibility and resilience in the face of the challenging circumstances. Our cause endures in helping CRC, Rehab Group and the Mater University Hospital enhance the lives of very special people and families throughout Ireland in need of our support.

Changing lives in changing times.

## Comment from our Chief Executive

At the end of our most challenging year in memory, we were pleased to provide €733,355 to CRC, €733,355 to Rehab Group and €200,000 to the Mater University Hospital. We are happy to have achieved so much, but wish we could have raised more. The Covid-19 pandemic brought new and unforeseen challenges. We stood down our fundraising teams and suspended door-to-door Contributor enrolments and collections from mid-March 2020. We continued to receive the support of our loyal Contributors. While working remotely had its challenges, we were able, with the support of our dedicated team and cloud-based systems, to process contributions from the majority of our existing direct-debit Contributors. However, support from our cash Contributors continues to be severely impacted.

In July, with the support of comedian, Deirdre O'Kane, we launched *Fair Play To You*, a new online fundraising initiative with an associated-lottery game. Contributors can participate in *Fair Play To You* to win prizes of up to €5,000 each month. As this lottery game grows, the prize fund can grow to €25,000 per month. Growth has been slow and it has been difficult to compete with online messaging that has exploded during the Covid-19 pandemic. By end-2020, we had recruited 400 online Contributors, 42 (10%) of whom have won cash prizes to date.

Renault Ireland joined us as our provider of prize cars for 2020. Broadcaster Ian Dempsey helped to launch our partnership with Renault. We maintained our three draws every month and delivered an All-New Renault Clio to each of our 36 car winners during the year.

For the third successive year, The Care Trust has been shortlisted among the finalists in both the Carmichael Good Governance Awards and the Chartered Accountants of Ireland (CAI) Published Accounts Awards in 2020. Accountability, transparency and good governance remain central to the way we operate.

We are committed to changing lives in changing times. The ongoing Covid-19 pandemic will continue to challenge our fundraising efforts in 2021. Safeguarding our teams and the public continues to be our priority while endeavoring to provide much-needed funds to CRC, Rehab Group and the Mater University Hospital.



**Senan Mullins**  
Chief Executive  
March 2021



# The more things change...

The Rehabilitation Institute, nowadays known as the Rehab Group, was established in 1949 to provide training services to people with tuberculosis, supporting people recovering from TB to rebuild their lives, to regain their independence and to re-enter the workforce following their illness.

The Care Trust, previously known as RTB & CRC Promotions (formed 1964) has its origins in RTB Promotions, established in 1952 to raise money needed to support the work of the Rehabilitation Institute, and the CRC Help Society, founded in 1961. The Help Society was formed to provide funds for the great work being done by Lady Valerie Goulding and others who set up the Central Remedial Clinic in 1951, now the largest organisation in Ireland looking after people with physical disabilities.

The Mater Hospital Pools joined The Care Trust family in 1988. By that time, regular weekly contributions had increased from one shilling in 1964 to 50p (ten shillings) following the change to decimal currency in 1971.

The unforeseen plague of the coronavirus Covid-19 pandemic has turned our lives upside down. It is not the first time that the human race has met and overcome such adversity.

The Spanish flu, also known as the 1918 flu pandemic, was an unusually deadly influenza pandemic that lasted from February 1918 to April 1920.

Tuberculosis, commonly called 'TB' and 'consumption', was another public health issue that had parallels with the current coronavirus outbreak.

TB or consumption was a primary cause of death, and those living in over-crowded urban areas were most vulnerable to the disease. It caused tens of thousands of deaths in Ireland in the 1940s and 1950s. Survivors can recall how the silent terror spread death and devastation through families and neighbourhoods. The highly infectious virus thrived in the crowded tenements in inner-city Dublin and in poorly-ventilated thatched cottages throughout the country. Poverty and disease were inextricably linked. With little by way of a social-welfare safety net, many people with active TB understandably hid symptoms and knowingly remained at work in order to sustain their incomes for as long as they could. The behavioural shifts necessary to tackle community transmission could not occur with piecemeal and largely unenforced legislative efforts or in the absence of a range of financial supports.

TB primarily affected young and able-bodied adults, and more young Irish people were killed by the disease than died in warfare. With no cure available, sanatoria became the favoured method of treatment throughout Europe. Noel Browne, as Ireland's post-war Minister for Health, is credited with introducing radical policies that reduced the mortality rate from the disease by 90%, building sanatoria around the country and introducing mass-free screening for the disease. Public-health-awareness campaigns were established and leaflets and posters advocating good respiratory hygiene with respect to coughing, sneezing and spitting were circulated.

Sanatoria like Heatherside in Buttevant, Co Cork and Newcastle, Co Dublin were administered by local committees who decided who got help and for how long. The idea behind TB sanatoria, therefore,

Contributions increased to €2 per week in 2002 with the change to the euro. Nowadays, many Contributors give €21 per month but we still happily accept €2 per week (€8 per month) from some of our longstanding and much cherished Contributors.

In July 2020, The Care Trust launched its first on-line lottery, *Fair Play To You, a better chance of winning and a new way of giving.*



## The more things change...

In 2005, The Care Trust began to transition its lottery operations from one based on weekly cash collections, to one based on monthly direct debit and credit card contributions.

To this day, the funds raised by The Care Trust continue to support the charitable work of CRC, Rehab Group and the Mater Misericordiae University Hospital.

was to treat the illness with kindness. No physical activity, total bed rest, two pints of Guinness daily, and nutritious food was the prescription. During the daytime,

patients were encouraged to put their heads out of the hospital windows and breathe fresh air. Hospital beds were wheeled out to sunny verandas, regardless of season. Stays were not indefinite; they lasted until patients were well, not cured. There was no cure!

Despite years of non-stop efforts by Noel Browne and his army of medical carers to beat the scourge, it was not until the 1950s that TB started to decline. Only in 1952 did expensive drug therapy become part of the Irish national treatment plan and by the 1970s the deadly disease had all but vanished from our shores.

Although TB was a relatively slower moving public-health issue, there are similarities that cannot be ignored

between then and now, and there is much to learn from our experience. Behavioural shifts take time, and the wide-ranging changes that we are currently witnessing are necessary. The most powerful instrument in a crisis like this is the full cooperation of an informed public.

The more things change, the more they stay the same.

*Some Rehab Group staff joined the fight against the pandemic by making essential personal protective equipment (PPE) for the health service.*



*Leo Bowe Hurley and Nicola Kehoe (Physiotherapist) in the Physiotherapy Room at the CRC Clinic, Waterford*



# Fundraising Strategy

**The year under review was a year like no other in which we were obliged to take a new view in a fast-changing world. The Care Trust started the year with a clear set of strategic objectives and targets, but before the end of the first quarter, Ireland was in lockdown, our management and office staff were working remotely and our fundraising enrolments and cash collections were on hold. We adapted quickly and by virtue of many years of good stewardship of our direct-debit-based fundraising model we were able to sustain a substantial flow of grants to our three Beneficiaries. Our cloud-based technology facilitated a smooth transition to remote working, while our daily financial processing, critical to our mission, ensured the continuing flow of funds. With the help of our new provider of prize cars, we were able to deliver fully on our prize-draw commitments for the entire year.**

We performed well in terms of generating income from existing direct-debit-based Contributors, but recorded no revenue from cash Contributors for 7 months. We severely curtailed our Contributor-enrolment programme due to pandemic-related restrictions.

We are a medium-sized charity operating in the community-based fundraising market. The sector is extremely competitive, with participants ranging from small local charities promoting very specific causes to large multinational organisations leveraging significant marketing budgets. We have a relatively small team of professional staff who are dedicated to our mission. Maintaining our turnover and grants to our Beneficiaries is an ongoing challenge. Our fundraisers are committed and dedicated to our causes despite the limited opportunities for career progression in such a small organisation as The Care Trust. Our unique fundraising proposition in an overcrowded sector is our status as

the longest-running charitable lottery in Ireland. We have a long tradition of supporting our Beneficiaries through our lotteries, bringing a sense of fun and anticipation to our Contributors, as well as the satisfaction of supporting our very worthwhile charities.

## Strategic plan 2019 – 2023

In 2018, The Care Trust Board completed a strategic review of the organisation, its goals and its functions. Arising from that review, the Board approved a rolling 5-year Strategic Plan 2019 – 2023. The management team is charged with implementing that Plan based on its strategic pillars:

- Refresh and Renew
- Invest and Grow

Our key metrics include net income, prize costs, operating costs and grants remitted to Beneficiaries. We integrated our targets for each of these in our

2020 budget. The achievement of these targets assumed normal social life and freedom of movement for our fundraising teams.

In March 2020, following the imposition of the first Covid-19 pandemic lockdown, we, with the support and oversight of our Board, reviewed and updated our objectives and re-focused our strategies. Our dedicated staff, robust financial processes and technology systems enabled us to process all active income streams and a high proportion of anticipated income. Our flexible structures enabled us to reduce operating costs and maximise our grants to Beneficiaries in a very difficult year.

*Our Beneficiaries support people with disabilities, people on the autism spectrum, people with mental health difficulties, people who are disadvantaged in some way in the labour market and those who want a fresh start.*

By maintaining our full complement of monthly prize draws without any increase in prize costs, we were able to sustain the core fundraising proposition for our 30,000 Contributors. This was done through regular communications to maximise Contributor retention, during a year when new enrolment opportunities were restricted. Our entry into the online lottery market gave us access to new demographics and allowed us to broaden our brand awareness among younger people, thus providing a channel and an opportunity to build our Contributor base in future years.

## Refresh and Renew

### Relationships with our Beneficiaries

We started the different pillar activities sequentially, but thereafter they run concurrently. We began by strengthening synergies with our shareholders and Beneficiaries in early 2019. This resulted in our beneficiary charities facilitating regular and sensitively controlled TCT access to activities in CRC and Rehab Group and to a lesser extent in the Mater University Hospital. These planned visits helped us to refresh our connection with the ultimate beneficiaries of our work. Our fundraising teams developed more personal and visual insights into the important work our Beneficiaries do on behalf of children and adults living with disabilities. We engaged in a programme consisting of several supervised visits to see the day-to-day work carried out in key CRC and Rehab Group centres. This facilitated the compilation of an up-to-date library of camera shots, with permissions from participants, portraying the services and activities that our Contributors support. These visits created valuable insights and

experiences for our fundraising teams, as well as renewing visual evidence and content that are of ongoing benefit in communicating with current and prospective Contributors.

### Prize Cars

A further strategic development was to refresh arrangements for the supply of prize cars, a central feature in our core fundraising model based on monthly lottery draws. Following a tender process in 2019, Renault Ireland replaced Ford Ireland as our provider of prize cars with effect from January 2020. This marked the end of a 20-year partnership with Ford, characterised at all times by their commitment to excellence in their cars, their customer support and their generosity.

The introduction of the All-New Renault Clio as the featured prize car for 2020 allowed us to refresh our message to Contributors. Ian Dempsey of the Ian Dempsey Breakfast Show on Today FM and Brand Ambassador for Renault joined in the public launch of the new partnership in January 2020. Renault's marketing team also helped to promote our message online and in social media. We had our first three All-New Renault Clio winners in January and this coincided with the rapid crystallisation of the threat posed by the worldwide coronavirus pandemic. Renault responded brilliantly to the crisis and we were delighted to be able to fulfil our commitment to awarding our full complement of 36 prize cars in 2020, despite the challenges. Our winner research at the end of the year indicated a consistently high level of satisfaction with Renault's performance and service levels. Winner satisfaction is as important to our cause as Contributor satisfaction. We have re-appointed Renault Ireland as our provider of prize cars for 2021.

## Sleep Clinics

As part of providing clinical services to children with physical disabilities, the CRC clinicians and therapists organise and deliver tailor-made workshops to further support families on a range of topics, such as Sleep Clinics.

Sleep disorders can present themselves in many ways. A child may be unable to fall asleep, may wake often during the night or be awake and ready for the day early in the morning. Sleep deprivation can have a fundamentally detrimental impact on the wellbeing of both child and parents. CRC sleep clinics are designed to provide practical advice and interventions to parents. CRC works with families to support them with their children who experience sleep difficulties.

## Communications with Contributors

We progressed our strategy of refreshing our communications with Contributors. We issued our monthly-results bulletins, sometimes in expanded format, to keep Contributors informed of our continuing monthly draws and highlighting our Covid-19 response. In December, we issued an annual appeal

*The past year has seen CRC, Rehab Group and the Mater University Hospital working harder than ever to meet the biggest challenge they have ever faced, with so many of their workers on the front line.*



to our full Contributor base. More than 500 Contributors responded to our appeals by increasing their monthly-giving support.

### Covid-19 Pandemic

The advent of the Covid-19 pandemic and associated restrictions in March challenged all of our assumptions and strategic plans for 2020. We immediately paused our door-to-door and person-to-person enrolment approach. We placed a high priority on maintaining contact with our fundraising and Agent-Collector teams. We are very proud to say that our managers and fundraisers did all that was asked of them to facilitate regular team Zoom meetings. Using virtual communications methods, we were able to maintain team morale and provide Covid-19 back-to-work training for all of our fundraisers and collectors in July. They were able to resume work from September to mid-October, as Government restrictions were relaxed. The response from Contributors was very positive, showing a great public sensitivity to the particular difficulties that charities like ours experienced during

the Covid-19 pandemic. Contributors warmly welcomed our fundraisers and collectors again in December, facilitating a strong finish to a difficult year.

## Invest and Grow

### New products and new payment channels

As Ireland was dealing with the impact of Covid-19 lockdowns in April and May, we accelerated our key strategic initiative of launching a new online lottery and payment channel. We launched *Fair Play To You* in early July with the objective of engaging with younger demographics that our door-to-door enrolment model has, for many years, substantially overlooked. *Fair Play To You* is primarily targeted at potential contributors aged 25 – 45 years who are regular users of online and social media and comfortable engaging

in e-commerce transactions. Our strategic review identified that people who are at home during daylight hours were strongly represented in our Contributor database, while working people, especially younger people in the workforce, were largely unrepresented. This was not surprising as our fundraisers focus almost entirely on home visits during daytime hours. Our online lottery focuses on enrolling new Contributors and has grown more slowly than we would have wished during its first six months. We launched *Fair Play To You* at a time when everyone was dealing with the economic impact of Covid-19 but also when people in our target demographics were spending more and more time and money online. While this trend seemed at first to create an opportunity for us, it also placed us in a very competitive and consequently expensive space in which to promote our message. We are pleased to say that our new technology performed reliably and Contributors are assured of a satisfactory user experience when they log in to [www.fairplaytoyou.ie](http://www.fairplaytoyou.ie).

*It is never too early or too late to start working on your child's communication development. For most children speech and language development happens without us noticing just what a complex process it is. Children's understanding of language develops earlier than their expressive language. Generally, young children can use single words at the age of one year and begin to put two-word combinations together before they are two.*

**Senior Speech and Language Therapist**



*Fiona Taylor (Senior Speech and Language Therapist), Aoife Bowe (Leo's mother), Leo Bowe Hurley and Nicola Kehoe at the CRC Clinic, Waterford*

## Looking ahead

Our entry into the online lottery market has created a source of new Contributors with the potential to bring new income streams during the coming years. Our target demographic has proven difficult and relatively expensive to engage. Our plan for 2021 is to review our return on investment metrics while enhancing our product offering and improving Contributor experience to establish a path to growth in this component of our fundraising activity.

The events of the year under review highlighted for us the vulnerability of the cash-collections element of our fundraising. This represents a key risk area to our business and is consistently the highest scoring risk in our Risk Register. Our inability, due to Covid-19 lockdowns, to implement door-to-door cash collections during most of 2020 meant that this component suffered the greatest negative impact in relation to our total income for the year. This has created the impetus to invest in accelerating the conversion of cash Contributors to our banking-based model during 2021. In this way, we will create a more sustainable and more efficient source of grants for our Beneficiaries into the future and further mitigate the inherent risk involved in cash collections.

We enter the second year of our partnership with Renault Ireland with increased confidence in their ability to provide car prizes that our

Contributors find attractive. Our team will continue its collaboration with Renault to consolidate and improve on the excellent level of Contributor satisfaction confirmed in our 2020 prizewinner surveys. In keeping with the Refresh and Renew pillar of our strategic plan, we will trial some additional options for our prize-car winners in the second half of the year.

Our 2021 plans and budgets are fluid and flexible. As we await the gradual delivery of Covid-19 vaccines to the full population, the management team have shared a strategic review with the Board that anticipates continuing societal restrictions. The management team will constantly monitor the emerging health and Government regulation context and keep the organisation well prepared to adjust to any situation that may emerge. Our staffing structure and fundraising arrangements are such that we can work remotely and, when necessary, suspend socially interactive activities instantly and at low cost. A key element of our plan is to maintain regular communications with and among all of our teams during 2021 to support team morale and readiness.

The Gaming and Lotteries (Amendment) Act 2019, came into effect on 1st December 2020. The legislation provides for increased prize percentage allocation and a minimum 25% allocation to charitable and philanthropic purposes. The Care Trust will continue to be compliant with all statutory obligations.

*RehabCare's Residential Supported Accommodation and Respite services remained open and active throughout the past year. Frontline staff have been truly brilliant and inspiring in dealing with the Covid-19 emergency day-in and day-out. Many individuals within these services had to cocoon, and it is a credit to the professionalism and vigilance of staff for overseeing such safe environments within the residential services.*



*What has amazed me is the ease at which the teams in NLN Bray, Arklow and Stillorgan have responded to the challenge of home-working. On a daily basis, I see ingenuity in problem solving, a genuine concern for the students' welfare and a new way of educating that is going to have an impact on how we work long after the coronavirus has cleared.*

**Deborah Coughlan – Manager, NLN Wicklow**



# Care in a year of coronavirus

**The role of The Care Trust is to fundraise, remit and account for the generous contributions of our caring Contributors to our three distinguished Irish Beneficiaries, CRC, Rehab Group and the Mater University Hospital. Our Beneficiaries change lives.**

**Our beneficiary organisations faced new and unforeseen challenges during this year of coronavirus. The Care Trust and our Contributors were able to provide €1.67m in grants to help their respective causes, €733,335 for CRC, €733,355 for Rehab Group and €200,000 for the Mater University Hospital. This represented a decrease of €435,000 on our 2019 contributions but provided important support for key activities and projects. CRC, Rehab Group and the Mater University Hospital receive government funding to support the delivery of their activities in the form of funding for disability services, education and health. The much needed grants that The Care Trust provides every year enables these vital organisations to invest in equipment and resources to benefit the people they serve.**

## CRC changing lives

As societies all over the world were closing down and older and vulnerable people cocooned to protect themselves from the coronavirus, our Beneficiaries were facing bigger challenges than ever to support children and adults living with disabilities and serious illnesses. 2020 was the year of the Covid-19 pandemic, a year when time stood still; societies, communities and people were ravaged by a virus that tore into our very consciousness and our daily lives. Amongst all the noise, trauma, worry and challenges that Covid-19 presented, the CRC reimagined, innovated and responded to the challenge. The CRC worked throughout the year supporting children, families and adults who needed its services. Overnight the CRC established virtual day services online; they supported people from

their locations, from their communities and, at times, from their gardens. They established duty teams responding to emergencies, and they continued essential services supporting and delivering assessment and treatment to hundreds of children and adults.

The CRC found a way to continue to deliver services against all the odds. In addition, several staff supported other areas of the frontline health services; staff saw beyond the coronavirus to identify people in need and supported them in nursing homes, hospitals, hospices and community units, as well as assisting with testing and tracing.

CRC schools in Clontarf and Clondalkin supported their children with virtual learning and in the summer ran two

incredible summer camps providing respite and support to the families who needed it most.

