



ARD CÚRAM

Day Care Centre - North Kerry

ANNUAL REPORT 2025



ARD CÚRAM
Fuchsia Centre

*Ard Chúram Day Care Centre - North Kerry CLG
is a registered charity and is run by a voluntry board of directors.*

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ORGANISATIONAL DATA

Name:	Ard Chúram Day Care Centre North Kerry CLG
Registered Office:	Greenville, Listowel, Co. Kerry Postcode: V31X625
Organisation Type:	Company Limited by Guarantee
Annual Report:	January 1st, 2025 - December 31st, 2025
Directors:	Patrick Carmody, Finbarr Mawe, Kitty McElligott, Michael Moriarty, Brendan O'Halloran Enright, Thomas Pierse, Marie Reen, Breda Dowling & Patrick Quinn
Charity No.:	18041
Registered Charity No.:	20068417
Company No.:	441522
Accountants:	Leahy & Co., Listowel, Co. Kerry
Solicitors:	Pierse & Fitzgibbon Solicitors, Listowel, Co. Kerry
Bankers:	AIB Bank, 38 The Square, Listowel, Co. Kerry

OVERVIEW

Name: Ard Chúram Day Care Centre - North Kerry CLG is a registered charity, it owns and operates two adjoining Day Care Centres at Greenville Listowel, one Centre for Older People and the other Centre for those with Dementia.

History: Back in 2006 North Kerry was identified as a black spot for Day Care for the elderly. The Listowel area was totally deficient for this service compared to other parts of the county. A number of committed volunteers came together, formed a company, rented premises, employed a nurse, a carer and commenced a fledgling service, initially with 5 clients. This was done with the support of the HSE and dedicated fundraising by volunteers.

Over the years this fledgling service grew exponentially and the company accepted there was a need for its very own purpose built Centre. The Company's ambitious plan was thwarted for a number of years by the enormous cost of land during the Celtic tiger era. Ard Chúram subsequently approached the HSE and was granted a twenty-year lease on a site on the Hospital grounds in Listowel. With huge HSE support, with fundraising all over North Kerry, with participation in the Ring of Kerry Charity Cycle and with grants from other agencies Ard Chúram succeeded in building a state of the art Day Care Centre for the Older People and it opened in 2015.

When completed Ard Chúram set about addressing another need in North Kerry. Dementia has been described as a tsunami that is affecting more and more the Irish population and Listowel is no different. The company sought the lease of a new adjoining site from the HSE, we fund raised and built a new state of art Centre for those with dementia which was opened in August 2021. Ard Chúram has an overall staff of 20 with over 130 clients availing of our services.



Photo: Management - Molly Mulvihill, Trish Stack, Louise Harnett & Kathleen Carmody.

ARD CHÚRAM'S PURPOSE & ACTIVITIES

The Main Constitutional objective for which Ard Chúram was established is as follows:

“The Provision and maintenance of a Day Care Centre for the elderly, the infirm and people with special needs in North Kerry and the surrounding area that will assist in their physical, social and spiritual wellbeing and allow them to interact and alleviate loneliness and isolation within the community”.

In pursuance of this overall objective Ard Chúram has adopted the following statement on its vision, Mission Values & Aims.

VISION STATEMENT

“A North Kerry where every older person feels valued and supported and has access to compassionate, community-based services to help them live well and age with dignity.”

MISSION STATEMENT

“To enhance the lives of older people by providing high-quality, person centered Day Care and Dementia services that foster independence, well-being and social interaction.

VALUES

Respect: *We recognise and honour the individual needs, preferences and life stories of every person who uses our services.*

Empathy: *We provide care with compassion and understanding, always listening and responding with kindness and sensitivity.*

Quality: *We are committed to delivering safe, reliable and meaningful services that continuously evolve to meet the changing needs of our community.*

Quality & Inclusion: *We act with transparency and professionalism, creating a welcoming environment where every older person feels respected, valued and included.*

Community: *We work hand in hand with families, volunteers, funders and health care partners to ensure our services reflect the needs and strengths of the people we serve.*

AIMS OF ARD CHÚRAM

- 1 To provide a setting where older people, who have limited opportunity to socialise within their community, can enjoy the company of others.
- 2 To develop a range of services and activities that can be accessed by older people's groups.
- 3 To develop and deliver sustainable dementia services, to be provided in our new purpose built Dementia Centre.
- 4 To provide a midday meal and morning snack to supplement patrons' dietary needs.
- 5 To provide a range of recreational activities to support patrons' mental and physical wellbeing.
- 6 To provide professional services that patrons can use for an economic fee.
- 7 To provide meaningful engagement for older people in the North Kerry and West Limerick communities.
- 8 To encourage a respectful approach to the care of our older people, and those with Dementia.
- 9 To support the older person, and the person with Dementia, from our community, in partnership with families, carers, the HSE and other relevant public and private organisations.
- 10 To provide information for older people so that they can make informed decisions in respect of their lifestyles and entitlements.

WHAT WE DO

Ard Chúram provides Day Care Service for older people 5 days a week and Day Care services for those with Dementia, also 5 days a week. A number of post stroke, Parkinson's and Keeping Well Programmes are run in our Centre per year subject to demand, for those with neurological disorders.

Our services which include many stimulating activities support the health, nutritional, social and daily living needs of our clients in a professionally staffed grouped setting. These services also offer care givers a break from their duties while knowing their loved ones are looked after. The following images give a flavour of the activities and services in our Centres.

What We Do - Fun & Activities At Our Centre



CHAIRPERSON'S STATEMENT



Directors: Finbarr Mawe, Tom Pierse, Marie Reen, Pat Carmody, Patrick Quinn, Breda Dowling, Brenda O'Halloran Enright, Mike Moriarty and Kitty McElligott.

ATTENDANCES	2025	2024	2023
DAY CARE CENTRE	4011	3750	3520
FUCHSIA CENTRE	2295	2265	2080
TOTAL ATTENDANCES	6306	6015	5600

2025 was a most fulfilling year for Ard Chúram, its staff, its patrons, its directors and its volunteers. Our attendances continued to improve but more importantly the survey feedback from our clients was overwhelmingly positive.

It was a year for reflection and forward planning in that the year 2026, Ard Chúram will be celebrating its 20th anniversary. The Directors, accordingly took the view that it is was appropriate, based on our successes and experiences, to chart a course forward for the next 5 year and commission a 5 year Strategic Plan. Ard Chúram advertised for management consultants to tender for this plan and online interviews were conducted by three of the Directors. The chosen applicant was the Yellow Harbour consultancy firm from Cork. They visited our Centres, spoke to staff and Directors, conducted surveys with volunteers, clients, stakeholders and looked at our strengths and challenges. Following their deliberations they rolled out a 5 Year Plan which was accepted by the Board. Rather than go into the details here, there is a short synopsis of this plan which can be viewed on the following pages of this report. This 5 Year Strategic Plan is a working document, it sets out actions under various headings with responsibilities to be assigned and deadlines to be agreed and met.

Our organisation could not function without the wholehearted and passionate support from our volunteers. In this report we have asked a number of our volunteers to pen articles describing their voluntary work and what they feel it means to our clients and to themselves. Thank you Aodán, Eileen and Paddy for writing these articles and to all the social car drivers, musicians and Fuchsia Centre day volunteers who give so selflessly of their time and energy.

The Ard Chúram Community Choir continues to flourish, rehearsals take place every Thursday morning and a very successful Christmas concert was held in St Mary's Church Listowel last December. There was over 500 in attendance and the feel good factor from the exiting patrons was a most inspiring vindication for the organisers.

A huge thank you to the choir directors Shelby and Ryan and to Marie Reen and Brenda O'Halloran Enright and team for their passion and unrelenting hard work throughout the year.