Through the incredible generosity of people who support The Care Trust, the CRC was able to enhance its response with access to equipment, transport and community hubs. Through the support of The Care Trust, the CRC was able to secure and support projects, education and research that ensure that the CRC continues to make a difference in the lives of people with disabilities. Some examples of the important work of CRC are included throughout this Annual Report. Grants from The Care Trust help to enhance CRC services.



# Lara's Story



At just six weeks old, Lara was diagnosed with spinal muscular atrophy (SMA). SMA is the number one killer of children under the age of two. It is a genetic disease and 1 in 40 people carry this gene. When Lara was diagnosed, there was no treatment and we were sent home from Temple Street Hospital to enjoy the little time we had with our beautiful baby; as she was diagnosed so young we were told she might only live for 6 months.

We were linked in to the CRC in Clontarf where Lara would receive occupational therapy and physiotherapy. We enjoyed every second of Lara, but life at this time was very difficult. At first, the CRC seemed daunting but very quickly it became our second home and Lara's 'Happy Place'. Just before Lara turned six months her neurologist called to say that the FDA [Food and Drug Administration] in America had fast-tracked a drug from a clinical trial that may keep Lara alive. We campaigned for access to this drug and Lara was accepted as part of an Early Access trial. She was the first child in Ireland to receive the treatment, has made huge progress, and reached many milestones, which has never been seen before with SMA patients.

The CRC has played a huge part in Lara's success with all the services offered. She attends occupational therapy, speech and language therapy, physiotherapy and toddler group sessions, but more importantly has started pre-school. She is also training for her powerchair. We have no idea what life has in store for Lara, but we are so grateful that as of now we have our beautiful, sassy three-year-old daughter who loves going to pre-school, who loves her teacher and friends and who is well looked after by her special needs assistant.

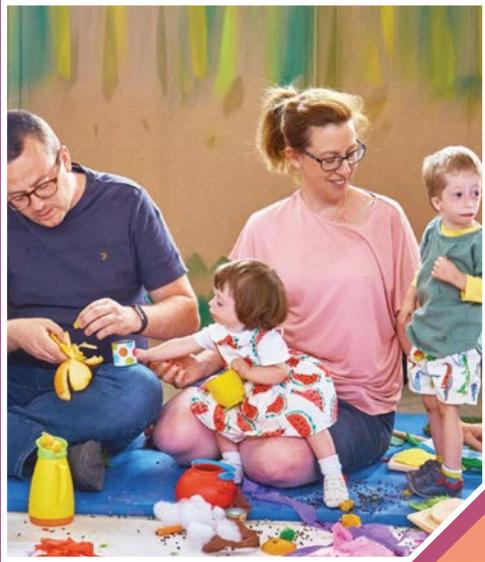
She has made great progress since starting school. The same building that was once daunting is our 'Happy Place', full of friends, and we call her team 'Lara's Tribe'.

**Celine McHugh, mother of Lara**

*The passion of staff drives the quality of care.*



# Joshua and Olivia's Story



Meet Joshua and Olivia, two of the smallest people in the world. Here is their story. Joshua was born six weeks prematurely. He measured small during the pregnancy but once born we expected him to catch up and grow at a normal rate. It was not to be. Joshua was tiny at birth and will remain tiny. Our second child, Olivia, was born 2 years later with similar challenges.

Joshua and Olivia have an extremely rare form of primordial dwarfism. They are among the smallest people in the world, a very special group. Both children have complex medical needs that require regular stays in hospital and round the clock care.

The CRC is our family's lifeline as we navigate these early childhood years. We began our journey in the toddler group, which was an amazing opportunity to meet other families with young children in similarly difficult circumstances. It was a wonderful feeling to be within an environment that allowed us a sense of normality.

The therapies provided by the CRC have been essential in helping our children to develop their physical and communication abilities. We are very fortunate to have the care of the paediatric and nursing team. Having a specialised team of people who are dedicated to bringing out your child's potential in all aspects of their development is very comforting. We look forward to meeting the remarkable staff each week. Through the CRC, we have a wonderful sense of community and belonging. Joshua is now 6 years old and attends primary school at the CRC, while 4-year-old Olivia attends CRC pre-school. Through the high standard of care our family receives in the CRC, the future now feels very positive for our two incredible children.

**Laura and Jamie,**  
Parents of Joshua and Olivia

**61,000**

**6%**  
with  
disability  
or serious  
illness

**More than 61,000 babies were born in Ireland last year. 6% of the child population have a disability or serious illness.**

# Finn and Max's Story



Finn Liebenberg was born fifteen weeks early and weighing a fragile two and a half pounds. Two days after birth, he suffered a devastating bilateral brain bleed and our journey began. Finn's brother Max Liebenberg was diagnosed with Asperger's at the age of four.

Finn was referred to the CRC at ten months old. On his very first appointment, I mentioned that I was worried he was making an unusual jerking movement, which his keen-eyed physiotherapist picked up immediately and called a neurologist. I was advised to bring Finn straight into Neurology in Temple Street Hospital and there they confirmed infantile spasms. Infantile spasms can be devastating to a child and if it were not for the quick thinking of his physiotherapist and the multidisciplinary team available on-site, Finn's outcome may have been very different. Finn has dystonic quadriplegic cerebral palsy and Asperger's. He has had extensive surgeries to deal with the excruciating pain of hip deterioration.

At three years old, Finn attended the CRC preschool and he loved learning. We started mainstream education with the support of his incredible team, speech therapist, physiotherapist, occupational therapist and psychologist. In 2019, Finn entered a new phase by going to his local secondary school with his friends. The dedication of the CRC team who were there to advise the school on how to accommodate Finn ensured that he had a great start. Finn is a bright, driven and determined young man, of whom we can all be proud. He loves school and the school loves him.

Our younger son, Max, is a very complex child who struggles with dyslexia and has been recently privately diagnosed with ADHD [attention deficit hyperactivity disorder]. He was diagnosed with dyslexia in 2018. The School Age Team at CRC have run many fun and engaging courses to help Max with both his fine and gross motor skills and his social skills. He loves the bicycle-riding course in Holywell Community Centre and the one-on-one occupational therapy (OT) sessions. Riding a bicycle seemed an unattainable skill for Max but everyone was so patient and made learning the skill fun. His Occupational Therapist makes the motor skills games so much fun. They were fighting dragons one week and finding treasure in caves the next. He has an incredibly vivid imagination and he gets so absorbed in the games, he never wants to leave. As he gets older, he has difficulties with anxiety and panic attacks. The CRC School Age Team is an invaluable resource for parents like me who are trying to help their neurodiverse children navigate a world that to them is scary and filled with uncertainty. We rely heavily on them to help our children reach their full potential and stay engaged in life and education.

**Alicia Liebenberg**  
Finn and Max's mother

## Changing lives in changing times CRC use of grants paid by The Care Trust in 2020

	2020 €	2019 €
Grants brought forward	522,615	508,632
Grants paid by The Care Trust	733,355	950,000
<b>Total grants available</b>	<b>1,255,970</b>	<b>1,458,632</b>
<b>Grants used in</b>	<b>2020 €</b>	<b>2019 €</b>
Flood Defence Work: Clontarf		179,114
Fundraising Costs (including Fundraising Staff Costs)	152,270	151,049
Purchase of Vehicles	65,410	118,764
Staff Training & Education		101,695
Capital Works – Heating upgrade		94,898
Staff Costs: ABA Psychologist & Company Secretary	102,911	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
Clongriffin Adult Services Hub	156,799	
	<b>477,390</b>	<b>936,017</b>
Grants carried forward	778,580	522,615

The amount raised by The Care Trust is critical to CRC for investment in capital projects, customised vehicles and services but some essential improvements were not achievable due to Covid-19 lockdown constraints in 2020. A significant amount has been retained for essential investments to be undertaken as soon as conditions allow.



# Rehab Group changing lives

**It was a year when Rehab Group needed to change how it operated to ensure that services were adaptable for and delivered to the people it supports. Due to Covid-19 restrictions, Rehab Group had to temporarily close all Day Care and Learning Services throughout Ireland early in 2020. Care staff worked on the frontline throughout the pandemic to provide continuing care to the most vulnerable people. Staff in the National Learning Network (NLN) brought teaching services online. Essential supports beyond the classroom were provided to students and, importantly, where possible, students received certifications and graduated from their training courses.**

**As Covid-19 continues to disrupt what was once normal life, Rehab Group builds for the future and strives to provide services safely. Throughout the year, Rehab Group continued to work hard to advocate for service users and the wider disability community.**

## RehabCare

This was a very demanding year for RehabCare community services but the organisation met the challenge and prospered in it. RehabCare opened new services in Sligo, Monaghan, Tipperary and Cavan, as well as acquiring the contract for the provision of specialist autism-specific services in Cork and Kerry, to begin in 2021.

The pandemic led to adjustments in service delivery, but Rehab Group is committed to embracing this opportunity for innovation and development within services. RehabCare Services Manager, Andrea Browne, summed it up:

*'What has struck me most throughout this challenging period is the level of dedication, hard work and initiative shown by our staff working with residents every day. The fact that our residents have remained safe, settled and happy throughout all of the restrictions imposed on them is a testament to the commitment of the staff supporting them day-in and day-out. It highlights how lucky we are to have*

*such strong teams working on the front line in all of our services.'*

## Day Services

Almost 1,700 individuals attend RehabCare's Day and Resource Centre services across the country. These services saw complete in-centre closures across the initial months of the lockdowns, with service delivery moving to remote provision. RehabCare adapted to meet this new normal with innovation, enthusiasm and an unwavering caring spirit.

Activity packs containing craft materials, learning materials and 'mind gym' puzzles, were sent to individuals' homes. Gateway visits and socially distanced walks and picnics provided ever-important face-to-face time; online classes and video calls became part of everyday life. In-centre newsletters kept people up to date with what their friends were doing at home and included cooking, mindfulness, exercise and relaxation techniques. Some individuals even received drive-by birthday parties.

Services reopened in August and remained open throughout the more recent lockdowns, but with curtailed hours for those who attended, ensuring adherence to social distancing protocols inside the centres. This has created a new era of blended support, tailored to each individual, bringing together the new online activities and means of support to the face-to-face aspects in-centre attendance can bring.

Various different forms of technology and technology Apps continue to be vital to help keep people in touch and engaged with staff and friends in the centres. All of this support aided the continuation of structure and routine in individuals' lives.

## National Learning Network

Rehab's 50 National Learning Network (NLN) colleges closed their doors for a period during the summer months. In total, over 6,500 students attended NLN colleges, with over 1,200 completing their courses.



Alongside the vital support NLN provides, instructors and staff continued to deliver courses to students remotely. NLN staff have a unique insight into students' backgrounds, which means the response to this crisis can be more person-centred, targeted and beneficial to the individual.

Staff checked in with students daily via video calls, online wellness sessions, virtual walks and fitness challenges. Online cooking classes and fun table quizzes took place alongside education

provision. Study packs and workbooks were created and sent to students' homes during lockdowns. Isolation and mental health initiatives were a huge focus for staff during the closed period and remain so. NLN's team of psychologists were always available and continue to be available throughout the country.

Access to NLN colleges was curtailed to adhere to social-distancing rules within classrooms. A new era of blended learning has begun which combines

both in-person and remote learning. A lack of laptops and tablets at home continues to be a significant hurdle, as many students do not own a laptop, computer or tablet. Some are fortunate to be able to share one with their older siblings or parent but find it challenging to log on during normal hours. The unreliable nature of rural broadband connectivity is also a major factor when trying to run video calls and education classes.

*National Learning Network provides a range of flexible training courses and support services for people who need specialist support (job seekers, unemployed, people with an illness or disability) in 50 centres around the country.*



Aoife Keane and Samantha Patterson, RehabCare Castlebar



Class discussion at NLN Navan

*Rehab Group empowers people with disabilities with the skills and confidence to be active in the workforce. Your independence is important to you, wherever you want to be in any given day or in life generally. It is no less important for someone with disabilities.*

## Changing lives in changing times

### Rehab Group use of grants paid by The Care Trust in 2020

	2020 €	2019 €
Grants brought forward	18,921	72,964
Grants paid by The Care Trust	733,355	950,000
<b>Total grants available</b>	<b>752,276</b>	<b>1,022,964</b>
<b>Grants used in</b>	<b>2020 €</b>	<b>2019 €</b>
Laptops and computer equipment allowing frontline staff to deliver services during Covid-19	33,037	
<b>Projects to maintain services</b>		
Fundraising programmes – increasing income for services	100,535	
Implementing GDPR to support Service-User confidentiality	74,700	
<b>National Learning Network</b>		
E-Business Learning		405,126
Fixtures & Fittings		191,889
Computer Equipment		130,526
Motor Vehicles		23,000
Plant & Machinery		8,578
IT systems to roll out remote learning to students during Covid-19	87,389	
<b>RehabCare</b>		
RehabCare, Regent House, Kilkenny – Upgrade Works		124,003
Fundraising Expenses		97,030
RehabCare, Eiscir Meadows, Tullamore		23,891
Renovation to respite services in Limerick care facilities	46,000	
Repairs to Wexford care facilities	25,000	
	<b>366,661</b>	<b>1,004,043</b>
Grants carried forward	<b>385,615</b>	<b>18,921</b>

Ongoing fundraising by The Care Trust helps Rehab Group to enhance its many services. Rehab Group deferred some development projects until 2021 due to Covid-19 lockdown constraints in 2020. Rehab Group has retained a significant amount from grants provided to support these opportunities.





## The Mater University Hospital used The Care Trust (TCT) grants of €7,000 to purchase an Arjo Maximove Hoist

The Arjo Maximove Hoist is designed to allow a single caregiver to manage the challenging tasks of transferring and repositioning patients and residents. It is a versatile solution that can be adapted using a variety of spreader bars to accommodate patient transfer needs. Stable vertical lifting action keeps the patient at a constant distance from the mast and in a stable position during lifting and transferring. Integrated with the spreader bar is a powered dynamic positioning system that enables the patient to be repositioned in the sling, minimising the need for manual handling. Optional interchangeable spreader bars give caregivers a flexible system that also enables them to select from a comprehensive range of slings. Dual action telescopic mast, which can be combined with an extended jib, offers a wide lifting range for lifting onto beds and from the floor.



## TCT grants of €83,000 enabled the Mater University Hospital to purchase a Zeiss Cirrus 6000 OCT for use in Diabetic Retinopathy treatment.



Retinopathy relates to any damage to the retina of the eyes, which may cause vision impairment. Retinopathy often refers to retinal vascular disease, or damage to the retina caused by abnormal blood flow. The Cirrus<sup>®</sup> 6000 is the next-generation in optical coherence tomography, delivering high-speed image capture with HD imaging detail and a wider field of view so you can make more informed decisions and spend more time with the patients who need it. Optical coherence tomography (OCT) is an emerging technology for performing high-resolution cross-sectional imaging. OCT is analogous to ultrasound imaging, except that it uses light instead of sound. OCT can provide cross-sectional images of tissue structure on the micron scale in situ and in real time.

## TCT grants of €80,000 enabled the Mater University Hospital to purchase a Scopeguide and Lucera Colonoscope for use in Bowel Screening

A zoom colonoscope with responsive insertion technology enables optical diagnosis. This device increases confidence in optical diagnosis decisions and allows precise invasion depth prediction. Responsive insertion technology shortens cecal intubation time and reduces patient discomfort.



## TCT grants of €36,000 enabled the Mater University Hospital to purchase a Cyclomedica Technegas Plus Generator for use in X-ray department



The Cyclomedica TechnegasPlus Generator is an electro-mechanical device and is fully self-contained in terms of its own operation and radiation shielding, and the various steps of Technegas production are under the automated control of a microprocessor with front panel display prompts and simple push button operation.

## Changing lives in changing times

### The Mater University Hospital use of grants paid by The Care Trust in 2020

	2020	2019
	€	€
Grants brought forward	0	0
Grants paid by The Care Trust	200,000	250,000
<b>Total grants available</b>	<b>200,000</b>	<b>250,000</b>
<b>Grants used in</b>	<b>2020</b>	<b>2019</b>
	€	€
<b>Ear Nose &amp; Throat Theatre:</b>		
Imaging and Documentation System		61,500
<b>Waiting List Initiative:</b>		
Cardiac Simulator Base Unit		43,520
<b>Waiting List Initiative:</b>		
SonoSite Edge II		36,000
<b>Scoliosis:</b>		
Esinomed Op Pacs x 2		35,486
<b>Day Surgery Theatre:</b>		
KAPS Coloscope Full HD Camera		23,710
<b>Intensive Care Unit:</b>		
Rotem Sigma System		23,185
<b>Pain Medicine:</b>		
Table for Pain Management		16,012
<b>Microbiology:</b>		
Hand Hygiene Scanner		15,990
Scopeguide & Lucera Colonoscope	79,553	
Cyclomedica Technegas Plus Generator	35,627	
Zeiss Cirrus 6000 OCT	83,025	
Arjo MaxiMove Hoist KMCSAN-D	7,374	
<b>Grants used</b>	<b>205,579</b>	<b>255,403</b>



# Fundraising Year



 Fundraising Team

Our fundraising and Agent-Collector teams have been through a difficult year. We had to stop all of our door-to-door calls in mid-March. We quickly began to utilise Zoom to conduct virtual meetings and engage in Covid-19 back-to-work training. We developed a safe way of working so that we could have the confidence to call to people's doors and convey our message without putting anyone's health at risk. All of our fundraisers and Agent Collectors use protective face coverings, hand sanitiser and disposable gloves and maintain a two-metre distance from the person to whom they are speaking. The team

experienced a warm and supportive reception when they were able to get out and work on the doorsteps in September and early October. The people we visited were very generous and showed a great understanding for the difficulties faced by charities like The Care Trust that rely on community funding. Like almost all aspects of society, we had to stay home again from mid-October until the end of November.

People were really glad to see us in December and our dedicated teams worked hard to recover for lost time, but inevitably it was to be a disappointing

year when we were only able to enrol new Contributors for less than five months of the year. We are all hoping for a better 2021 and that we will be able to raise more to support CRC, Rehab Group and the Mater.

*Rehab Group champions the values of diversity and inclusivity in their communities for people with a disability or disadvantage.*



Agent-Collectors' Team

## Padraig's Story

Padraig Doherty is an Agent Collector for The Care Trust. He is based in north County Roscommon, covering counties Roscommon, Sligo, Mayo and Leitrim. He has been with The Care Trust for over 35 years in total. That is a lot of doors knocked on and a lot of money raised for CRC, Rehab Group and the Mater.

Padraig Doherty is a native of Boyle Co Roscommon, married to Alacoque for over 37 years; they have two adult sons aged 35 and 25. Padraig has a keen interest in sport and, in particular, he

enjoys following boxing. He started in 1982 with what was then the RTB & CRC Promotions (now The Care Trust), collecting pools entries for the regular lottery draws. Padraig has been with us ever since then, except for a three-year period, from 2003, when he worked as a shoe salesman for a living.

When he started in the 1980s, the contribution amount was 50p per week with prizes ranging from cash to personal computers. In 1988, the Mater Hospital Pools joined RTB & CRC Promotions.

He has seen huge changes over the years, with Contributors giving more generous monthly amounts, the addition of car prizes and the switch to direct debits for new enrolments. Since 2015, Padraig has taken on the responsibility of Fundraising Representative for three days every week while keeping his regular collections going on two days. As of January 2021, like many other people throughout Ireland, Padraig is prohibited from doing his much-valued fundraising for The Care Trust due to the ongoing Covid-19-pandemic restrictions. He is hoping for an early return to fundraising activities and the opportunity to resume

where he left off, helping CRC, Rehab and the Mater to support children and adults to live life to the full.