Ard Chúram continues to play a leading role in the Dementia Inclusive Listowel initiative. (DIL) Having completed the workshops, the seminars and the video productions over the last two/three years, DIL set about drafting a booklet on its endeavours. The booklet is a platform for future development and serves as a template for other communities to take on such a project. It was most gratifying that RTE having heard of our initiative, sent Paschal Sheehy to Listowel to do a feature which was broadcast on RTE News at 6.01 and the National 9 O'Clock News.

Ard Chúram continues to provide the venue for both the North Kerry and West Limerick Stroke Outreach Programme and the Falls and Exercise programme (FAME). The programmes are a collaboration between the HSE, Baile Mhuire Tralee and Ard Chúram. We are very grateful to Eibhlís Cahalane Senior Physiotherapist with the HSE who co-ordinates these much needed and much appreciated services.

Ard Chúram continues to be in a strong financial position, our finances are extremely well managed by our treasurer Brenda O'Halloran Enright and Assistant Treasurer, Angela Quinlan. We are extremely grateful for the controls they have in place, for their forensic approach to costs and for their energy and commitment in organising the bucket collections. Our solar panels which took so much of our efforts are certainly beginning to bear fruit, even though they are not a full year in operation our heating and lighting costs have been reduced by 48% on 2023 figures. Many thanks to Pat Carmody our Building Committee Chair and to local engineer David Enright for their huge input into this success.

To our friends and stakeholders in the HSE, Caroline Doyle, Dolores McElligott and Deirdre Kearin, to Alan O'Connell in Local Link Kerry and to Anita Bodenham in NEKWD our heartfelt thanks for your support. To our management Louise Harnett, Molly Mulvihill, Kathleen Carmody and our most committed and endearing staff members, our sincere thanks for your enthusiasm in the caring for our clients. A special thank you to Sid Sheehan, who is not just our chef but a nutritional therapist as well, thank you Sid and your kitchen staff who every day serve up the most delightfully healthy meals while still managing to be economical and cost effective in the process.

To our long serving and loyal Company Secretary Mike Moriarty, our former Chair and confidant, Tom Pierse and to all the other Directors, Kitty McElligott, Patrick Quinn, Breda Dowling, Pat Carmody, Brenda O'Halloran Enright and Marie Reen, who in their own way have made a massive contribution to Ard Chúram, may I as Chairperson express a deep debt of gratitude to all.

We look forward to 2026 to commence the implementation of our 5 year Plan and also as just as importantly to engage with our supporters and friends in our community to celebrate our 20th birthday

Finbarr Mawé - Chairperson



Ard Chúram Strategic Plan 2025 -2030



1

Enhancing Care Quality and Accessibility

At Ard Chúram, we are committed to delivering high-quality, compassionate day and dementia care services that help older people in North Kerry live with dignity, independence and connection. Over the next five years, we will build on our strong foundations to expand access, deepen quality and ensure our services continue to meet the changing needs of those we support.

2

Building Organisational Resilience and Capacity

We recognise that delivering exceptional care begins with a strong, well-supported organisation. As we grow and adapt to future demands, we will invest in our people, systems and governance to ensure Ard Chúram remains resilient, responsive and forward-looking.

3

Deepening Community and Stakeholder Engagement

Our strength lies in the trust we have built with families, volunteers, healthcare professionals and the wider community. We are proud to be a service rooted in and shaped by our local community and over the next five years, we want to build even deeper connections with those who support and rely on us.

4

Strengthening Communications and Visibility

Effective communication underpins every aspect of our work. Over the next five years, we will strengthen our communications across all levels; internally, operationally and strategically, to ensure that our services are clearly described, well understood and fully connected to the wider care ecosystem.

5

Innovating for the Future

The Dementia population is ageing, and expectations around service choice, flexibility and responsiveness are growing. Over the next five years, we will build a culture of curiosity, creativity and continuous improvement, piloting new approaches, learning from others and staying open to fresh ideas.