During 2021, we will launch a campaign to appeal to our cash Contributors to convert to our monthly direct-debit payment method. Padraig Doherty and his Agent Collector colleagues will play an important part in this campaign. This will mark the end of our cash collections and we hope that many of our Agent Collectors will ultimately take on new roles as Fundraising Representatives, recruiting new Contributors to support our Beneficiaries.



▶▶▶ Padraig Doherty

## Summer Camp

Summer camp runs for the month of July for the pupils of CRC schools in Clontarf and Scoil Mochua, Clondalkin. Organised and staffed by CRC, it is supported by the Parents Associations and volunteers. Children enjoy fun, activities, new experiences, outings and entertainment over the summer holidays. It is an unfortunate reality that pupils are unable to access mainstream summer camps, which are often not wheelchair accessible and not set up to cater for the personal care, communication and nursing needs of children with disabilities.



NLN Castlebar is a fantastic centre with great atmosphere. I have no fear here, as the support is great from the teachers. I find

that I blend in well with the others on the course and consider them as friends, as we do have the craic as well, good laughs and we all enjoy it. We all support each other, so we learn together and we train together with good vibes.

Joseph – NLN Castlebar

RehabCare – Carelink services in different parts of the country deliver vital personal care services to individuals within their own homes. These services continued throughout the pandemic.

# Lotteries



Seamus Moore, The Care Trust Fundraising Representative with the All-New Renault Clio

## The All-New Renault Clio

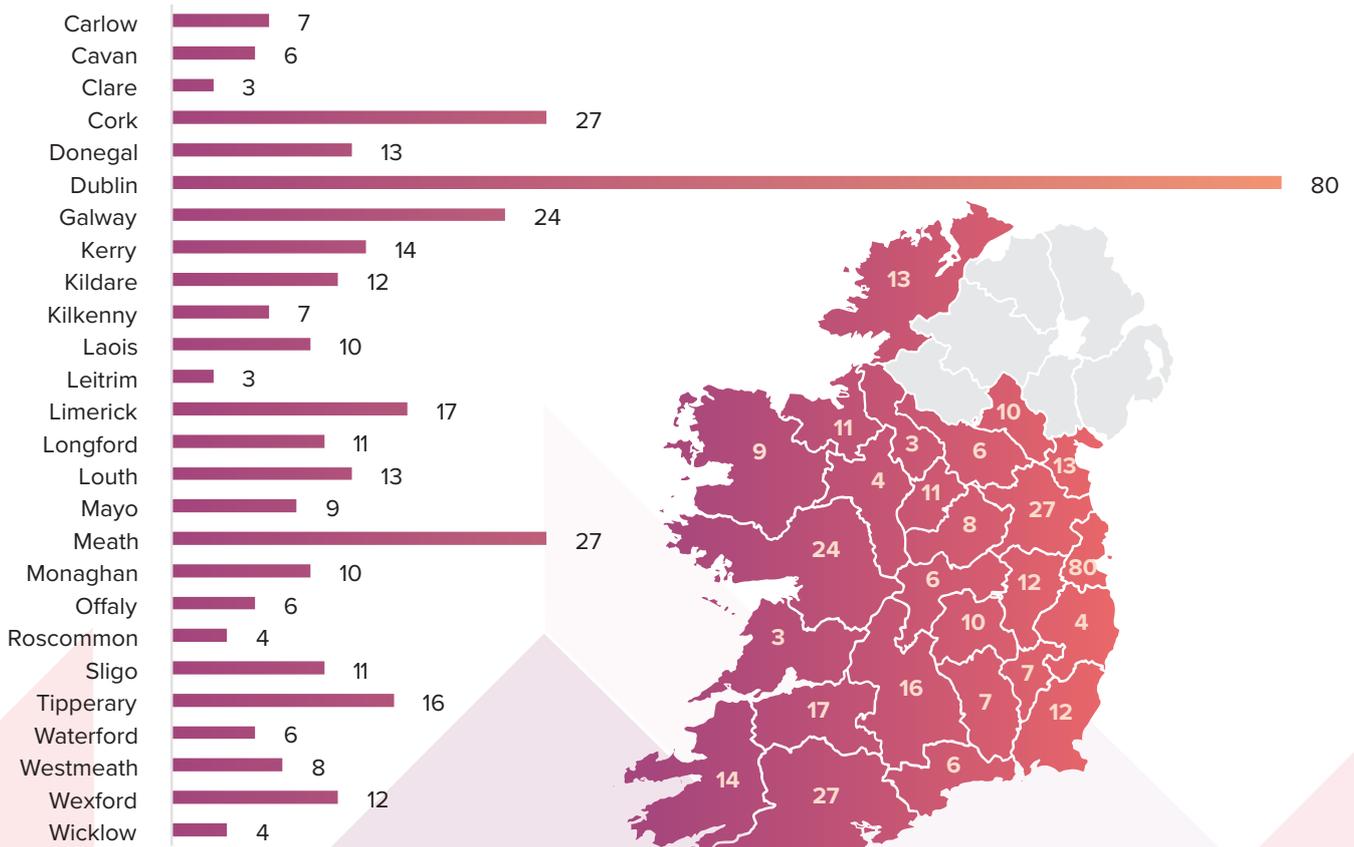
Renault brand ambassador, Ian Dempsey, took a break from the Ian Dempsey Breakfast Show on Today FM to launch our new partnership with Renault in January 2020. The Renault public relations team played their part by staging the event at St Helen's Radisson Hotel, Stillorgan and helping to promote The Care Trust monthly draws in the press and on social media. Despite the obstacles created by the pandemic, we were delighted to have 36 car winners during the year. All of our winners reported that they were delighted with their All-New Renault Clio cars and very pleased with the experience of choosing their final specifications and having them delivered by the Renault dealer network.



Ian Dempsey, Senan Mullins, The Care Trust and Conor Dixon, Renault Ireland announcing The Care Trust 2020 All-New Renault Clio prize draws.



## 360 Car Winners from 2011 to 2020



## Car Winners

*It's brilliant, it's lovely, it's perfect, a dream. I never thought I would have a new car.*

Alicia Murphy, All-New Renault Clio winner, December, (Winner upgraded to a Renault Captur)

*Everything was very smooth and professional. Nothing could have been done to make the process any easier. I'm delighted to support The Care Trust.*

Maria Donnelly, All-New Renault Clio winner in January 2020



# Fair Play To You

We launched the *Fair Play To You* online lottery and payment channel in July 2020. Contributors can sign up online using a credit card or debit card. One can participate in a single draw for as little as €1 or play on a monthly basis for €9 per month. *Fair Play To You* is a simple lottery game based on the three bonus numbers selected in the National Lottery Lotto and Lotto Plus draws every Wednesday and Saturday. The lottery started with the offer of a Jackpot of €5,000 that can grow to as much as €25,000. The Care Trust created a new website, [www.fairplaytoyou.ie](http://www.fairplaytoyou.ie) to support the fundraising initiative.

Comedian Deirdre O’Kane helped launch the game in early July and Ian Dempsey of Today FM provided the distinctive voice over for our online video to promote the new initiative.

*Some of the most significant barriers for people with any kind of disability are workplace assumptions and attitudes. Together we can help create a voice for people with disabilities. Encourage others to start a conversation about the simple things you and your colleagues can do to make the workplace more inclusive for people of all abilities.*





Online advertising and publicity, including four feature articles published on independent.ie, supported the launch of *Fair Play To You*. National newspapers, the *Irish Daily Star*, the *Irish Daily Mail* and the *Sunday World* as well as the *Leinster Express* reported the launch.

The new lottery was promoted through social media and we ran an online competition in July and August for people to 'Nominate your Lockdown Hero'. The theme of the competition was to nominate someone who deserved a 'pat on the back' for his or her support during the first Covid-19 lockdown. The winner was Ian Bullock from Cork, nominated by his daughter, Helen.

To date the game has attracted thousands of visitors to the website, although sign ups have been slow to build, with some 400 Contributors at the end of the year. Still in the start-up phase, we did not have any Jackpot winners during the year, but we had 42 Wild Card prizewinners, each winning €100.

**Winners were from 13 different counties including, Cavan, Cork (3), Dublin (15), Galway (2), Kerry, Kildare (2), Leitrim, Louth, Mayo, Meath (6), Monaghan, Wexford (5) and Wicklow (3).**



Fair Play  
To You



# Governance

for the year ended 31 December 2020



# Meetings, Committees & Attendance in 2020

	Board				30-Jan	25-Mar	27-May	22-Jul	23-Sep	25-Nov			
	<b>AGM</b>						27-May						
	<b>Audit Committee</b>	<b>AC</b>										6-Mar	
	<b>Governance Committee</b>			<b>GC</b>									13-Nov
	<b>Remuneration Committee</b>		<b>RC</b>								26-Feb		

## Directors

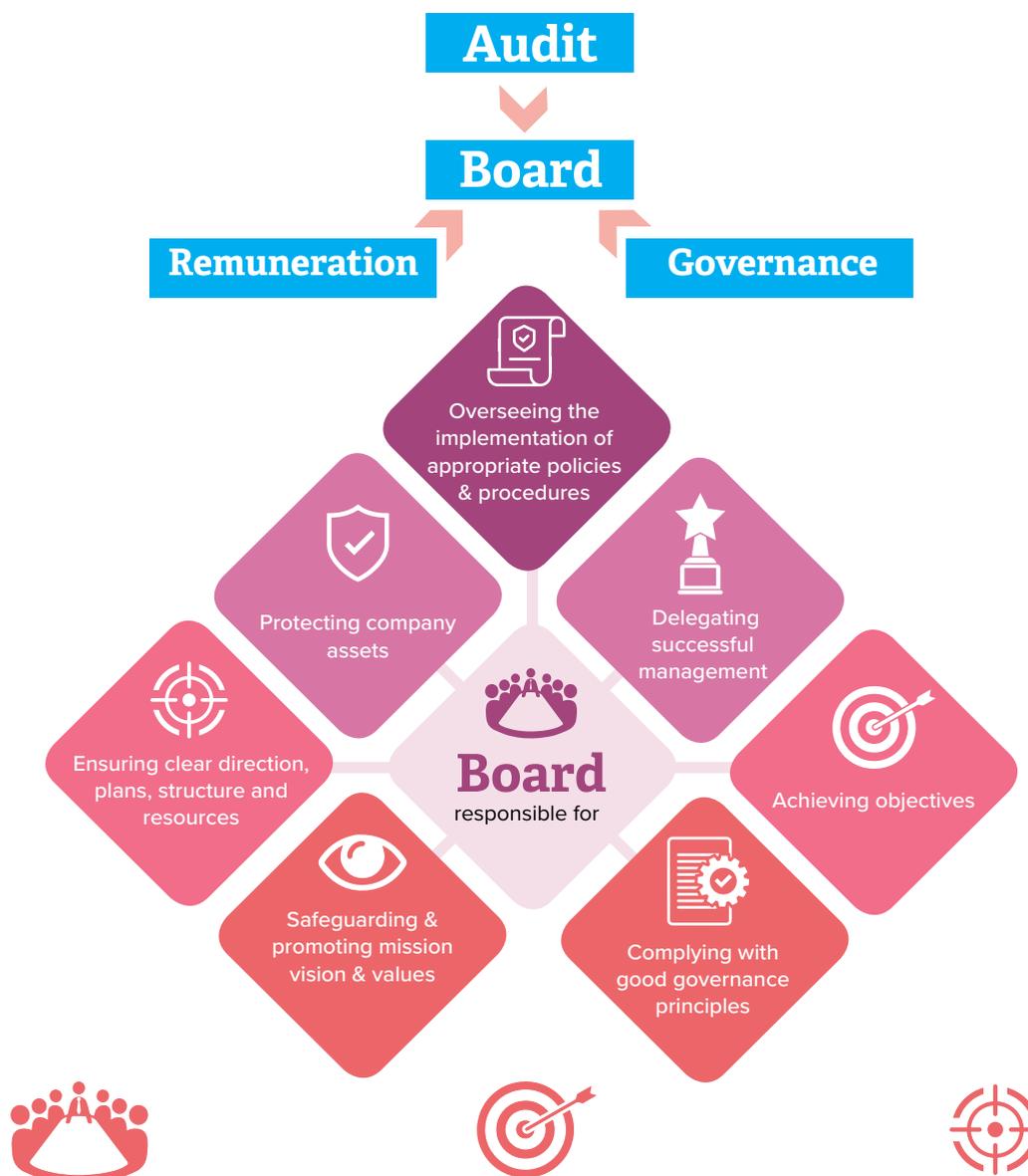
Bernard Walsh <sup>2</sup>	<b>Chairperson</b>	<b>AC</b>	<b>RC</b>		apology	yes	yes	yes	yes	yes	5/6	yes	yes	
Tom Fleming <sup>1</sup>	<b>Vice Chairperson</b>				yes	yes	yes	apology	yes	yes	5/6	yes	yes	
	<b>Chairperson</b>	<b>AC</b>												
	<b>Chairperson</b>		<b>RC</b>											
Patrick Hall <sup>1</sup>		<b>AC</b>			apology	yes	yes	yes	yes	yes	5/6		yes	
Ziva Newman <sup>1</sup>	<i>re-appointed 25 Mar</i>				apology	yes	yes	yes	yes	yes	5/6			
Edel O'Connell <sup>2</sup>	<i>appointed 25 Nov</i>									yes	1/1			
Noreen O'Kelly <sup>2</sup>		<b>AC</b>		<b>GC</b>	apology	yes	yes	yes	yes	yes	5/6		yes	yes
Kathleen O'Meara <sup>2</sup>	<i>resigned 13 Feb</i>				yes						1/1			
Martine Smith <sup>1</sup>	<b>Chairperson</b>			<b>GC</b>	yes	yes	yes	yes	yes	yes	6/6			yes
Kathleen Vickers <sup>2</sup>	<i>appointed 25 Mar</i>					yes	yes	yes	yes	apology	4/5			

Nominating shareholder - 1: CRC 2: Rehab Group

## In attendance

Executive														
Senan Mullins	Chief Executive				yes	yes	yes	yes	yes	yes	6/6	yes	yes	yes
Eddie Banville	Dir. Lottery Ops. & Marketing						yes	yes	yes	yes	4/4			
Philip McCabe	Dir. Finance & Administration				yes	yes	yes	yes	yes	yes	6/6		yes	
Ciara O'Dowd	Dir. Projects												yes	yes
<b>Auditors</b>	Nexia Smith & Williamson													
Damien Kealy	Audit Partner												apology	
Kevin Drumgoole	Audit Manager												yes	

# The Care Trust Board and Committees



## Board

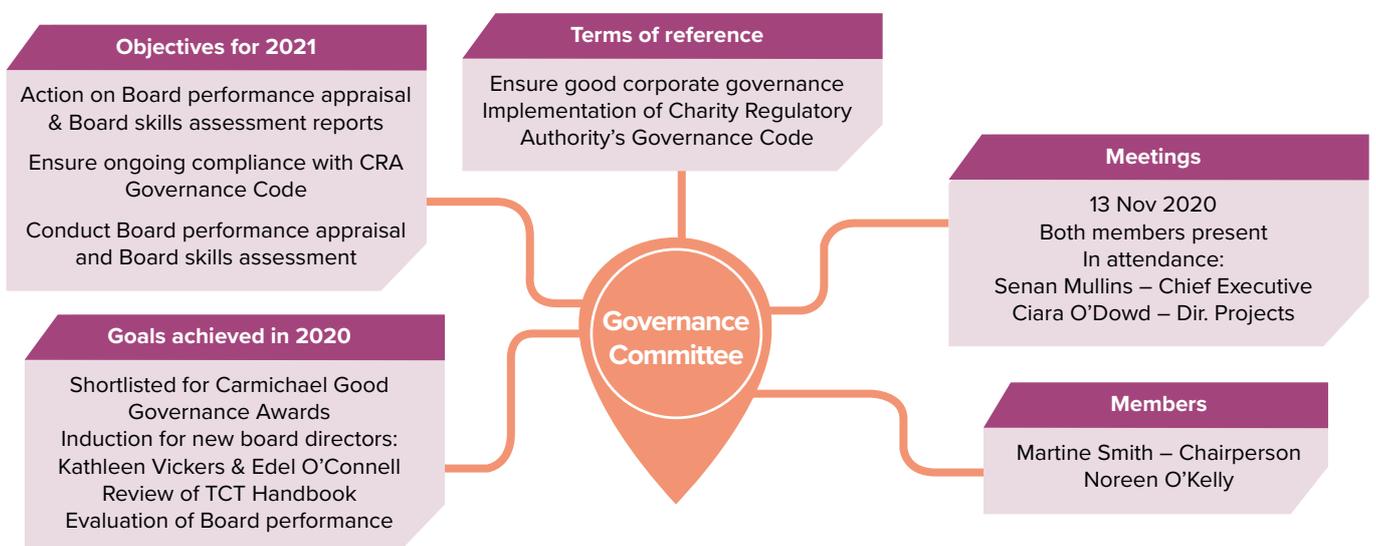
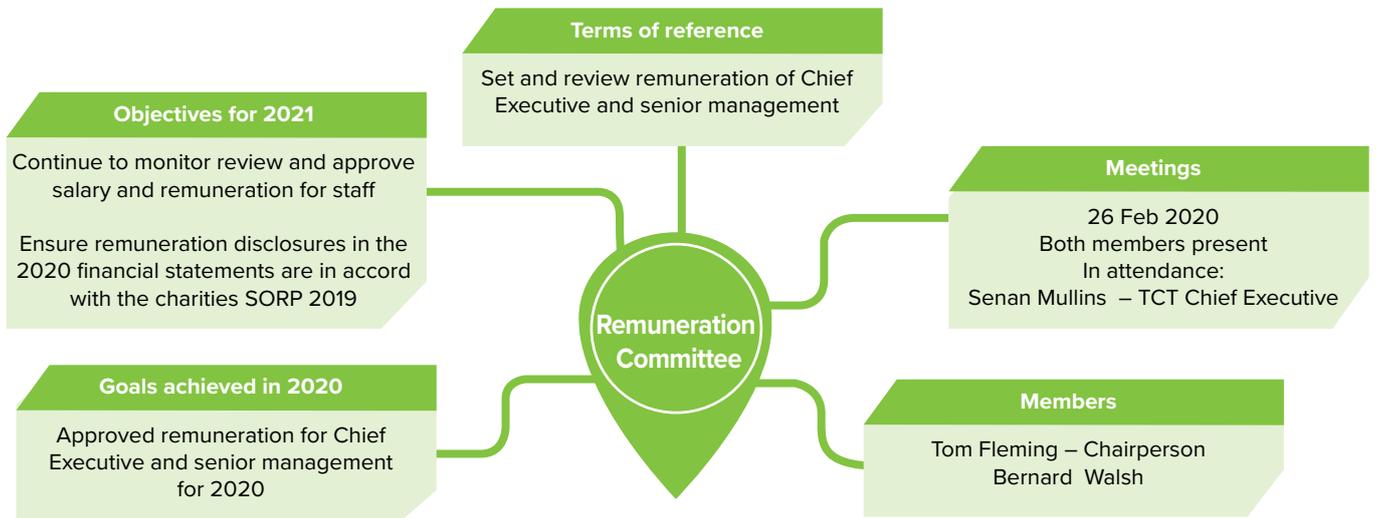
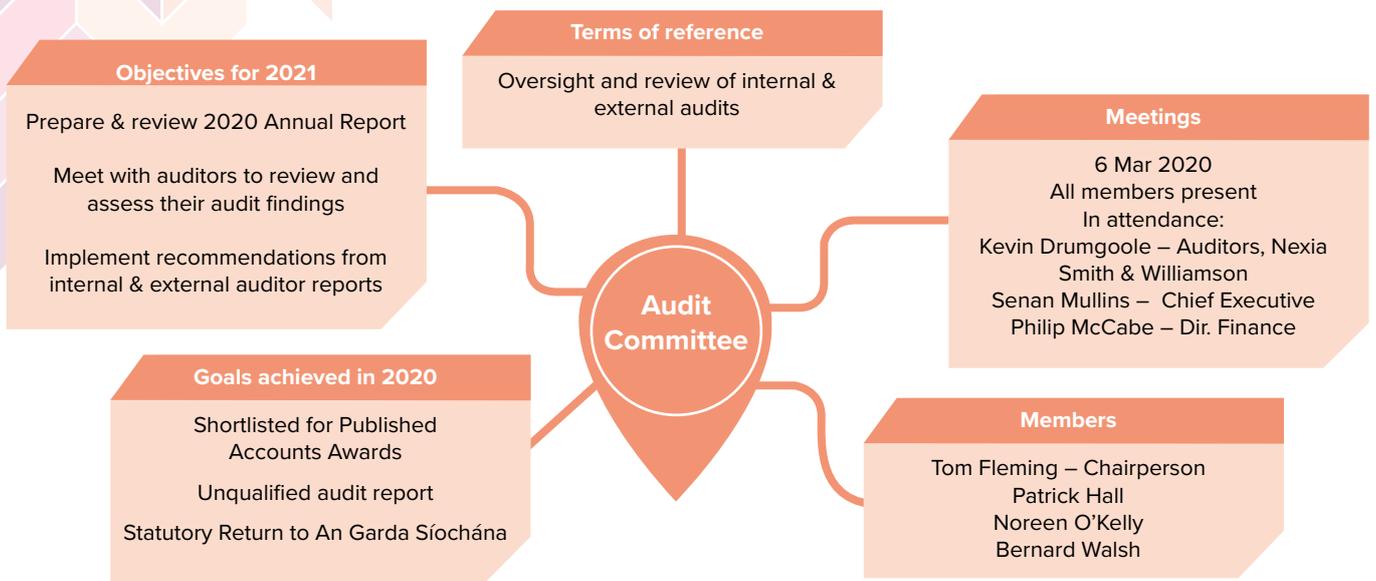
- Quorum established
- Appointment of Directors
- Minutes presented and approved
- Update on use of grants
- Review management accounts
- Review complaints & fraud registers
- Review of Risk Register

## 2020 Goals Achieved

- Continued operation of prize draws
- Communicated clearly with Contributors & staff re continuing operations during Covid-19
- Implemented recommendations from 2019
- Conducted Board evaluation
- Launched new fundraising products, payment systems and marketing channels

## Objectives for 2021

- Set clear KPIs and budget for 2021
- Implement recommendations from 2020 Board evaluation
- Review and assess existing and new products in line with strategy for risk evaluation and new fundraising channels
- Review compliance with gaming & lottery legislation
- Review prize format for car draw



## Risk Assessment and Management

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

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

Top 7 Priority Risks	Residual risk level score	Mitigations
1 Cash collections	18	Cash collections ending in 2021
2 Fundraising representatives – recruiting & retaining	18	Implementing other online payment channels
3 Continuity of the business during Covid-19	18	Vaccine roll-out; specific protocols & procedures
4 <i>Fair Play To You</i> return on investment	12	Game variation to enhance appeal
5 GDPR breach	12	Adherence to communication preferences
6 TCT adverse publicity	12	Shareholder support; detailed Annual Reports; PR support
7 Fraud	12	Fraud Register; internal & external audits; secure encrypted systems

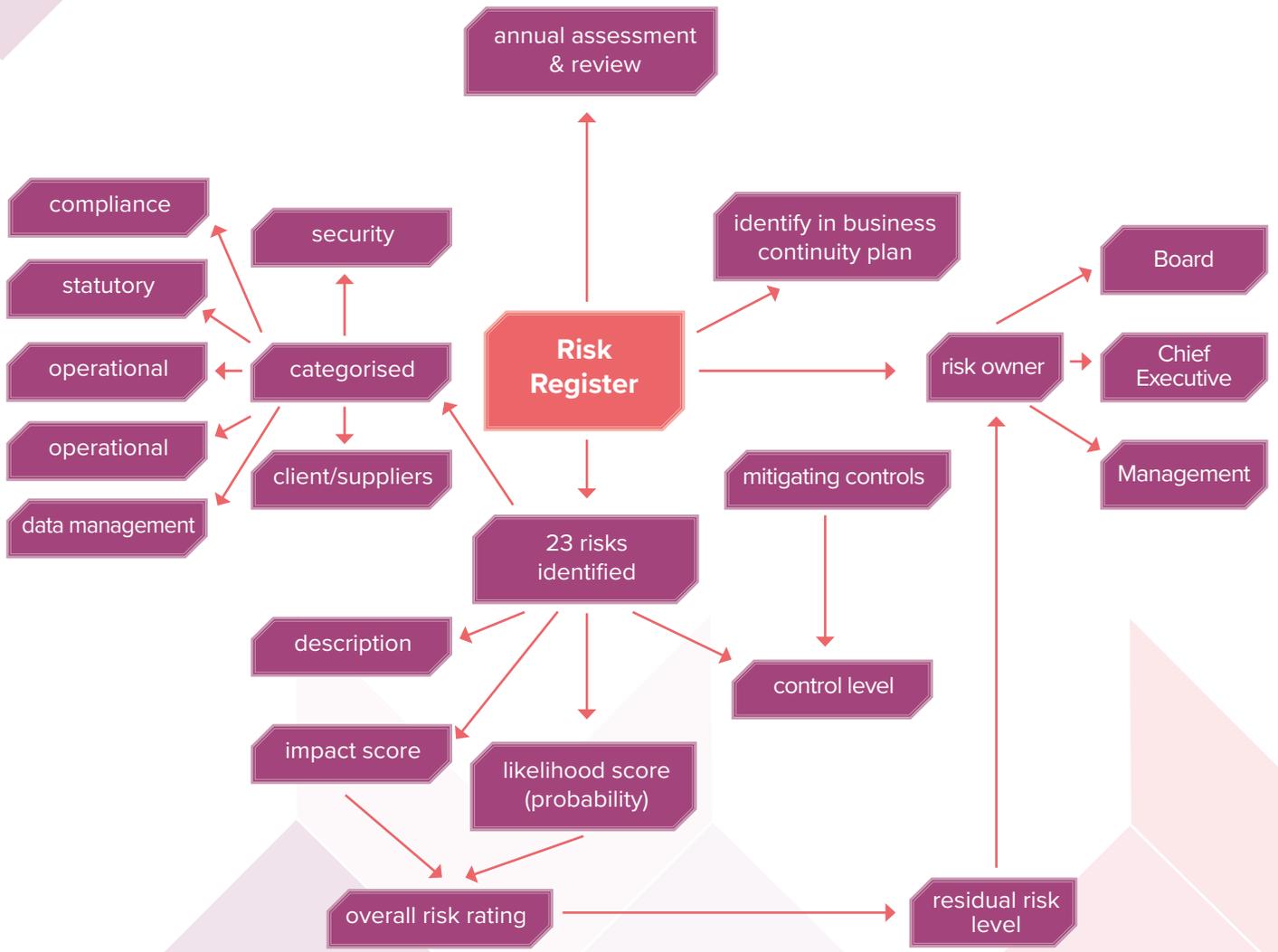
Residual Risk Level (1 - 27)					
Consequence (1 - 9)		Control level (1 - 3)			
Probability	Impact				
rare 1	moderate 1	strong 1	critical	18 - 27	
unlikely 2	major 2	adequate 2	major	8 - 12	
possible 3	critical 3	weak 3	moderate	1 - 6	



Example of scoring:  
 Fraud: Probability (2), Impact (3) Control Level (2)  
 Consequence: 2 x 3 = 6  
 Residual risk level: 6 (Consequence) x 2 (Control level) = 12



# Risk Assessment and Management



# Directors' Report

for the year ended 31 December 2020

# Directors' Report

for the year ended 31 December 2020

**The directors are pleased to present their annual report and audited financial statements for the year ended 31 December 2020.**

## Principal Activities and Objectives

### Objectives

The purpose of The Care Trust is to raise funds for CRC (Central Remedial Clinic) and Rehab Group. By agreement, The Care Trust also fundraises for the Mater Misericordiae University Hospital (the Mater). The Care Trust operates periodical lotteries under licences granted annually by the District Court for the benefit of the above 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 a better understanding of the financial statements and more accurately reflects the commercial reality.

### Activities for achieving objectives

The CRC, Rehab Group and the Mater, collectively acting as the Beneficiaries, have engaged The Care Trust to operate lotteries for their benefit. The Care

Trust holds the licences in respect of the lotteries. Licences are applied for each year with supporting submissions from the Beneficiaries and An Garda Síochána.

The Care Trust runs three draws each month for its Contributors, who for the main part participate by monthly-recurring direct debit. A small cohort of legacy Contributors pay through Agents who collect cash on a monthly basis. All Contributors are entered into the three draws in proportion to their contributed amount. There were 36 car-draw winners in 2020, each receiving an All-New Renault Clio prize car.

The Gaming and Lotteries Act 1956 (as amended) requires that *"not more than 40% of the gross proceeds shall be utilised for the expenses of promotion, including commission"*. The format of the accompanying financial statements shows The Care Trust acting as principal for income raised, with amounts other than the 40% of income deemed "restricted income". Car-draw lottery

receipts are only recognised as income when funds have been received by The Care Trust and matched to the individual Contributor's account.

Grants payable to the Beneficiaries are detailed in Note 8 to the 'financial statements: charitable activities'. This shows the movements on the grants payable account for the year. In total, amounts due to Beneficiaries were €1,696,572 (2019: €2,077,928) and payments made in the year were €1,666,710 (2019: €2,150,000). At 31 December, after accounting for an opening balance and amounts due and paid in the year, there was a balance due to the Beneficiaries of €44,758 (2019: €14,896).

*Every contribution is greatly appreciated and will help people who are cared for by CRC, Rehab Group and the Mater.*



# Directors' Report

for the year ended 31 December 2020 (continued)

## Principal activity and business review

The total amount raised through The Care Trust activities was €3,840,371 (2019: €4,549,721) – see below: “The Care Trust Performance 2020”. Direct debit income in 2020 at €3,363,091

accounted for 88% of income (2019: €3,455,759; 76%) as cash collections were severely impacted by the pandemic. Cash collections, at €349,220, accounted for 9% (2019: €837,551; 18%) of income.

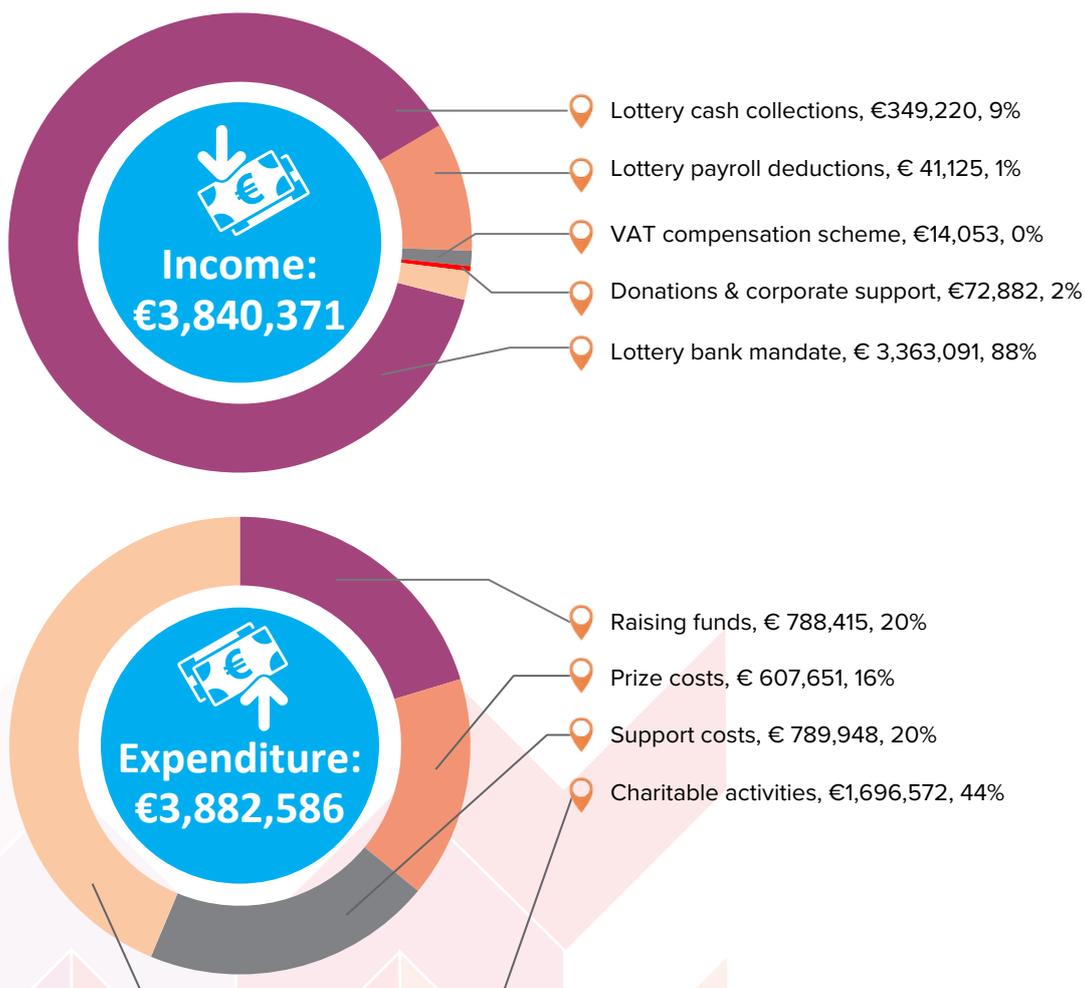
Expenditure on charitable activities at €1,696,572 was 44% of income and prize

costs at €607,651 were 16%, a total of 60%, representing restricted income.

The Care Trust's net income and net movement in funds for the year, after operating costs, was a deficit of €42,215 (2019: deficit of €698).



## The Care Trust Performance 2020





# Directors' Report

for the year ended 31 December 2020 (continued)

## Structure, Governance and Management

### 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. The Constitution states that the shares rank *pari passu* between Rehab Group ("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, mostly by conference call, six times in 2020 (2019: five). 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 Group 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. At every board meeting the first items on the agenda are:

**Quorum established:** requirement that at least one member representative from each Shareholder be present at the meeting

**Conflicts of interest declarations:** directors and all others attending are required to declare conflict/potential conflicts of interest at the outset of each meeting

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 9) to 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.

### 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 facilitates 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 covers a range of topics, including:

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

*Not all disabilities are obvious and not every disability is physical. Unseen disabilities are more common than most people think, and these include mental illness and intellectual disabilities.*

# Directors' Report

for the year ended 31 December 2020 (continued)

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 2020, The Care Trust conducted its annual review and update of The Care Trust Handbook and, following approval by the Board, it was re-issued to all its directors.

## Related party relationships

The Care Trust is an associate company of both CRC and Rehab Group. The Beneficiaries of financing from The Care Trust are CRC, Rehab Group and the Mater.

## Key events since the year end and future developments

The Gaming and Lotteries (Amendment) Act 2019 came into effect on 1 December 2020 and applies to all lottery licences issued from that date. The section of the Act relevant to the operation of periodical lotteries stipulates the following:

*“not less than 25 per cent (of the total proceeds) shall be allocated to a charitable or philanthropic purpose”*

*“not more than 75 per cent of the total proceeds shall be allocated to prizes”*

*“not more than 25 per cent of the total proceeds shall be retained by the holder of the licence and utilised for the expenses of promotion”*

The Care Trust car-draw lottery licence is due for renewal on 9 September 2021. The financial statements for 2020 under these new provisions show 44.2% of income has been applied to charitable activities (CRC, Rehab Group and the Mater), 15.8% to prizes and 20.5% to expenditure on raising funds. The remaining 19.5% accounted for support costs allocated to raising funds. The Care Trust continues to comply with the weekly prize-fund limit of €30,000 in all its draws, which remains unchanged for 2021.

The Care Trust works consistently to ensure Contributor funds are utilised to support the services provided by CRC, Rehab Group and the Mater and requests the Beneficiaries to provide full accountability to The Care Trust for those funds granted. The focus continues to be on securing direct-debit enrolments to ensure secure and sustainable giving.

The Care Trust actively promotes the e-portal use when opportunities arise, as well as informing all new Contributors of the facility in their enrolment letter. Social media platforms are utilised to

share information about The Care Trust and the Beneficiaries and to enhance confidence through the transparent and appropriate use of Contributor funds.

In 2020, an All-New Renault Clio, was the offered prize car. Three cars were won every month, 36 cars in the full year. In recognition of the enhanced prize, the standard monthly tariff for new Contributors increased from €15 to €18. Some Contributors increased their monthly payment to €21 per month. As tickets are issued for every cent by the draw system, Contributors paying €21 per month benefit from an additional 300 draw entries each month. Of the direct-debit Contributors enrolled during 2020, 41% were at the €21 monthly amount.

A further feature for car winners will be offered in the final four months of 2021, whereby a cash option will be available on a trial basis, to be assessed at year end. In line with the strategic plan, and in keeping with the changing times, The Care Trust launched a new on-line lottery product *Fair Play To You* in July 2020. The aim of this product is to appeal to a wider age profile by using a variety of digital platforms. By the close of 2020, some 400 Contributors had supported the Beneficiaries through participation in this new fundraising initiative.

# Directors' Report

for the year ended 31 December 2020 (continued)

## Financial Review

### General review

Total income was €3,840,371 (2019: €4,549,721) down €709,350 (15.6%) on the previous year. The decrease was largely due to Covid-19 restrictions during lockdowns and its impact on door-to-door cash collections as well as

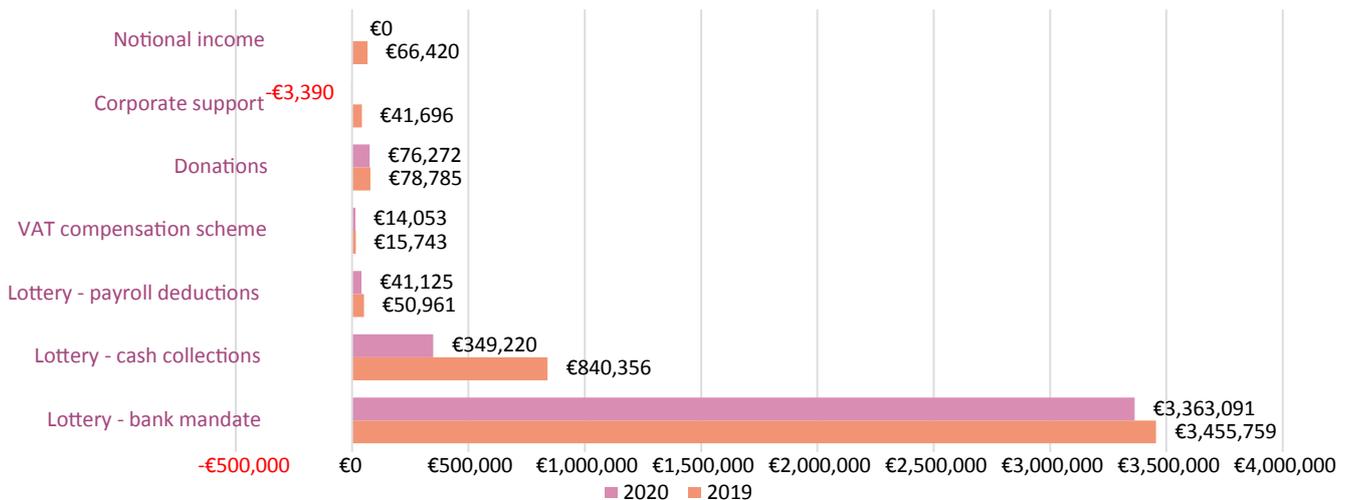
reduced opportunities for Fundraising Representatives to enroll new direct-debit Contributors. The visual: "Performance 2020 v 2019" compares the activity for the two years under Income and Outputs. This highlights the impact of Covid-19 on the various

income streams and the comparative outputs for the two years. The serious decline in the cash collections over many years has been a concern. This decline was accelerated in 2020 due to the pandemic and the consequent restrictions on people's movements and



### Performance 2020 v 2019

#### Income: 2020 v 2019



#### Outputs: 2020 v 2019



# Directors' Report

for the year ended 31 December 2020 (continued)

interactions. A number of cash collectors retired in the year as a result and many cash Contributors closed their accounts. It is planned to cease the cash-collection fundraising model by the end of 2021. Thereafter, The Care Trust will fundraise on a bank-mandate model for the car draw and online for *Fair Play To You*.