Stroke Day Service 2025

The Kerry Stroke Day Service which is a collaboration between the HSE and Baile Mhuire Day Centre was established in 2019 and continues to grow steadily each year. The SDS provides a community based support programme for those who have had a stroke. The programme consists of physical activity, mental stimulation and socialisation provided by a Multidisciplinary team including Nursing, Physiotherapy, Exercise facilitators and health care staff. The team provide the programme in Tralee one day a week and an outreach programme to areas including Listowel, Caherciveen and Dingle. Referrals to the programme are accepted from both acute and community sources including self referrals. Participants are provided with an individual pre programme assessment. 3 Programmes were held in Listowel, 2 Stroke and I Parkinson and 38 people in all attended, following which there was an individual post programme evaluation.

FaME 2025

The Falls and Exercise Management programme (FaME) is an evidence based strength and balance programme for older adults which can reduce the risk of falling, reduce the fear of falling, improve physical function, balance and quality of life. It is suitable for older adults who have had a fall, have a fear of falling or have a family history of osteoporosis.

The programme is a collaboration with the HSE and Baile Mhuire Day Centre and the 24 week programme is co-facilitated by a HSE Physiotherapist and Baile Mhuire employed exercise facilitators. The FaME programme was commenced in Kerry in 2023, both in Killarney and Listowel. There was a total of 250 referrals to the county wide FaME programme in 2025, 84 of which came from North Kerry. 4 X 24 week programmes and 2 X 8 week programmes were carried out in Listowel. Feedback has been very positive from participants with many getting the opportunity to practice getting on and off the floor which is an essential skill to learn for those at risk of falls.

Ard Chúram provides the venue for both the North Kerry & West Limerick Stroke Outreach programme and the North Kerry FaME programme. The spacious upstairs facility of the Fuchsia Centre and the refreshments provided by Ard Chúram allow for the seamless continuation of these services in a community setting. Having both the SDS service and the FaME programme located on the Ard Chúram Campus facilitates cross referrals between the services and stimulates a learning environment for both services. Ard Curam's support for both these programmes have been a significant factor in their success and sustainability.

Eibhlís Cahalane
Senior Physiotherapist HSE



Photo: Eibhlís Cahalane & Baile Mhuire Staff, Holly Ring, Maria Garvey and Stephanie Stratton.

TREASURERS' STATEMENT 2025

Our Finances:

The full Financial Report and Audited Accounts are available from the Treasurer.

Ard Chúram's total operating income for 2025 was €764k (2024 €702k) - up 9%.

Expenditure being €783k - up 3%

Net Deficit €(18)K, down 67%

Net Assets €2.2m, down 1%

Similar to last year, HSE funding made up 85% or €648k of our income, with our self-generated income being €116k.

This non-HSE income of €116k is a tribute to our many hardworking volunteers and supporters. This figure includes an SEAI Grant of €13K towards Solar electricity.

The components of this figure are shown in Figure 1, while Figure 2 displays the breakdown of HSE funding.

Income Source	Value
:: Donations	€18k
:: Bucket Collections	€12k
:: Meals	€63k
:: SEAI Grant	€13k
:: Choir Income	€8k
:: Bank Interest	€2k
:: Total	€116k

Income Source	Value
HSE Grants Total	
:: Annual Revenue Funding Section 39	€215k
:: Enhanced Home Care Package	€323k
:: Comm Refurb - Re Cost of Solar Panels	€25k
:: Funding Towards General Once-Off Costs	€16k
:: Voluntary Fund for Physical Training Worker	€10k
:: Dementia Alignment Grant	€4k
:: WRC Payroll Back Pay	€55k
:: HSE Grants Total	€648k
:: Total Income	€764k

Ard Chúram continues to operate two Day Care Centres, employing 21 staff. Our largest outlay, Staff Salaries/Costs €450k are up 10% year on year, representing 57% of our expenses.

HSE Grants were used for this purpose as well as covering the normal operating costs such as transport, insurance, food, maintenance costs etc. Repairs are up €9k year on year and Transport costs are up €7k. The most notable income increases were in grants received – up €41k and fundraising income (bucket collections and choir income) up €20k.