In compliance with the Gaming and Lotteries Act, 1956, (as amended), the financial statements show that the amounts for charitable activities and prize costs (categorised under restricted income) account for 60% of income, with €607,651 (15.8%) for prize costs and €1,696,572 (44.2%) for charitable activities. After accounting for expenditure on raising funds and support costs, a small deficit of €42,215 (1.1%) resulted in the year. Arising from the pandemic, income was down, but so also were costs. In particular, the enforced suspension of frontline fundraising saw fundraising costs fall and the restrictions on cash collections led to collector commissions being greatly reduced. This fall in expenditure helped restrict the impact on the bottom line. The expenditure in promoting the new online lottery game was a significant additional cost in 2020, with only a small return in that period. In the circumstances, the small net deficit in 2020 is a significant achievement.

Bank mandate income and cash collections fell compared with 2019. Bank mandate income at €3,363,091 (2019: €3,455,759) was down €92,688; 2.7%. Cash collections at €349,220 were

severely reduced due to the pandemic (2019: €840,356) down €491,136; (58.4%). The new online lottery product *Fair Play To You* was launched in July 2020 and seeks to add a new source of income for The Care Trust but amounts raised to date are not yet of any significant measure.

Notional income in 2020 was nil (2019: €66,420) as there was no sponsored advertising. It is not included as part of restricted income as it is a contra with the corresponding notional expenditure included under fundraising costs. It is presented separately to give a better understanding of total corporate support.

Donations include amounts received from Revenue of €4,183, (2019: €3,283) re income tax refunded in respect of qualifying Contributors. Corporate support was nil in 2020 and there was a slight correction for amounts over anticipated in 2019.

Under outputs, the cost of raising funds was €788,415 (2019: €1,110,699) down €322,284 (29.0%) as field operations were curtailed arising from the pandemic. Prize costs were largely unchanged and just slightly down at €607,651 (2019: €612,052) with the reduction in VAT assisting. As a percentage of income, prize costs were at 15.8%, (2019: 13.7%). The decision to maintain prize costs was in recognition of the loyalty of Contributors during the pandemic and the changing times.

Payments to Beneficiaries were significantly down following the reduced

income for the year at €1,696,572 (2019: €2,077,928), a fall of €381,356 (18.4%) year-on-year.

The increase in support costs were mainly due to increased depreciation costs on equipment purchased to facilitate staff to work remotely and on the significant marketing and advertising costs for the new game *Fair Play To You*. In summary, there was a slightly larger deficit in 2020, at €42,215 (2019: €698) mainly due to the pandemic and the restrictions on cash collections and the costs of promoting the new online lottery game *Fair Play To You*.

## Reserves

The Care Trust general reserves at the end of 2020 were unrestricted and amounted to €512,158 after the deficit for the period of €42,215. This level of reserves is adequate to cover overheads for 3 months should the need arise. It also allows for the refreshing of existing fundraising products and the trial of new fundraising initiatives without recourse to large capital investment by the Shareholders.

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

## Funding

The Care Trust's sole function is to fundraise on behalf of its Beneficiaries: CRC, Rehab Group and the Mater. The



# Directors' Report

for the year ended 31 December 2020 (continued)

Care Trust does not receive, nor has it ever received, any government funding or lottery compensation funds.

The visual 'Fundraising Performance 2001 – 2020' clearly shows the growth of the bank mandate income over that 20-year period as resources internally were focused on recruiting direct-debit Contributors. The growth and then decline in cash collections in those two decades was in part due to changing demographics as many typical door-to-door collections waned, from the insurance agent, to the milkman. This was in part due to the convenience of the supermarket, and partly due to increasing employment levels with many houses unoccupied for long periods in the day. The Care Trust has been an exception to this trend, but the trend is relentless. The arrival of the internet hastened the demise of the door-to-door collector but brought a new caller who just delivered the food or items ordered online. Changing times.

The switch to direct-debit giving by The Care Trust was also due to a successful and timely management strategy, designed to wean the business off cash collections which commanded high commission and had all the risks

associated with any cash transaction. Nevertheless, the cash collections have continued to be an important source of fundraising income over these two decades and beyond. However, as cash collectors retired and cash Contributors ceased, neither were actively replaced, as resources were applied to enrolling direct-debit Contributors. As shown in the visual, this loyal cohort of direct-debit Contributors for a period grew but then steadily declined over this 20-year period. The Covid-19 pandemic dealt a heavy blow to this declining income source, as a number of cash collectors called time on their door-to-door circuit. Indeed, many cash Contributors also cancelled in 2020, being of an older generation and naturally wishing to reduce their public interaction. 2021 will see the final year of this income stream and The Care Trust will be ever grateful to the loyalty and dedication of these cash Contributors and their stalwart collectors who for so many years supported the endeavours of CRC, Rehab Group and the Mater. It is a remarkable testimony to Contributor generosity and to collector dedication. Changing times indeed.

The average monthly contribution for the direct debit has consistently outperformed that of the cash

*During lockdown, RehabCare day services cannot be run in the same way that they were previously, but staff are making sure that the needs of the most vulnerable continue to be met. This means actively supporting people with disabilities, despite the coronavirus.*

Contributor – see visual "Average Monthly Contribution from 2013 to 2020". There are a number of reasons for this. Primarily this is because direct-debit Contributors tend to be enrolled more frequently, having a shorter persistency of 44 months compared with 74 months of the cash Contributor. But an average can belie the range of cases and indeed many cash Contributors, through the aegis of The Care Trust, have been supporting CRC, Rehab Group and the Mater for much longer than 74 months. The narrowing in 2020 of average contributions is a result of many cash Contributors paying in advance, not knowing when the collector might call again due to Covid-19 restrictions.



*My role is Residential Services Manager. At times during the Covid-19 pandemic, I have had to work remotely, which I found quite difficult. I felt less in control and it meant more tasks for the team leaders on the floor to complete. The services have managed extremely well, given the current circumstances. This high degree of preparation has been evident at all levels of service so that the residents, who are always at the centre of our work, continue to receive the best support possible.*

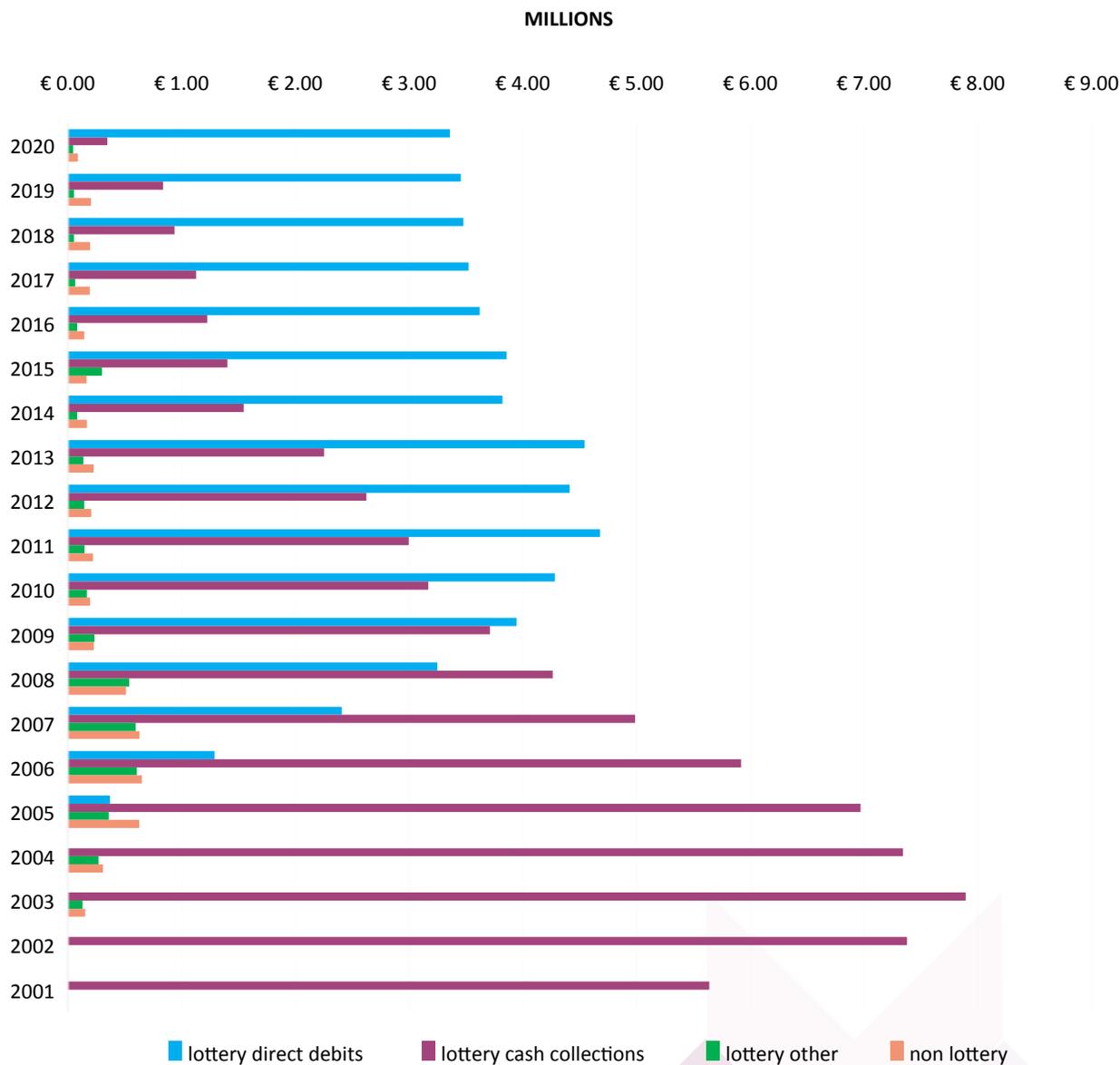
**Andrea Browne – RehabCare Residential Services Manager, Kerry**

# Directors' Report

for the year ended 31 December 2020 (continued)



## Fundraising Performance 2001 - 2020



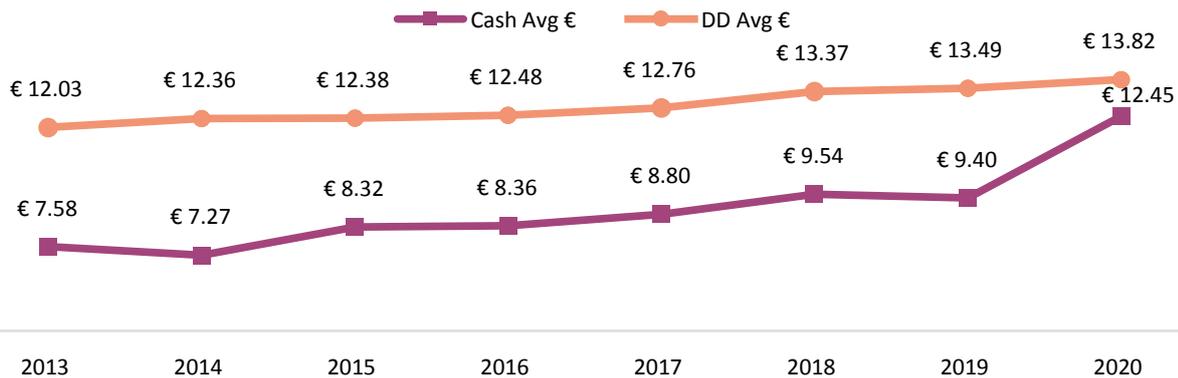


# Directors' Report

for the year ended 31 December 2020 (continued)



## Average Monthly Contribution from 2013 to 2020



The impact of the pandemic in 2020 is clearly visible from the visual below, “The Care Trust Contributor Nos. 2018 to 2020 by Payment Type”, showing the numbers of paid Contributors by month for the last three years. The inability to collect from cash Contributors in 2020 for long periods was a major cause for the fall in income in the year, but also shows the resilience of the direct-debit Contributor.

As stated above, the cash-collection model will cease from the end of December 2021. Cash-collector commission costs average at 38%. This greatly exceeds the 25% permitted under the new lottery legislation enacted in December 2020. It is a further reason to cease this fundraising method.

The planned cessation of the cash collections by end of 2021 may allow some collectors, as they convert their cash Contributors to direct debit, to persist in that role as a fundraising representative, and continue their door-

to-door engagement but now with a potentially new Contributor behind every door. It will also be an impetus for fresh fundraising initiatives for changing lives in changing times.

### Investment policy and performance

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

Bank rates for amounts held on deposit are presently at very low levels. With the opportunity costs now at a minimal, The Care Trust holds funds on a call deposit account, enabling flexibility for cash calls on fundraising initiatives.

### 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. This requires validation by the Beneficiaries of use of grants made by The Care Trust to drive successful appeals: to existing Contributors to continue their support and to new Contributors to join the monthly draws.

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

*The speed at which our lives have changed is phenomenal and the speed at which we have responded to the change and adapted the way we work is equally remarkable.*

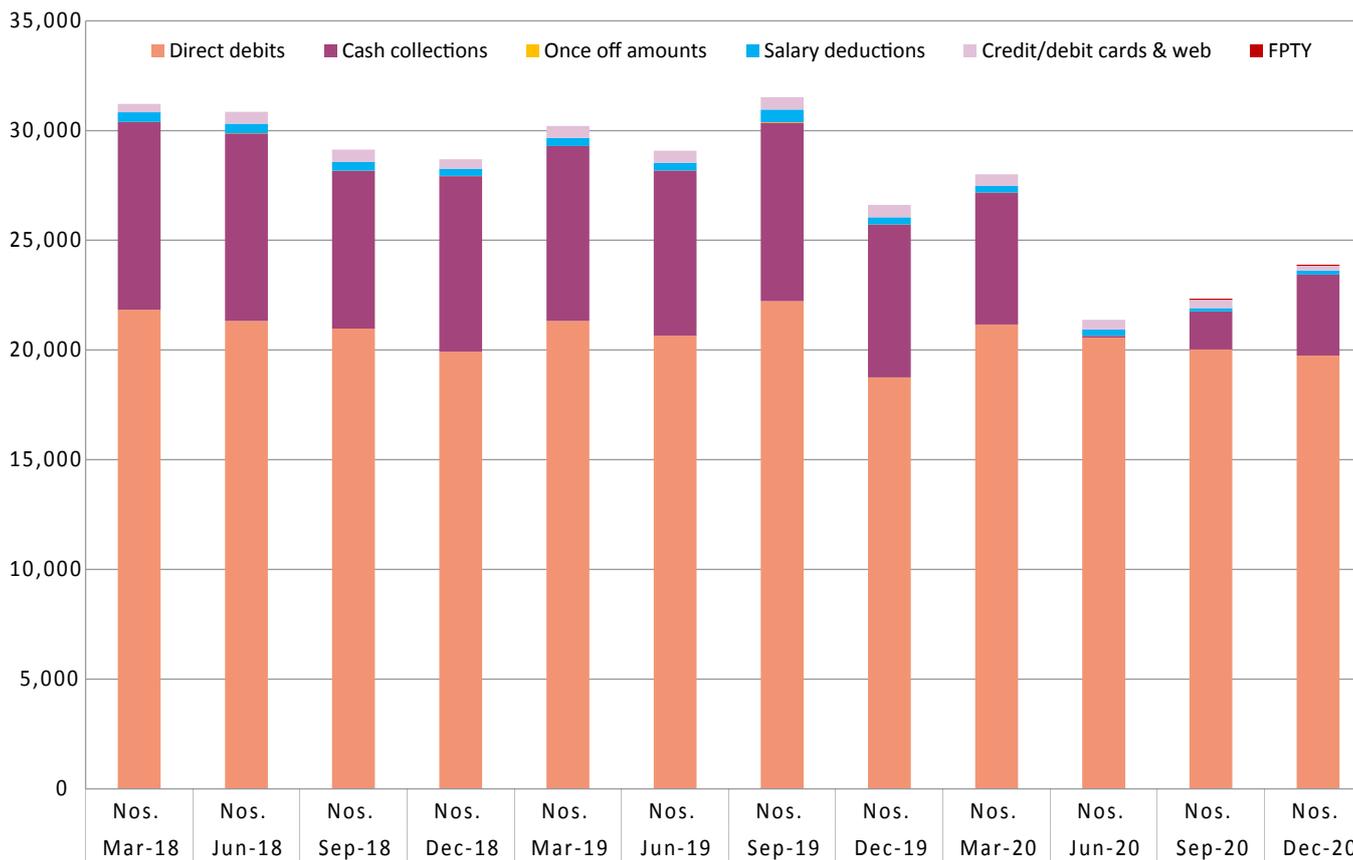
**Deborah Coughlan – Manager, NLN Wicklow**

# Directors' Report

for the year ended 31 December 2020 (continued)



## The Care Trust Contributor Nos. 2018 to 2020 by Payment Type



### Independence and community participation

CRC strives to ensure that 'people with disabilities can achieve their potential and live full lives as equal and valued citizens'. An emphasis on community participation and independence, enabling access to mainstream extra-curricular activities and facilitating participation in daily life is a key focus of clinical services for young people with disabilities.

### Communication Access Project

The goal of this project is to make the CRC a communication-friendly environment for every type of communicator – those who use speech, who use sign language, who use communication boards, who use communication devices and who use a combination of systems.



# Key performance indicators



## Honouring amounts payable to Beneficiaries under the lottery legislation

**2020:** €1,696,572 (44.2%) Charitable activities; €607,651 (15.8%) Prize costs

(60.0%) of Income excluding notional income (€nil)

**2019:** €2,077,928 (46.3%) Charitable activities; €607,651 (13.7%) Prize costs

(60.0%) of income excluding notional income (€66,420)



## Achieving an operating surplus after grants and all costs

**2020:** deficit €42,215 (1.1%) of income;

**2019:** deficit €698 (0.0%)



## Enrolling 2,600 new mandate Contributors annually to grow Contributor base

**2020:** 827

**2019:** 2,779



## Disbursing grants

**2020:** paid: CRC €733,355; Rehab Group €733,355; the Mater €200,000

**2019:** paid: CRC €950,000; Rehab Group €950,000; the Mater €250,000



## 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).



## Achieving 75% direct-debit mandate persistency in the mandate's first year through recruiting loyal Contributors

**2020:** 77.5%

**2019:** 82.1%



# Directors' Report

for the year ended 31 December 2020 (continued)

## Covid-19 pandemic

On 13 March 2020 all frontline fundraising activity was suspended, with management and office staff thereafter working remotely. Monthly car draws and other operations were not impacted. A revised budget was presented to the directors of The Care Trust on 25 March 2020.

For most of 2020, fundraisers were unable to call door-to-door to recruit new direct-debit Contributors and cash collectors were unable to make their collection rounds. However, existing direct-debit Contributors remained steadfast in their support with many

increasing their monthly payment to €21, following an appeal campaign.

The 2021 budget has been built around broad assumptions concerning the pandemic and the opportunity for field staff to engage with the public for each successive calendar quarter: red (nil opportunity) for quarter one, amber (50%) for quarter two and green (100%) for quarters three and four. It may be necessary as the year unfolds to revise this assessment but it is still a reasonable assumption given the planned roll out of vaccines and the discipline and endeavours of the public to abide by the restrictions.

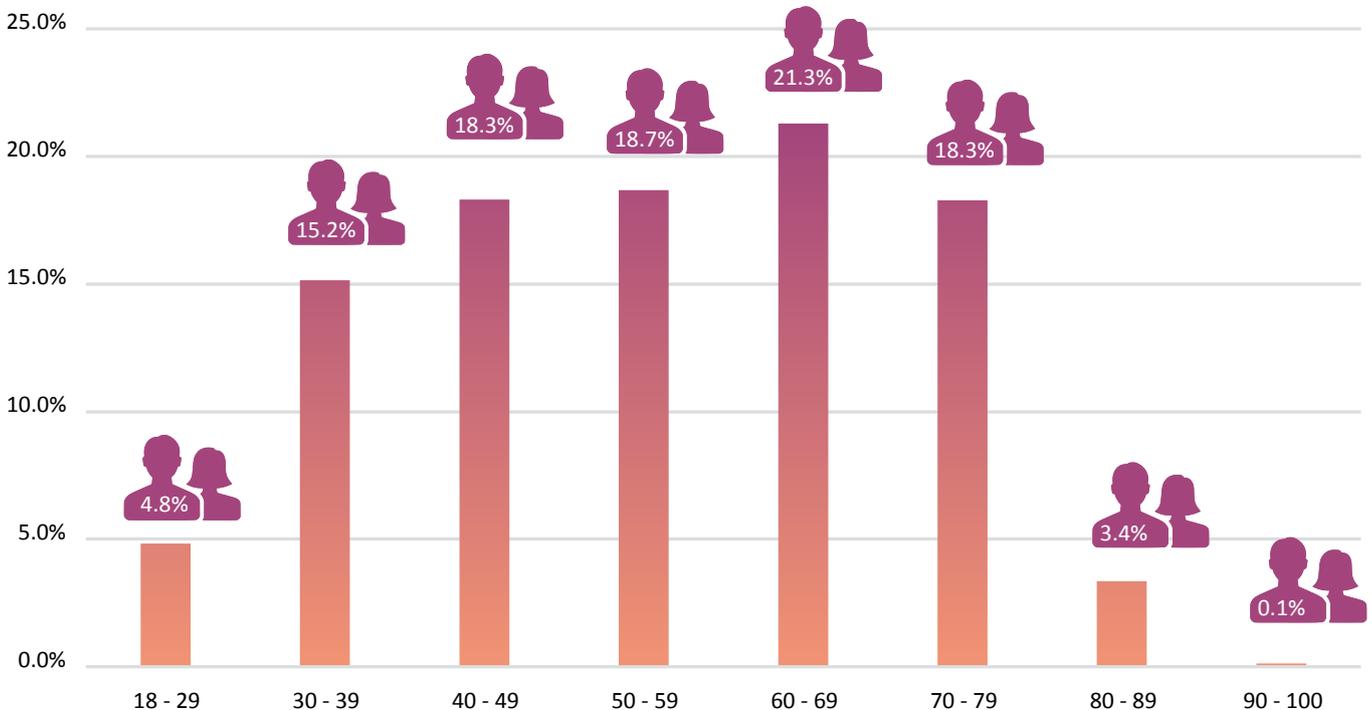
## Principal risks and uncertainties

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

- managing the cash risk associated with Agent collections – failure could cause reputational damage affecting all fundraising by The Care Trust
- recruiting and retaining sufficient and capable fundraising representatives
- continuity of the business during the public health crisis of Covid-19
- failure of new fundraising initiatives
- Failure to comply with EU General Data Protection Regulations



## Contributor Age Profile





# Directors' Report

for the year ended 31 December 2020 (continued)

- minimising reputational damage and adverse publicity by building Contributor confidence in supporting The Care Trust to secure new enrolments
- reporting and dealing promptly with fraud and suspected fraud

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 promptly 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. In 2020, the annual DR was postponed due to the Covid-19 priorities and also because the main IT support provider was involved in a business merger that temporarily involved staff reallocation. The DR test is rescheduled for 2021. Accounting, payroll and database systems are hosted on a cloud infrastructure for enhanced connectivity and are backed up every day.

The pandemic is perhaps a once-in-a-lifetime event that has impacted not just fundraising but many organisations. The need to avoid reliance on direct-debt giving and develop another fundraising stream prompted the new *Fair Play To You* online game initiative, directed at a younger age cohort. The “Contributor Age Profile” (see visual above), reveals an older age demographic and this was a motivator for the new game strategy. However, there may also be fundraising opportunities that would be complementary to the existing Contributor base but outside of a lottery game, that would reduce the dependence on a single fundraising mechanism. Management continue to review such opportunities.

## Internal controls

As well as the risk management strategies detailed above, The Care Trust undergoes an internal audit, carried out by Rehab Group’s Internal Auditor, every two years. The next such audit is scheduled for 2021. 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.

On the recommendation of the Internal Auditor, a register of complaints and a register of suspected frauds were commenced in 2009. A summary of the number of complaints and the categories therein are shown in the visual “Number of Complaints 2009 – 2020”.

A culture of Contributor care has been developed in The Care Trust and staff are genuinely concerned where a Contributor complaint arises. All staff are encouraged to ensure recording, follow up and resolution are successfully managed in an appropriate time frame. Such complaints frequently provide opportunities for re-evaluation of procedures and assessment of the effectiveness of policies. The messenger, however unwanted the message might be, is never held captive in this learning process. In changing times all learning is positive.

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.

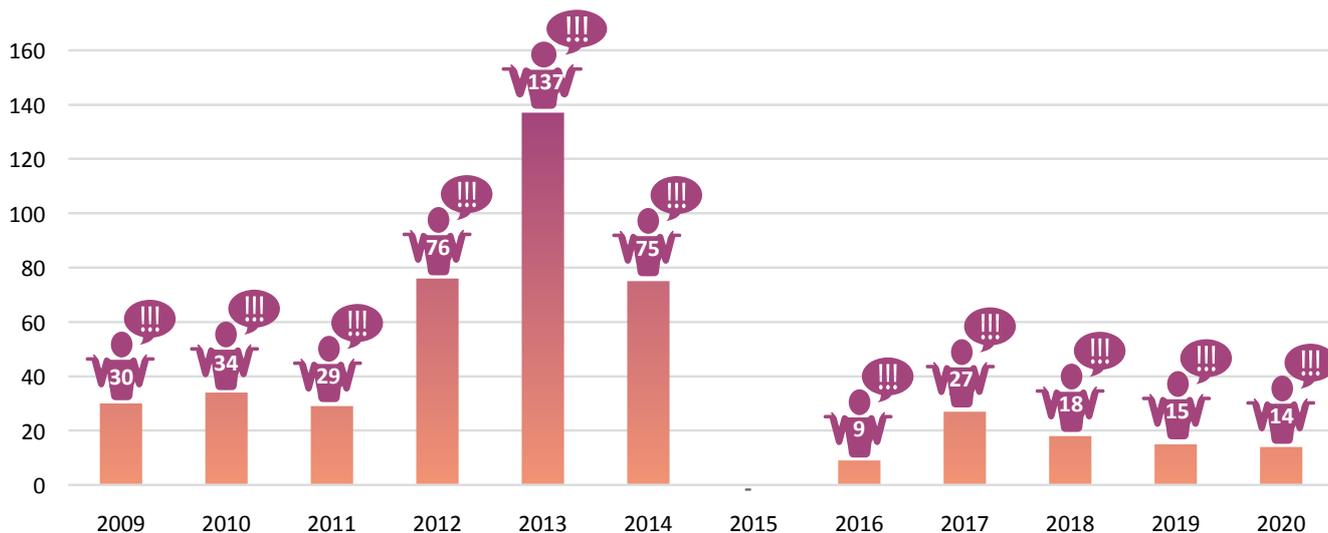
## Therapeutic Horse Riding

CRC works with Riding for the Disabled at Broadmeadows Stables, Swords, enabling children from CRC special schools to attend horse-riding sessions. As well as being an enjoyable activity, therapeutic horse riding can target specific areas to promote improved balance, posture and strengthening, and overall improving core strength.

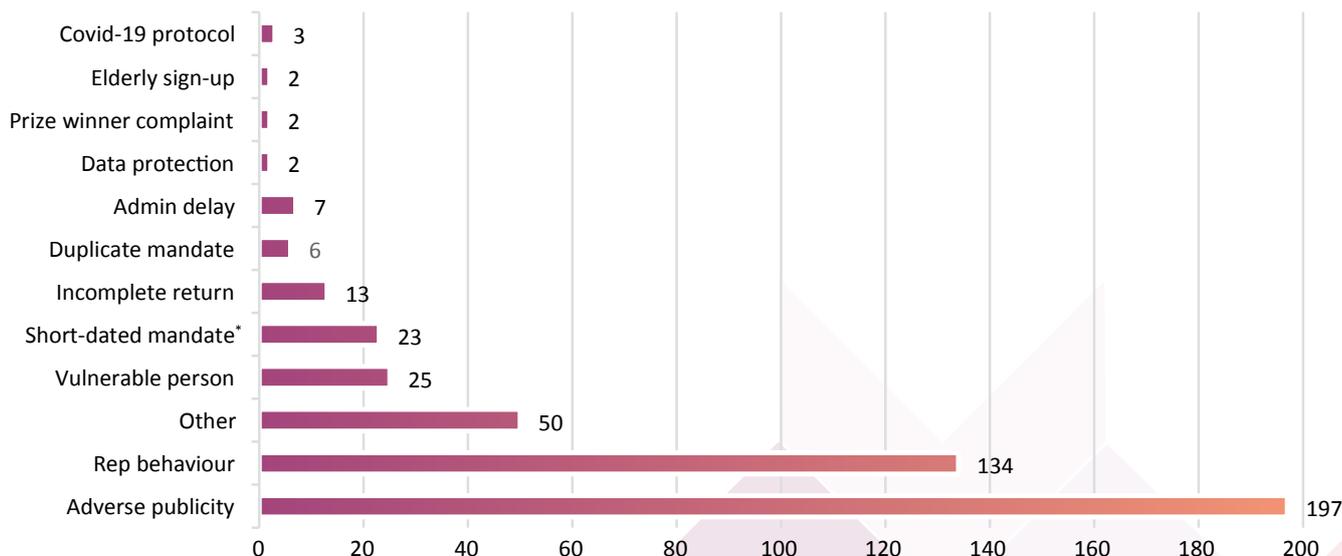
# Directors' Report

for the year ended 31 December 2020 (continued)

## Number of Complaints 2009 – 2020



## Category of Complaints 2009 – 2020



\*Short dated mandate: processed as recurring but Contributor intended it for a finite period



# Directors' Report

for the year ended 31 December 2020 (continued)

## Directors' responsibilities statement

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

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

Under Irish law, the directors shall not

approve the financial statements unless they are satisfied that they give a true and fair view of the company's assets, liabilities and financial position as at the end of the financial year and the surplus or deficit of the company for the financial year.

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

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

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

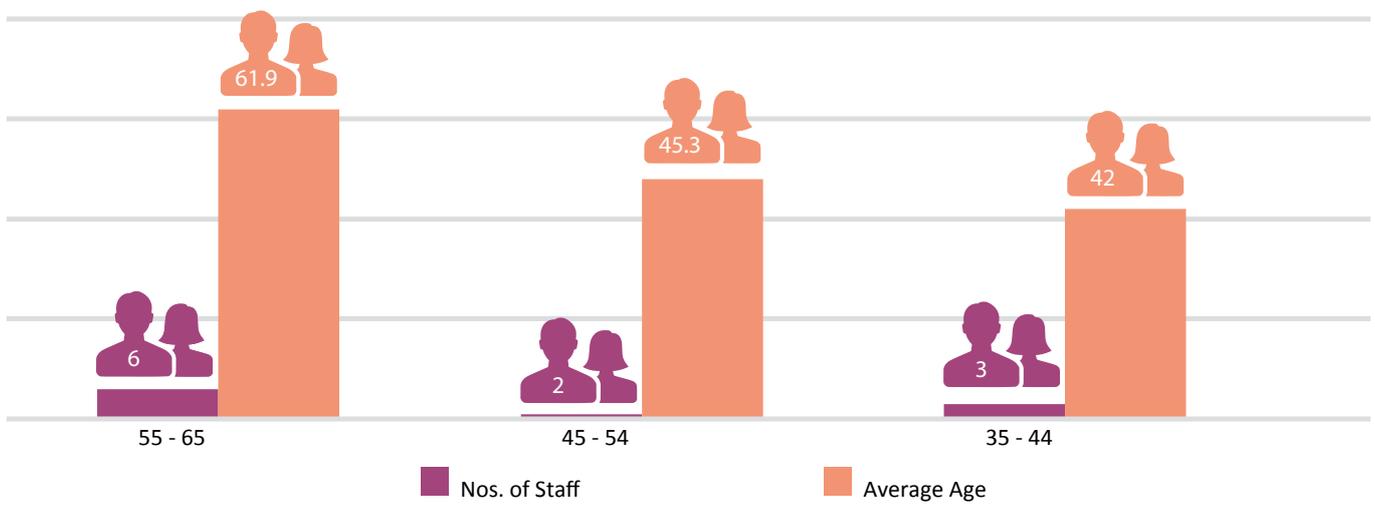
- Correctly record and explain the transactions of the company;
- Enable, at any time, the assets, liabilities, financial position and surplus or deficit of the company to be determined with reasonable accuracy; and
- Enable the directors to ensure that the financial statements comply with the Companies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

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

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



## Average Age of Staff 2020



# Directors' Report

for the year ended 31 December 2020 (continued)

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

## Dividends

The Care Trust did not propose, declare or pay any dividends during the year ended 31 December 2020 (2019: €nil).

## Directors and secretary, and their interests

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

## Political Donations

There were no political donations in 2020, and as a result no disclosures are required under the Electoral Act, 1997.

## Employee matters

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

The age profile of staff underlines the commitment and experience of the small but dedicated group with almost 90 years of experience shared among them in The Care Trust.

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

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

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

## Environmental matters

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

## Events since the year end

Apart from those matters disclosed in respect of Covid 19, there have been no significant events affecting the company since the year end which require disclosure in the financial statements.

## Books of account

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

that measures are in place to secure compliance with these requirements.

These books and accounting records are maintained at the Company's registered office at College House, 71 – 73 Rock Road, Blackrock, Co. Dublin, A94 F9X9.

## Auditors

Nexia Smith & Williamson (Ireland) Ltd., Chartered Accountants and Statutory Audit Firm, were appointed auditors by the directors 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: 31 March 2021



Tom Fleming Vice Chairperson  
Date: 31 March 2021



James Rock (Special Needs Assistant) with Molly O'Toole, Maisie Randall and Conor McGrath at CRC Pre-School, Clontarf



# Independent Auditor's Report

for the year ended 31 December 2020

# Independent Auditor's Report

for the year ended 31 December 2020

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

### Report on the audit of the financial statements

#### Opinion

We have audited the financial statements of The Care Trust Designated Activity Company (the 'Company') for the year ended 31 December 2020, which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Position, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is Irish law and Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. In applying that framework the directors have elected to have regard to the Statement of Recommended Practice applicable to Charities ("SORP").

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 2020 and

of its results for the year then ended;

- have been properly prepared in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' as applied with regard to the Charities SORP; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the 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 directors use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the directors have 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.

# Independent Auditor's Report

for the year ended 31 December 2020 (continued)

## 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
- 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.
- 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 54, 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.



# Independent Auditor's Report

for the year ended 31 December 2020 (continued)

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

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

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

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

This report is made solely to the Company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent

permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Damien Kealy

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

Chartered Accountants and Statutory  
Audit Firm

Paramount Court, Corrig Road  
Sandyford Business Park, Dublin 18

Date: 1st April 2021

# Financial Statements

for the year ended 31 December 2020

	page
Statement of Financial Activities	62
Statement of Changes in Shareholders' Funds	63
Statement of Financial Position	64
Statement of Cash Flows	65
Notes to the Financial Statements	66



# Statement of Financial Activities

(including the income and expenditure account)  
for the year ended 31 December 2020

	Notes	Unrestricted €	Restricted €	2020 €	Unrestricted €	Restricted €	2019 €
<b>Income from</b>							
Lottery income	4	1,500,018	2,250,028	<b>3,750,046</b>	1,755,510	2,633,263	<b>4,388,773</b>
Donated services	4	-	-	-	66,420	-	<b>66,420</b>
Donations and other income	5	36,130	54,195	<b>90,325</b>	37,811	56,717	<b>94,528</b>
		1,536,148	2,304,223	<b>3,840,371</b>	1,859,741	2,689,980	<b>4,549,721</b>
<b>Expenditure on</b>							
<b>Raising funds</b>	6	788,415	607,651	<b>1,396,066</b>	1,110,699	612,052	<b>1,722,751</b>
<b>Support costs allocated to raising funds</b>	7	789,948	-	<b>789,948</b>	749,740	-	<b>749,740</b>
<b>Charitable activities</b>							
Grants payable to beneficiaries	8		1,696,572	<b>1,696,572</b>		2,077,928	<b>2,077,928</b>
		1,578,363	2,304,223	<b>3,882,586</b>	1,860,439	2,689,980	<b>4,550,419</b>
<b>Net deficit and net movement in funds</b>		(42,215)	-	<b>(42,215)</b>	(698)	-	<b>(698)</b>
Funds brought forward 1 January		554,503		554,503	555,201		555,201
<b>Fund balances carried forward 31 December</b>		512,288	-	<b>512,288</b>	554,503	-	<b>554,503</b>

# Statement of Changes in Shareholders' Funds

## for the year ended 31 December 2020

	Called Up Share Capital €	General Reserves €	Total Funds €
At 1 January 2019	130	555,071	555,201
Net deficit for the year	-	(698)	(698)
At 31 December 2019	130	554,373	554,503

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

# Statement of Financial Position

## for the year ended 31 December 2020

	Notes	2020 €	2019 €
<b>Fixed assets</b>			
Property plant and equipment	12	120,936	93,175
<b>Current assets</b>			
Debtors and prepayments	13	90,081	72,335
Cash and cash equivalents		952,901	713,423
		1,042,982	785,758
<b>Creditors: amounts falling due within one year</b>			
Grants payable	8	(44,758)	(14,896)
Other creditors	14	(606,872)	(309,534)
		(651,630)	(324,430)
<b>Net current assets</b>		391,352	461,328
<b>Net assets</b>		512,288	554,503
<b>Funds employed</b>			
Called up share capital	15	130	130
Unrestricted funds		512,158	554,373
		512,288	554,503

The notes on pages 66 to 75 form part of the financial statements.

The financial statements were approved and authorised for issue by the Board on 31 March 2021.