The choir income, €8k for year under review, has not been previously included. The Choir income and expenses are now included with the modest balance in the choir account being treated as an asset of the company.

Although there is a deficit from a profit and loss point of view, there is a large depreciation expense (€118K), with a large part of this being on the building, approx. €90k. This is a book entry, so the cash-flow is more positive, with an increase in bank balances and cash of €35k, despite the deficit for the year.

Plans for the coming year: We look forward to seeing further financial rewards from the installation of the solar panels, likely to kick in during the Summer and be evidenced in reduced Electricity costs in Q3 and Q4 2026. Already heating costs have reduced by 48% on 2023 figures.

Anne Donegan joined our Finance Sub Committee in 2025. She is tasked with monitoring all the many and varied funding opportunities and reporting back where she feels applications may be of benefit.

Our Thanks

2025 has been another exceptional year for Ard Chúram. As Treasurer, I wish to thank all funders for their continued support to Ard Chúram. Thanks also to the various Lady's and Men's Captains of Ballybunion Golf Club who over the years have included Ard Chúram in their Captain Charity Days. I wish to acknowledge the many unsolicited donors and the families who bequeathed through RIP also.

We acknowledge also the support of the management of both Presentation Secondary School and St. Michael's College who's transition year students helped out with our collections, their manpower was very much appreciated. Thanks, as ever, to the HSE for the continued support and within that service, the ever-helpful Community Work Manager Caroline and her colleagues.

My thanks also to my fellow Board Members, ably lead by Chairperson Finbarr Mawe.

To the hard-working Finance Sub Committee; my Asst. Treasurer Angela Quinlan, Molly Mulvihill, Kitty McElligott, Ethna Galvin, Maria O'Connor, Mary Mc Carthy Grimes, Marie Reen, Anne Donegan and Finbarr.

Our two bucket collections this year raised €12K, thanks to the Board and Choir members who, along with the willing Finance Sub Committee made themselves available in the summer heat in Ballybunion and in Christmas week in Listowel. Thanks also to Aldi, Lidl and SuperValu (Cahills and Garveys) for facilitating our collectors.

Thanks to the staff in Ard Chúram who facilitate and cooperate with me on all occasions, especially Molly Mulvihill. Molly is hugely supportive and efficient, aiding me in my role as Treasurer, in no small way. Thanks to our Auditor Sean Leahy and Florina of Leahys, for their professionalism in the preparation of this year's Financials.

Finally, a big Thank You to my ever - patient Asst. Treasurer Angela Quinlan whose expertise, support, availability and assistance throughout the year cannot be over overstated.