Directors



Bernard Walsh  
Chairperson  
Date: 31 March 2021



Tom Fleming  
Vice Chairperson  
Date: 31 March 2021

# Statement of Cash Flows

## for the year ended 31 December 2020

	2020	2019
	€	€
Net income	(42,215)	(698)
Depreciation	40,624	15,887
Asset adjustment	(678)	-
Increase/(decrease) in grants payable	29,861	(72,072)
Increase in debtors	(17,745)	(32,343)
Increase/(decrease) in creditors	297,338	(40,412)
<b>Net cash inflow/(outflow) from operating activities</b>	<b>307,185</b>	<b>(129,638)</b>
<b>Investing activities</b>		
Payments to acquire tangible fixed assets	(67,707)	(82,479)
Net cash outflow from investing activities	(67,707)	(82,479)
<b>Increase/(decrease) in cash and cash equivalents</b>	<b>239,478</b>	<b>(212,117)</b>
<b>Reconciliation of net cash flow to movement in cash</b>		
Increase/(decrease) in cash and cash equivalents	239,478	(212,117)
Cash and cash equivalents at 1 January	713,423	925,540
Cash and cash equivalents at 31 December	952,901	713,423



# Notes to the Financial Statements

## for the year ended 31 December 2020

### 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: Central Remedial Clinic (CRC) and the Rehab Group (Rehab). The lotteries are run in accordance with an agreement with its three Beneficiaries: CRC, Rehab Group and the Mater Misericordiae University Hospital (the Mater). The Care Trust is registered in the Republic of Ireland with registered number 45561, registered charity number CHY 13691 and Charity Regulatory Authority number CRA 20043285.

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

### 2 Accounting policies

The principal accounting policies are summarised below.

#### **Basis of preparation**

These financial statements are prepared in accordance with The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Accounting and Reporting by Charities: the Statement of Recommended Practice (SORP) October 2019, applicable to charities preparing their accounts in accordance with FRS 102. The financial statements are also prepared in accordance with the Companies Act, 2014.

Income is shown under unrestricted and restricted headings. Restricted income is

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

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

#### **Going concern**

The financial statements are prepared on the going concern basis as both shareholders, CRC and Rehab Group, will provide adequate finance by agreement, should it be required, to enable The Care Trust to meet its liabilities as they fall due for a period of at least twelve months from the date of approval of the financial statements. In 2020 Covid-19 impacted heavily on cash collections, a declining income source for the past two decades, but did not significantly affect the main income stream of bank mandates. The Shareholders continue to support the operations of The Care Trust in providing promotional material and accounts and feedback on how grants have been applied.

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

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 time donated to The Care Trust by 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.

# Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

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. Amounts recorded under the government VAT compensation scheme are accounted for in the period received.

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. Donated services in the the accounts relate to sponsored advertising and are also accounted for under "Marketing, advertising and recruitment" in "Other

direct costs".

## Operating leases

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

## Tangible assets

Tangible assets are stated at cost, less accumulated depreciation and accumulated impairment losses. Cost comprises the original purchase price, subsequent expenditure capitalised and expenditure directly attributable in bringing the asset to its working condition for its intended use. Assets are depreciated on a straight line basis so as to write off their cost over their expected useful lives, using the straight line method. The component categories and annual rates used are as follows:

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

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

## Cash and cash equivalents

Cash and cash equivalents comprise cash

in hand, cash at bank and bank deposits.

## Financial instruments

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

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

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

## Grants payable to Beneficiaries

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

## Reserves policy

The Care Trust has a policy of maintaining sufficient reserves to maximise grants

# Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

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 judgements and sources of estimation uncertainty

The preparation of financial statements, in conformity with generally accepted accounting practice, requires management to make judgements and estimates that affect i) the reported amounts of assets and liabilities as well as the disclosure of contingent assets and liabilities at the statement of financial position date and ii) the reported income and expenditure during the reported

period. 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 judgements

In preparing the financial statements, the following judgements 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 2021 and has reviewed the 2021 budgeted payments to Beneficiaries which are projected at €1,632,929 (2020 paid €1,666,710). The Board and shareholders are fully confident that The Care Trust has the resources, systems and loyalty of its Contributors

to ensure that fundraising activities will continue in 2021 and budgets will be achieved. Both Board and shareholders see The Care Trust as being 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.

## 4 Lottery and related income

	Unrestricted €	Restricted €	2020 €	Unrestricted €	Restricted €	2019 €
Lottery income	1,501,374	2,252,062	3,753,436	1,738,832	2,608,245	4,347,077
Corporate support*	(1,356)	(2,034)	(3,390)	16,678	25,018	41,696
	1,500,018	2,250,028	3,750,046	1,755,510	2,633,263	4,388,773

\*Corporate support relates to the 2019 prize-car contract with €38,306 confirmed as the finalised amount in 2020.

Donated services**	-	-	-	66,420	-	66,420
--------------------	---	---	---	--------	---	--------

\*\*Donated services are the attributed value of sponsored media advertising and are reflected in both income and expenditure.

## Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

### 5 Donations and other income

	Unrestricted €	Restricted €	2020 €	Unrestricted €	Restricted €	2019 €
Non-lottery contributions	28,836	43,253	72,089	30,196	45,294	75,490
Revenue tax refunds re donations	1,673	2,510	4,183	1,313	1,970	3,283
Charitable VAT compensation scheme	5,621	8,432	14,053	6,297	9,446	15,743
Interest receivable	-	-	-	5	7	12
	36,130	54,195	90,325	37,811	56,717	94,528

### 6 Expenditure on raising funds

	Unrestricted €	Restricted €	2020 €	Unrestricted €	Restricted €	2019 €
Prize costs	-	607,651	607,651	-	612,052	612,052
Agent-Collectors' commission	130,893	-	130,893	329,812	-	329,812
Field staff costs (see note 9)	275,082	-	275,082	327,877	-	327,877
Other direct costs						
Meetings & travel	48,231	-	48,231	98,236	-	98,236
Independent fundraisers' fees	46,737	-	46,737	170,425	-	170,425
Marketing, advertising & recruitment	254,852	-	254,852	81,013	-	81,013
Sponsored advertising	-	-	-	66,420	-	66,420
Finance & bank charges	32,620	-	32,620	36,916	-	36,916
	788,415	607,651	1,396,066	1,110,699	612,052	1,722,751

# Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

## 7 Support costs allocated to raising funds

	Unrestricted €	Restricted €	2020 €	Unrestricted €	Restricted €	2019 €
Support staff and associated costs						
Salaries – administration – see note 9	462,251	-	<b>462,251</b>	455,172	-	<b>455,172</b>
Employer pension contributions	47,141	-	<b>47,141</b>	44,296	-	<b>44,296</b>
Permanent health insurance	10,409	-	<b>10,409</b>	11,171	-	<b>11,171</b>
Depreciation	40,624	-	<b>40,624</b>	15,887	-	<b>15,887</b>
Surplus on car disposal	-	-	-	(12,000)	-	<b>(12,000)</b>
Office expenses	107,337	-	<b>107,337</b>	122,292	-	<b>122,292</b>
Establishment expenses	82,918	-	<b>82,918</b>	74,579	-	<b>74,579</b>
Governance costs	39,268	-	<b>39,268</b>	38,343	-	<b>38,343</b>
	<b>789,948</b>	-	<b>789,948</b>	<b>749,740</b>	-	<b>749,740</b>

## 8 Charitable activities

### Reconciliation of grants payable

	CRC €	Rehab Group €	The Mater €	2020 €	CRC €	Rehab Group €	The Mater €	2019
Grants payable as at 1 January	7,448	7,448	-	14,896	43,484	43,484	-	86,968
Grants payable for the year	748,286	748,286	200,000	1,696,572	913,964	913,964	250,000	2,077,928
Amounts paid	(733,355)	(733,355)	(200,000)	(1,666,710)	(950,000)	(950,000)	(250,000)	(2,150,000)
Net due/(surplus) for the period	14,931	14,931	-	29,862	(36,036)	(36,036)	-	(72,072)
Grants payable as at 31 December	<b>22,379</b>	<b>22,379</b>	-	<b>44,758</b>	<b>7,448</b>	<b>7,448</b>	-	<b>14,896</b>

# Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

## 9 Staff costs

	2020 €	2019 €
Field staff	275,082	327,877
Administration	462,251	455,172
	<b>737,333</b>	<b>783,049</b>
Wages and salaries	662,638	706,277
Employer's PRSI	74,695	76,772
Total field staff & administration costs	737,333	783,049
Pension scheme – defined contribution scheme	47,141	44,296
Permanent health insurance	10,409	11,171
	<b>794,883</b>	<b>838,516</b>

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

	2020 Number	2019 Number
Raising funds (field staff)	5	9
Support	6	6
	<b>11</b>	<b>15</b>

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

	2020 Number	2019 Number
€130,001 – €140,000	1	1
€90,001 – €100,000	2	1
€80,001 – €90,000	1	2
€70,001 – €80,000	-	-
	<b>4</b>	<b>4</b>

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

	2020 €	2019 €
Basic salary	402,600	412,800
Taxable benefits	25,220	18,606
Pension contributions	29,809	29,809
	<b>457,629</b>	<b>461,215</b>

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 (2019: €nil)

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

## Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

### 10 Net income/expenditure

	2020 €	2019 €
Net income/expenditure is stated after charging:		
Depreciation of tangible assets	40,624	15,887
Auditor's remuneration for audit services	24,723	25,215
Operating lease charges	50,519	50,519

### 11 Taxation

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

### 12 Tangible fixed assets

	Motor vehicles €	Fixtures and fittings €	Office equipment €	Computer equipment €	Total €
<b>Cost</b>					
1 January 2020	37,400	49,155	30,007	91,566	208,128
Additions	-	2,270	-	65,437	67,707
31 December 2020	37,400	51,425	30,007	157,003	275,835
<b>Depreciation</b>					
1 January 2020	4,987	36,748	24,422	48,796	114,953
Charge for year	7,480	4,145	984	28,015	40,624
Adjustment	-	-	-	(678)	(678)
31 December 2020	12,467	40,893	25,406	76,133	154,899
<b>Net book value</b>					
31 December 2020	24,933	10,532	4,601	80,870	120,936
31 December 2019	32,413	12,407	5,585	42,770	93,175

## Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

### 13 Debtors

	2020 €	2019 €
Other debtors	46,499	38,098
Prepayments	43,582	34,237
	<b>90,081</b>	<b>72,335</b>

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

	2020 €	2019 €
Creditors	259,127	26,696
Accruals and deferred income	347,745	282,838
	<b>606,872</b>	<b>309,534</b>

### 15 Called up share capital

	2020 €	2019 €
Allotted called up and fully paid:		
50 'A' ordinary shares of €1.30 each (2019: 50, €1.30 each)	65	65
50 'B' ordinary shares of €1.30 each (2019: 50, €1.30 each)	65	65
	<b>130</b>	<b>130</b>

### 16 Operating lease commitments

At 31 December 2020 The Care Trust was committed to making the following annual payments under non-cancellable operating leases in the coming years.

	2020 €	2019 €
Due next year	46,078	50,519
Due in the next 2 to 5 years	34,078	34,078
	<b>80,156</b>	<b>84,597</b>

# Notes to the Financial Statements

for the year ended 31 December 2020 (continued)

## 17 Related and controlling parties

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

Together these charities control The Care Trust through their shareholdings.

The transactions with the related parties are as follows:

	Central Remedial Clinic		Rehab Group	
	2020 €	2019 €	2020 €	2019 €
As at 1 January	7,448	43,484	7,448	43,484
Grants allocated in the year	748,286	913,964	748,286	913,964
Payments made in the year	(733,355)	(950,000)	(733,355)	(950,000)
Net due/(surplus) for the period	14,931	(36,036)	14,931	(36,036)
As at 31 December	22,379	7,448	22,379	7,448

## 18 Events after the balance sheet date

Apart from those matters disclosed in respect of Covid-19, there have been no significant events affecting the company since the year end which require disclosure in the financial statements.

## 19 Approval of financial statements

The Board approved the financial statements on 31 March 2021 and authorised them for issue.

# Statutory Return to An Garda Síochána

for the year ended 31 December 2020



# Statutory Return to An Garda Síochána

## for the year ended 31 December 2020

### Detailed Income and Expenditure Account

		2020 €		2019 €
<b>Incoming from</b>				
Car draw lottery		3,749,920		4,347,077
Fair Play To You lottery		3,516		-
Corporate support		(3,390)		41,696
Donated services – sponsored advertising		-		66,420
Donations		72,089		75,490
Revenue tax refunds re donations		4,183		3,283
Charitable VAT compensation scheme		14,053		15,743
Bank interest				12
		<u>3,840,371</u>		<u>4,549,721</u>
<b>Expenditure on raising funds</b>				
<b>Prize costs</b>				
Car draw prizes	603,450		612,052	
Fair Play To You prizes	<u>4,200</u>		<u>-</u>	
		607,650		612,052
<b>Agent collectors' commission</b>		130,893		329,812
<b>Field staff costs</b>				
Fundraising representatives	68,342		96,055	
Regional managers	<u>206,740</u>		<u>231,822</u>	
		275,082		327,877
<b>Other direct costs</b>				
<b>Meetings and travel</b>				
Canteen provisions	738		2,376	
Fundraising representative expenses	16,675		35,060	
Regional managers expenses	25,408		47,039	
Car maintenance tax & insurance	1,182		1,891	
Administration staff expenses	75		868	
Meeting expenses	1,156		8,460	
Sundry expenses	1,709		1,256	
Staff training	<u>1,288</u>		<u>1,286</u>	
		48,231		98,236
<b>Agency fees</b>				
Independent fundraising representatives	44,707		168,259	
Agent collector incentives	<u>2,030</u>		<u>2,166</u>	
		46,737		170,425
<b>Marketing, advertising &amp; recruitment</b>				
Sponsored advertising	-		66,420	
Fair Play To You promotion	247,494		57,508	
Marketing & advertising	7,358		21,001	
Recruitment	<u>-</u>		<u>2,504</u>	
		254,852		147,433
<b>Finance charges – bank charges</b>		32,620		36,916
<b>Total expenditure on raising funds</b>		<u>1,396,065</u>		<u>1,722,751</u>

# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## Detailed Income and Expenditure Account (continued)

		2020 €		2019 €
<b>Support costs allocated to raising funds</b>				
<b>Support staff and associated costs</b>				
Salaries – administration	462,251		455,172	
Employer pension contributions	47,141		44,296	
Permanent health insurance	10,409		11,171	
	<u>519,801</u>		<u>510,639</u>	
<b>Depreciation</b>				
– on car draw fixed assets	22,111		15,887	
– on Fair Play To You fixed assets	18,513		-	
	<u>40,624</u>		<u>15,887</u>	
<b>Profit on disposal of fixed asset</b>	-		(12,000)	
<b>Office expenses</b>				
Printing & stationery	25,165		32,896	
Postage, rail & courier	26,655		39,383	
Software & technology fees	41,971		39,389	
Telephone	11,550		9,301	
Subscriptions	1,996		1,323	
	<u>107,337</u>		<u>122,292</u>	
<b>Establishment expenses</b>				
Rent & rates	51,624		51,628	
General insurance	6,374		6,122	
Light & heat	10,184		2,793	
Maintenance, repairs & cleaning	14,736		14,036	
	<u>82,918</u>		<u>74,579</u>	
<b>Governance costs</b>				
Professional & legal fees	14,545		13,128	
Audit fees	24,723		25,215	
	<u>39,268</u>		<u>38,343</u>	
<b>Expenditure on support costs</b>		789,948		749,740
<b>Expenditure on raising funds and support costs</b>		<u>2,186,014</u>		<u>2,472,491</u>
<b>Expenditure on charitable activities</b>				
Grants payable to beneficiaries				
Central Remedial Clinic	748,286		913,964	
Rehab Group	748,286		913,964	
Mater Misericordiae University Hospital	200,000		250,000	
		<u>1,696,572</u>		<u>2,077,928</u>
<b>Total Expenditure</b>		<u>3,882,586</u>		<u>4,550,419</u>
<b>Net deficit and net movement in funds</b>		<u>(42,215)</u>		<u>(698)</u>



# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## Income allocated to Beneficiaries

	2020 €	2019 €
The Care Trust Lottery operations	3,753,436	4,347,077
Corporate support	(3,390)	41,696
Donated services – sponsored advertising	-	66,420
Donations	72,089	75,490
Revenue tax refunds re donations	4,183	3,283
Charitable VAT compensation scheme	14,053	15,743
Interest receivable	-	12
Gross income per statement of financial activities	3,840,371	4,549,721
Less: notional income – sponsored advertising	-	(66,420)
	3,840,371	4,483,301
Beneficiary grants @ 60% – per the Gaming and Lotteries Act, 1956.	2,304,223	2,689,980

## Income allocated to Beneficiaries

	2020 €	2019 €
Central Remedial Clinic	1,052,111	1,219,990
Rehab Group	1,052,111	1,219,990
Mater Misericordiae University Hospital	200,000	250,000
<b>Total</b>	<b>2,304,223</b>	<b>2,689,980</b>

# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## Detailed Grants payable account

	CRC €	Rehab Group €	The Mater €	2020 Total €	CRC €	Rehab Group €	The Mater €	2019 Total €
Grants payable as at 1 January	7,448	7,448	-	<b>14,896</b>	43,484	43,484	-	<b>86,968</b>
Grants payable before prize costs	1,052,111	1,052,111	200,000	<b>2,304,223</b>	1,219,990	1,219,990	250,000	2,689,980
Prize costs	(303,825)	(303,825)	-	<b>(607,650)</b>	(306,026)	(306,026)	-	(612,052)
Grants payable for the year	748,286	748,286	200,000	<b>1,696,572</b>	913,964	913,964	250,000	2,077,928
Amounts paid in the year	(733,355)	(733,355)	(200,000)	<b>(1,666,710)</b>	(950,000)	(950,000)	(250,000)	(2,150,000)
Net due/(surplus) for the period	14,931	14,931	-	<b>29,862</b>	(36,036)	(36,036)	-	(72,072)
Grants payable as at 31 December	22,379	22,379	-	<b>44,758</b>	7,448	7,448	-	14,896



# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## The Care Trust Car Draw 2020