Brenda O'Halloran Enright - Treasurer

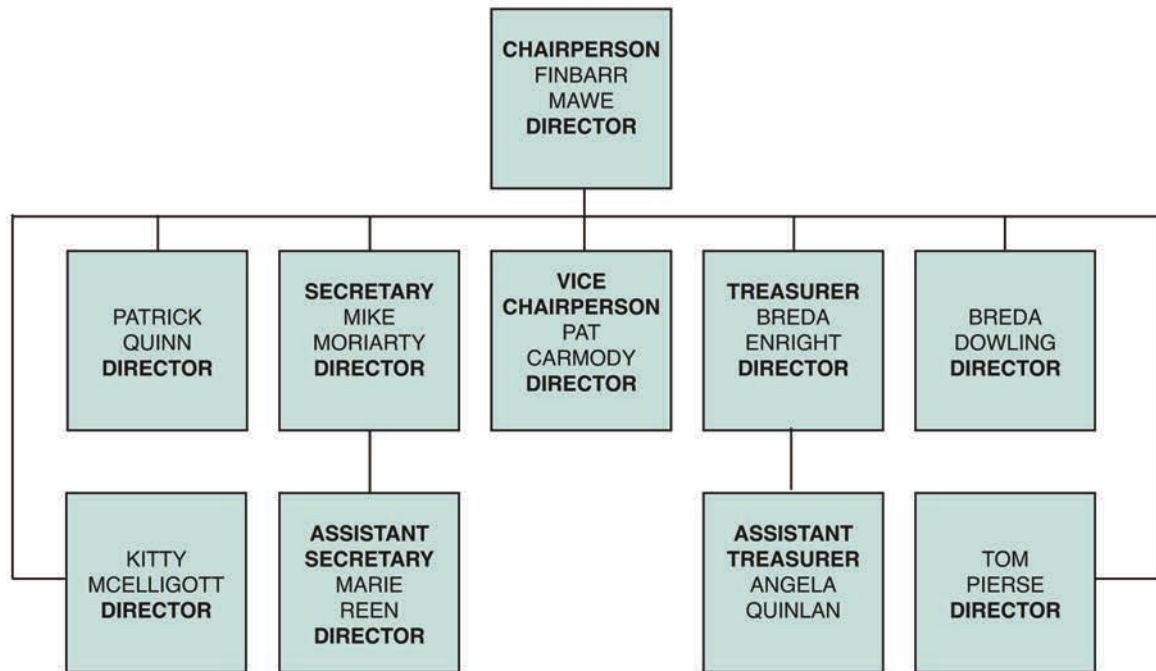


Angela Quinlan - Assistant Treasurer

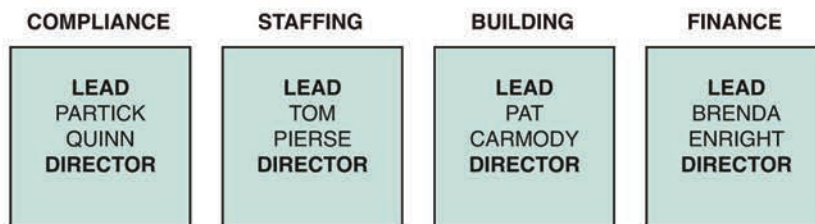


Photos: Fundraising Bucket Collection in Listowel Town

STRUCTURE - GOVERNANCE & MANAGEMENT



WORKING GROUPS



WORKING GROUPS



SUPPORT GROUP

HELENA CARMODY, ANNE DONEGAN, CAROLINE DOYLE, ETHNA GALVIN,
MARY ANNE O'CONNOR, CATHERINE KIRBY, KATHY MAWE, ANNETTE MCELLIGOTT,
ROSE MCELLIGOTT, ANGELA QUINLAN, MARY GRIMES, JOHN GLEESON,
BRENDAN KEANE, MARIA O'CONNOR, DEIRDRE KEARIN, DOLORES MCELLIGOTT.

The role of our Board of Directors is to guide Ard Chúram's Vision & Mission in the development of Day Care Services for the older and more vulnerable population of our area. Ard Churam's Directors enjoy a wealth of lifetime experiences and bring to their roles, skills and competencies derived from a wide range of individual disciplines.

7 board meetings were held in 2025; attendances of directors are as follows:

Pat Carmody 7
Finbarr Mawe 7
Michael Moriarty 7
Kitty McElligott 4
Brenda O'Halloran Enright 7
Tom Pierse 4
Marie Reen 7
Breda Dowling 6
Patrick Quinn 5

Ms. Louise Harnett is the Nurse Manager and Ms. Molly Mulvihill, is the Administrative Manager and Nurse Kathleen Carmody takes responsibility for the daily operation in the Fuchsia Centre. Ms. Harnett & Ms. Mulvihill are responsible for staff management, client care, health and safety issues and communicating and reporting directly to the Chairperson of the Board.

This level of communication is weekly and more often if deemed necessary. Stakeholders include the HSE represented by Community Office Ms. Caroline Doyle, District Health Nurses, Staff, Community Employment Scheme, Rural & Social Scheme and Local Link Kerry. Admission & Discharge Policies are drawn up and implemented taking all stakeholders into consideration. Staff remunerations is based on average for the sector. Performance reviews are conducted at least annually by the Manager.

RISK ASSESSMENT & COMPLIANCE

Ard Chúram recognises that it is important to have Risk Assessment Policies and Procedures in place to support the organisation, its staff and volunteers and people using its services. Ard Chúram has a contract with Peninsula Ireland Employment Law, HR, Health & Safety Services. The protocols adopted under the safety, Health & Welfare Work Act 2005 ensures safety of our staff and patrons and that all documentation is updated. All policies relating to our organisation are contained in three handbooks, Employee Handbook, Care & Dignity of the Older Person Handbook, Health & Safety Handbook.

Ard Chúram has signed up to the Statement of Guiding Principles for Fundraising and has never made or received any political donations. Ard Chúram confirms that it has no dealings, business or otherwise with its directors. Ard Chúram also confirms that it has not undertaken any research and development activity.

The Board of Directors continue to make advancements regarding compliance and the requirements of the Charity Regulator. An important and significant development in this area in 2024 was the decision to develop a Strategic 5 Year Plan 2025-2030, for the organisation which is alluded to in the Chairpersons Report.

Accounting Records

- The measures taken by the Directors to secure compliance with the requirements of Section 281 to 285 of the Companies Act 2014, with regard to the keeping of accounting records, are the implementation of necessary policies and procedures for recording transactions, employment of appropriately qualified accounting personnel with appropriate expertise, the provision of adequate resources to the financial function and the maintenance of computerised accounting systems. The Company's accounting records are maintained at the Company's registered office at Greenville, Listowel, Co. Kerry.

Relevant Audit Information

- In the case of each of the persons who are Directors at the time this report is approved in accordance with Section 332 of the Companies Act 2014:
- So far as each Director is aware, there is no relevant audit information of which the Company's statutory auditors are unaware, and each Director has taken all of the steps that he or she ought to have taken as a Director in order to make himself or herself aware of any relevant audit information and to establish that the Company's statutory auditors are aware of that information.

Auditors Remaining in Office

- The auditors, Leahy & Co, Chartered Accountants and Statutory Audit Firm, having been appointed during the year, continue in office in accordance with The Companies Act 2014.

PERSONAL EXPERIENCES FROM VOLUNTEERS

WEDNESDAYS ARE SPECIAL - Aodán Ó Murchú

Part of the enjoyment of retirement for me is having time to do what I take delight in. I am blessed that my Wednesdays each week begin with so much delight and fun. On Wednesday mornings driving to and from from Meennhorna (Mín na hEorna) and Meenenare (Mín an Áir) with the two Pegs - Peggy Jones and Peg Heffernan to the Ard Chúram Centre is for me one of life's great and regular pleasures!

Peggy and Peg are each remarkable, so different, and each of them is delightful. The drive through the countryside as I go to collect them fills me with joy, it is so scenic, picturesque and peaceful. But the real pleasure for me is when "My Two Pegs" sit into the car for the spin to Listowel. Both are the most kind and considerate of ladies and we three have become mighty friends.

We have our set routine of getting in and out of the car, specific seats are agreed, as are travel route and times. This routine is followed with military precision, and no changes are tolerated! Conversations in the car are rich and varied and range from pride in family, Kerry football and stories and reminiscences of life at home and abroad - London etc. Each of them, in their own way are great story tellers - and the Kerry idiom, language and accent add colour, expression and vitality to their stories as they comment and give out on our way to and from Ard Chúram. With a little further prodding I expect more 'gems' of stories in the future!

Arriving at Árd Chúram is in itself a special fun event. Mollie and staff, provide a warm and sincere welcome that equates only to a Mum greeting her children coming home from school! Even I get the odd hug!

When I think of my Wednesday mornings I think of that phrase "Ard-Chúram" ("Great Care"). We care and mind each other. The two Pegs will, le cúnamh Dé, continue to brighten my Wednesday mornings. Ní bheidh a leithidí ann arís. Roll on next Wednesday!



Photo: Aodán and "His Two Pegs"

PADDY MCELLIGOTT

TGIF - Thank God it's Friday. The cant of many a worker when the weekend arrives. In my case it has taken on a different meaning in recent years. The last Friday of the month marks the Knotweeds day for singing in the Ard Chúram Day Care Centre, and what a pleasure it is.