January 2020	February 2020	March 2020
<b>Draw 1: 13 January 2020</b> <b>Draw 2: 20 January 2020</b> <b>Draw 3: 27 January 2020</b>	<b>Draw 1: 10 February 2020</b> <b>Draw 2: 17 February 2020</b> <b>Draw 3: 24 February 2020</b>	<b>Draw 1: 16 March 2020</b> <b>Draw 2: 23 March 2020</b> <b>Draw 3: 30 March 2020</b>
Car Draw Winners	Car Draw Winners	Car Draw Winners
<b>Car Draw 1:</b> Maria Donnelly, Dublin 6W <b>Car Draw 2:</b> Pat Qualter, Co. Galway <b>Car Draw 3:</b> Eamonn Bourke, Co. Mayo	<b>Car Draw 1:</b> Liam Reidy, Co. Tipperary <b>Car Draw 2:</b> Karen Ferguson, Co. Cork <b>Car Draw 3:</b> Peadar Murphy, Co. Cork	<b>Car Draw 1:</b> George Johnston, Co. Donegal <b>Car Draw 2:</b> Brendan Griffin, Co. Limerick <b>Car Draw 3:</b> Bernice Keenan, Co. Longford
Cash Prize Winners	Cash Prize Winners	Cash Prize Winners
<b>€200 Draw 1</b> Mary Meehan, Co. Donegal Anastasia Roche, Co. Cork Mary J Bergin, Co. Laois <b>€200 Draw 2</b> Michael Waters, Co. Leitrim Fildelis Leahy, Co. Galway John Duffy, Co. Monaghan <b>€200 Draw 3</b> Maurice Power, Co. Meath Ann Cannon, Co. Galway John Murphy, Co. Wicklow	<b>€200 Draw 1</b> Ingrid Britz, Co. Clare Tony O'Donovan, Co. Cork James O'Keefe, Co. Cork <b>€200 Draw 2</b> Eileen Kelly, Co. Roscommon Sashia Eland, Co. Mayo Thady Kelly, Co. Monaghan <b>€200 Draw 3</b> James Slevin, Co. Wexford Aideen Gleeson, Co. Galway Daniel Veillard, Co. Mayo	<b>€200 Draw 1</b> Barbara Lee, Co. Dublin Fiona Roche, Co. Dublin Susan Lonergan, Co. Waterford <b>€200 Draw 2</b> Martina Gillan, Co. Sligo Colette Bartley, Co. Westmeath Patrick Nolan, Co. Waterford <b>€200 Draw 3</b> Marie Frain, Co. Roscommon Patrick Carroll, Co. Wexford Sinead McDermott, Dublin 5
<b>€100 Draw 1</b> Mary Jo Conroy, Co. Wexford Noelle Topley, Co. Cork Matthew Cave, Dublin 7 Mary Lyng, Co. Wexford <b>€100 Draw 2</b> Ian Curtin, Co. Clare Eileen Grant, Co. Donegal Michael A Farrell, Dublin 3 Martin Dunne, Co. Laois <b>€100 Draw 3</b> Mary O'Toole, Co. Galway Lorraine Murphy, Co. Longford Michael Ward, Co. Galway Marion Tucker, Co. Dublin	<b>€100 Draw 1</b> Niamh Barry, Co. Clare Gerry Vaughan, Co. Kildare Sean McGearty, Co. Cavan Dan Keys, Co. Offaly <b>€100 Draw 2</b> Rosaire Taylor, Co. Roscommon John Lewis, Co. Clare Carmel Tuohy, Co. Tipperary Molly Rudden, Co. Cavan <b>€100 Draw 3</b> Gerald Sullivan, Dublin 16 Mary Healy, Co. Cork Jacqui Dunlea, Co. Cork Charlie Barker, Co. Donegal	<b>€100 Draw 1</b> Eamonn O'Donnell, Co. Donegal Olive Egan, Co. Offaly Liah Brasier, Co. Dublin Mrs Jackson, Dublin 11 <b>€100 Draw 2</b> Peter Kenny, Co. Waterford Thomas Cummings, Co. Meath Bride Kiernan, Co. Sligo Kathleen Murray, Co. Monaghan <b>€100 Draw 3</b> Anne Lyons, Co. Limerick Kathleen Cox, Co. Kildare David Wallace, Co. Kildare Seamus Maher, Dublin 13

# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## The Care Trust Car Draw 2020

April 2020	May 2020	June 2020
<b>Draw 1: 13 April 2020</b> <b>Draw 2: 20 April 2020</b> <b>Draw 3: 27 April 2020</b>	<b>Draw 1: 11 May 2020</b> <b>Draw 2: 18 May 2020</b> <b>Draw 3: 25 May 2020</b>	<b>Draw 1: 15 June 2020</b> <b>Draw 2: 22 June 2020</b> <b>Draw 3: 29 June 2020</b>
<b>Car Draw Winners</b>	<b>Car Draw Winners</b>	<b>Car Draw Winners</b>
<b>Car Draw 1:</b> Thomas Morrison, Co. Leitrim  <b>Car Draw 2:</b> Catherine McBride, Co. Donegal  <b>Car Draw 3:</b> Brian J. Callagy, Dublin 8	<b>Car Draw 1:</b> Roger Ronayne, Co. Waterford  <b>Car Draw 2:</b> Catherine Dolly, Co. Kildare  <b>Car Draw 3:</b> Sheilagh Phelan, Co. Meath	<b>Car Draw 1:</b> Michael Donohoe, Co. Wicklow  <b>Car Draw 2:</b> Paula Campbell, Co. Mayo  <b>Car Draw 3:</b> Michael Duffy, Co. Westmeath
<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>	<b>Cash Prize Winners</b>
<b>€200 Draw 1</b> Jane O'Shaughnessy, Dublin 11 Mark Bohan, Co. Kildare John F. Murray, Co. Wexford  <b>€200 Draw 2</b> Fionnuala Bergin, Dublin 15 Niamh Milliken, Dublin 24 Dessie Faherty, Co. Meath  <b>€200 Draw 3</b> Peter Ward, Co. Roscommon Maura Lynch, Co. Cork Raymond Lyster, Co. Westmeath	<b>€200 Draw 1</b> Annette Gallagher, Co. Donegal Roisin Ward, Co. Donegal Renee Harris, Co. Monaghan  <b>€200 Draw 2</b> Mary Hargadon, Co. Dublin Eileen Power, Co. Kilkenny Mary Donegan, Co. Louth  <b>€200 Draw 3</b> John O'Brien, Co. Galway Teresa Egan, Co. Offaly Teresa O'Callaghan, Co. Cavan	<b>€200 Draw 1</b> Nora Moran, Co. Roscommon Bernadette Harney, Co. Roscommon Julie Hennessy, Co. Laois  <b>€200 Draw 2</b> Aisling O'Connor, Co. Westmeath Eugene Kearns, Co. Carlow Norah Kennedy, Co. Mayo  <b>€200 Draw 3</b> Philip Shore, Co. Kilkenny Marie Coffey, Co. Westmeath Patrick O'Donovan, Co. Cork
<b>€100 Draw 1</b> Jackie Gannon, Dublin 18 Mary Bourke, Co. Sligo Diarmuid Coffey, Co. Kerry Sean Bolger, Co. Carlow  <b>€100 Draw 2</b> Martina Aherne, Co. Cork Ian Higgins, Co. Carlow Catherine Myles, Co. Louth Gavin Grace, Dublin 9  <b>€100 Draw 3</b> Mary Fowler, Co. Monaghan Rita McGowan, Co. Mayo Vincent Freny, Co. Mayo Robert Pickett, Co. Kildare	<b>€100 Draw 1</b> Catherine Rowland, Co. Cork Helen O'Dowd, Co. Kilkenny Moira Daly, Co. Cork James Harrington, Co. Westmeath  <b>€100 Draw 2</b> Patricia O'Reilly, Co. Kildare Rose Corrigan, Co. Longford Mary Forde, Co. Kildare Orlaigh Moran, Co. Westmeath  <b>€100 Draw 3</b> Bernadette O'Flaherty, Co. Meath Maureen Egan, Co. Galway Gemma Howard, Dublin 12 Paddy Scally, Co. Westmeath	<b>€100 Draw 1</b> Graham Howard, Co. Dublin John Campion, Co. Offaly Larry Mealiffe, Co. Offaly Therese Bergin, Co. Carlow  <b>€100 Draw 2</b> Helen Stafford, Co. Meath Liam O'Donnell, Co. Donegal James Forde, Co. Cork Macia O'Sullivan, Co. Cork  <b>€100 Draw 3</b> Siobhán Mullen, Co. Meath Michael Dunning, Co. Westmeath Stephen McEvoy, Co. Meath Mary McGuire, Co. Galway



# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## The Care Trust Car Draw 2020

July 2020	August 2020	September 2020
<b>Draw 1: 13 July 2020</b> <b>Draw 2: 20 July 2020</b> <b>Draw 3: 27 July 2020</b>	<b>Draw 1: 17 August 2020</b> <b>Draw 2: 24 August 2020</b> <b>Draw 3: 31 August 2020</b>	<b>Draw 1: 14 September 2020</b> <b>Draw 2: 21 September 2020</b> <b>Draw 3: 28 September 2020</b>
<b>Car Draw Winners</b>  <b>Car Draw 1:</b> Marianne Brady, Dublin 5 <b>Car Draw 2:</b> Wladya Bessa, Dublin 15 <b>Car Draw 3:</b> Kilian Cawley, Co. Monaghan	<b>Car Draw Winners</b>  <b>Car Draw 1:</b> Gareth Hopkins, Dublin 16 <b>Car Draw 2:</b> Tony Arthur, Co. Laois <b>Car Draw 3:</b> Honor Clynes, Dublin 3	<b>Car Draw Winners</b>  <b>Car Draw 1:</b> Paul Duffy, Co. Donegal <b>Car Draw 2:</b> Deirdre Cussen, Co. Limerick <b>Car Draw 3:</b> Martina Breen, Co. Wexford
<b>Cash Prize Winners</b>  <b>€200 Draw 1</b> James Guing, Co. Wicklow Pauline Gardiner, Co. Laois Nicholas Moroney, Dublin 1  <b>€200 Draw 2</b> Stephanie McNiff, Co. Offaly Sean Murphy, Dublin 15 Marion Murphy, Co. Cork  <b>€200 Draw 3</b> James Monaghan, Co. Meath Pat Quigley, Co. Tipperary Theresa Rice, Co. Monaghan	<b>Cash Prize Winners</b>  <b>€200 Draw 1</b> B Rowley, Co. Mayo Gerard Reid, Co. Meath John Finbarr Holland, Co. Cork  <b>€200 Draw 2</b> Michael Regan, Co. Galway Mary Last, Dublin 17 Joyce Darcy, Co. Dublin  <b>€200 Draw 3</b> Sighle Hoban, Dublin 9 Michael Confrey, Co. Dublin Margaret Woolley, Co. Galway	<b>Cash Prize Winners</b>  <b>€200 Draw 1</b> Marie Lawlor, Co. Wicklow Peter Nyhan, Co. Cork Padraig Mulligan, Co. Louth  <b>€200 Draw 2</b> Marian Duffy, Dublin 6W Joseph McGrath, Co. Limerick Richard Quillinan, Co. Laois  <b>€200 Draw 3</b> Peter Joseph Higgins, Co. Roscommon Marie O'Leary, Mallow, Co. Cork Sinead O'Sullivan, Whitegate, Co. Cork

**€100 Draw 1**  
 Jeremy Jeffrey, Dublin 9  
 Marian Chambers, Co. Clare  
 Brian Farley, Co. Dublin  
 Mary Screen, Co. Westmeath

**€100 Draw 2**  
 Carmel O'Brien, Co. Sligo  
 Robert & Peg Miller, Co. Laois  
 Thomas Peter Tierney, Co. Monaghan  
 Marie Ryan, Co. Westmeath

**€100 Draw 3**  
 Cathy O'Donohoe, Dublin 14  
 Maureen O'Donovan, Co. Cork  
 Patrick McQuillan, Co. Monaghan  
 Niamh Tuite, Dublin 3

**€100 Draw 1**  
 Michael Ryan, Co. Cork  
 Andrea Kelleher, Co. Dublin  
 Seamus O'Reilly, Co. Westmeath  
 James Carthy, Co. Carlow

**€100 Draw 2**  
 Rosina McComish, Co. Louth  
 Caroline McClenaghan, Co. Donegal  
 Edward Twohig, Dublin 5  
 Patrick Joseph Dillon, Co. Kilkenny

**€100 Draw 3**  
 Cathy Tarmey, Co. Galway  
 Ann Buckley, Co. Laois  
 Deirdre Curley, Dublin 20  
 Joe Finlay, Co. Offaly

**€100 Draw 1**  
 Anastasia Rath, Co. Wexford  
 Owen Hoey, Dublin 5  
 Padraic & Ann Hegarty, Co. Clare  
 James Towey, Co. Mayo

**€100 Draw 2**  
 Mary Gaines, Dublin 9  
 Bernadette Caulfield, Co. Westmeath  
 Michael Martyn, Co. Mayo  
 Margaret McGuire, Co. Clare

**€100 Draw 3**  
 Margaret M.J (Gretta) O'Reilly, Co. Cavan  
 Margaret Byrnes, Dublin 14  
 Bernard Vaughan, Co. Cork  
 Michael Dowling, Co. Dublin

# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## The Care Trust Car Draw 2020

October 2020	November 2020	December 2020
<b>Draw 1: 12 October 2020</b> <b>Draw 2: 19 October 2020</b> <b>Draw 3: 26 October 2020</b>	<b>Draw 1: 16 November 2020</b> <b>Draw 2: 23 November 2020</b> <b>Draw 3: 30 November 2020</b>	<b>Draw 1: 14 December 2020</b> <b>Draw 2: 21 December 2020</b> <b>Draw 3: 28 December 2020</b>
Car Draw Winners	Car Draw Winners	Car Draw Winners
<b>Car Draw 1:</b> M & P O'Keefe, Co. Cork <b>Car Draw 2:</b> Marie McDonald, Co. Wexford <b>Car Draw 3:</b> Paudie Looney, Co. Kerry	<b>Car Draw 1:</b> Thomas O'Connor, Co Longford <b>Car Draw 2:</b> Mary Finn, Co. Limerick <b>Car Draw 3:</b> Gerard O'Callaghan, Co. Cork	<b>Car Draw 1:</b> Ann Tobin, Co. Roscommon <b>Car Draw 2:</b> Alicia Murphy, Co. Monaghan <b>Car Draw 3:</b> Eugene Keenan, Dublin 15
Cash Prize Winners	Cash Prize Winners	Cash Prize Winners
<b>€200 Draw 1</b> Joe McCarthy, Co. Limerick Raymond Tully, Co. Meath Nicholas Cummins, Co. Limerick <b>€200 Draw 2</b> Doireann Bailey, Co. Offaly Michael Green, Co. Offaly Peter Leech, Co. Louth <b>€200 Draw 3</b> John Clifford, Co. Cork Esther Williams, Co. Dublin Michael & Philippa Bridge, Co. Wicklow	<b>€200 Draw 1</b> Andrew Egan, Co. Longford Mary Ryan, Co. Tipperary Mary Murphy, Dublin 7 <b>€200 Draw 2</b> Mary King, Co. Limerick Aelish Commins, Co. Louth Margaret Hayes, Co. Tipperary <b>€200 Draw 3</b> Rosalind Bowles, Co. Dublin Kevin Moynagh, Co. Cavan Martina Firbank, Co. Kilkenny	<b>€200 Draw 1</b> Mrs Costello, Dublin 3 Garry Ginty, Co. Offaly Fiona Fox, Co. Offaly <b>€200 Draw 2</b> Thomas Kinirons, Co. Kildare Pauraic & Mary Burke, Co. Galway Deirdre Currihan, Co. Mayo <b>€200 Draw 3</b> Mary Harkin, Co. Donegal Jacqueline Heneghan, Co. Mayo Marie Larson, Co. Cork
<b>€100 Draw 1</b> Bernie Maguire, Dublin 12 Martin Flanagan, Co. Kildare Tim Sweeney, Co. Galway Phyllis Moffitt, Dublin 15 <b>€100 Draw 2</b> Ivor Harney, Co. Offaly Maria Lynch, Dublin 16 Mary Redmond, Co. Wexford William Leo, Co. Limerick <b>€100 Draw 3</b> Stephen Blake, Co. Cork Geraldine Kennedy, Co. Leitrim Patrick Mitchell, Co. Mayo Ethna Reilly, Dublin 6	<b>€100 Draw 1</b> Edward Bourke, Dublin 14 Ray McKnight, Co. Westmeath Tom Gill, Co. Mayo Caroline Gannon, Co Galway <b>€100 Draw 2</b> IGWT Poultry, Co. Monaghan Patrick Gleeson, Co. Laois David McCollom, Co. Monaghan Noel McDermott, Co. Leitrim <b>€100 Draw 3</b> Leo Morrin, Co. Mayo James Brennan, Co. Offaly Justin Mulhaire, Co. Kildare Connie Creedon, Co. Cork	<b>€100 Draw 1</b> Brid Lyons, Co. Galway Mary C McGovern, Dublin 9 Frank McCarthy, Co. Cork James Fox, Co. Westmeath <b>€100 Draw 2</b> Ellen Hennessy, Co. Cork Augustine Laffey, Co. Galway Bernie Banaghan, Co. Tipperary Marie O'Connor, Co. Donegal <b>€100 Draw 3</b> Lucy O'Mullane, Dublin 6w Betty Gorman, Co. Monaghan Tim Counihan, Co. Kildare Ronan McLoughlin, Dublin 9



# Statutory Return to An Garda Síochána

for the year ended 31 December 2020 (continued)

## Fair Play To You Winners 2020

Jul-20	Keith Murray	€100.00	Dublin 12
Jul-20	Laura Sneyd	€100.00	Co. Cork
Jul-20	Laura Murphy	€100.00	Co. Wexford
Jul-20	Lindi De jong	€100.00	Co. Kildare
Jul-20	Fred Carroll	€100.00	Dublin 2.
Jul-20	Chris Nolan	€100.00	Dublin
Jul-20	Lydia O’Gorman	€100.00	Co. Meath
Jul-20	Margot Hogan	€100.00	Co. Wexford
Jul-20	Fred Carroll	€100.00	Dublin 2.
Jul-20	Eida Mullins	€100.00	Dublin
		<b>€1,000.00</b>	
Aug-20	Sarah O’Brien	€100.00	Co. Kerry
Aug-20	Michael Mullins	€100.00	Dublin
Aug-20	Bronwyn Weekes	€100.00	Dublin 4
Aug-20	Margot Hogan	€100.00	Co. Wexford
Aug-20	Gary Deacon	€100.00	Co. Galway
		<b>€500.00</b>	
Sep-20	Lindi De jong	€100.00	Co. Kildare
Sep-20	Lisa O’Leary	€100.00	Co. Wicklow
Sep-20	Claire Barnes	€100.00	Dublin 12
Sep-20	Deborah McCaffrey	€100.00	Co. Galway
Sep-20	Thomas Quinn	€100.00	Dublin 4
		<b>€500.00</b>	
Oct-20	Mary Nolte	€100.00	Co. Wexford
Oct-20	John Tuohy	€100.00	Co. Meath
Oct-20	Daphne H Mooney	€100.00	Co. Mayo
Oct-20	Jemima Tahany	€100.00	Co. Leitrim
Oct-20	Sinead Donoghue	€100.00	Dublin
		<b>€500.00</b>	
Nov-20	Laura Taylor	€100.00	Co. Wicklow
Nov-20	Eileen Dunn	€100.00	Co. Louth
Nov-20	Rita Farrelly	€100.00	Co. Meath.
Nov-20	Thomas Downes	€100.00	Dublin 2.
Nov-20	Fred Carroll	€100.00	Co Cavan
		<b>€500.00</b>	
Dec-20	Helen Brady	€100.00	Co. Wexford
Dec-20	Dan O’Connor	€100.00	Co. Cork
Dec-20	Ciara Barnes	€100.00	Dublin 12
Dec-20	Eida Mullins	€100.00	Dublin
Dec-20	Claire Barnes	€100.00	Dublin 12
Dec-20	Suzanne McCabe	€100.00	Co. Meath
Dec-20	Eida Mullins	€100.00	Dublin
Dec-20	Lisa O’Leary	€100.00	Co. Wicklow
Dec-20	Arturs Kaucis	€100.00	Co. Monaghan
Dec-20	John Tuohy	€100.00	Co. Meath
Dec-20	John Tuohy	€100.00	Co. Meath
Dec-20	Laura Sneyd	€100.00	Co. Cork
		<b>€1,200.00</b>	
All draws		<b>€4,200.00</b>	





# The Care Trust

*Supporting CRU, Rehep  
and Mater University Hospital*

Address &  
Registered Office

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

Telephone  
Email  
Web

01 200 0060  
[thecaretrust@give.ie](mailto:thecaretrust@give.ie)  
[www.thecaretrust.ie](http://www.thecaretrust.ie)

Designed and printed by:  
Keystrokes Digital Limited  
Brunswick House  
Brunswick Place  
Dublin 2  
D02 X640