John Kinsella named us the Knotweeds, coming from the line in the song he penned himself, "Just like the Japanese Knotweed, maybe I can grow on you." We are a motley crew who like to play music and sing, and we have one thing in common, we love it. Together we'll sing songs like The Hills of Connemara, Katie Daly, I'll Tell My Ma and what have you, while the Ard Chúram clients join in or take to the floor. John intones some of his own songs and others like the Galway Girl, while drawing magical sounds from his accordion. Mike Moriarty croons his Irish Molly and Dennis O'Rourke tries to convince us that Limerick is a Lady. Mary Moylan's honeyed voice leads us on the Winding Way Down to Kell's Bay, and Donal Liston displays virtuoso banjo skills he picked up from the Pecker Dunne himself!

But what makes this a lovely experience is that we enjoy the singing of all the participating clients. With Martina Reid's melodious voice, we can picture ourselves Under the Bridges of Paris, Katie Sweeney's dulcet tones present The Rose, Michael Dillane takes us up to the County Armagh, and others too numerous to mention. When we see them in action it just reminds us that this is what life is all about. There's no danger of things flagging as Ard Chúram's, Health Care Assistant Martin Costello will always be there to lead the charge. When Ireland's Call arrives, it brings everyone to the floor for the anthem.

Seriously, could you imagine anything more enjoyable for everyone involved. We all sing our hearts out, and what a beautiful way to spend a few hours of a Friday morning.

On the Wednesday preceding the Friday we do a similar session in the Fuchsia Centre. It is rewarding to see the clients sing along to the old songs from their younger days. As John B. reminds us, "There are so many lovely songs to sing."



Photo: The Knotweeds

EILEEN BUNYAN

My name is Eileen Bunyan and I am a volunteer driver with Ard Cúram one day a week.

Following my retirement from Mental Health Nursing I saw a notice in the Listowel Parish newsletter looking for volunteer drivers to collect people from their home in the morning to attend the Day Centre and drop them home again in the afternoon. I contacted Ard Cúram to express my interest in this, that was approx 4 years ago. When I began, I was sharing the driving with Pauline Hayes who had been a volunteer driver for a few years previous. I accompanied Pauline to familiarise myself with the route and I discovered parts of North Kerry that I hadn't known. These days I share the driving with Aodán Ó Murchú and Eileen Sheehy. We are in contact weekly to arrange our day driving and try to maintain constant availability, covering for one another at holiday time.

The ladies that we collect and take home live in rural North Kerry and would not have any transport of their own to enable them avail of the facilities of the day centre. They greatly appreciate our time. I find volunteering interesting and rewarding knowing that I have helped make someone's day a little bit brighter & happier. There is a Feel-Good Factor associated with being a volunteer and that is the motivation to keep doing it as long as I can for this wonderful facility.

I would encourage anyone with a few spare hours to volunteer with Ard Cúram



Photo: Eileen Bunyan and 'The Two Pegs'.

FINANCIAL REVIEW Y/E 2025

I would like to present the Financial Accounts for financial year 2025 which have been prepared by Leahy & Co. These Accounts have been submitted to the Charities Regulatory Authority, together with the Annual Financial Monitoring Return and have been prepared under the Charities SORP (Statement of Recommended Practice).

There is a deficit for the year of €(18K), as compared to €(56K) last year.

Both income and expenses have increased with income increasing by a larger amount, so the deficit has reduced from last year. The most notable income increases were in grants received, up €41K and fundraising income - up €20K. The most notable expense increases being in wage costs, up €10K, repairs – up €9.5K and transport costs – up €7K.

Although there is a deficit from a profit and loss point of view, there is a large depreciation expense of €118K with a large part of this being on the building, approx. €90K. This is a book entry, so the cash-flow is more positive with an increase in bank balances and cash of €35k despite the deficit for the year.

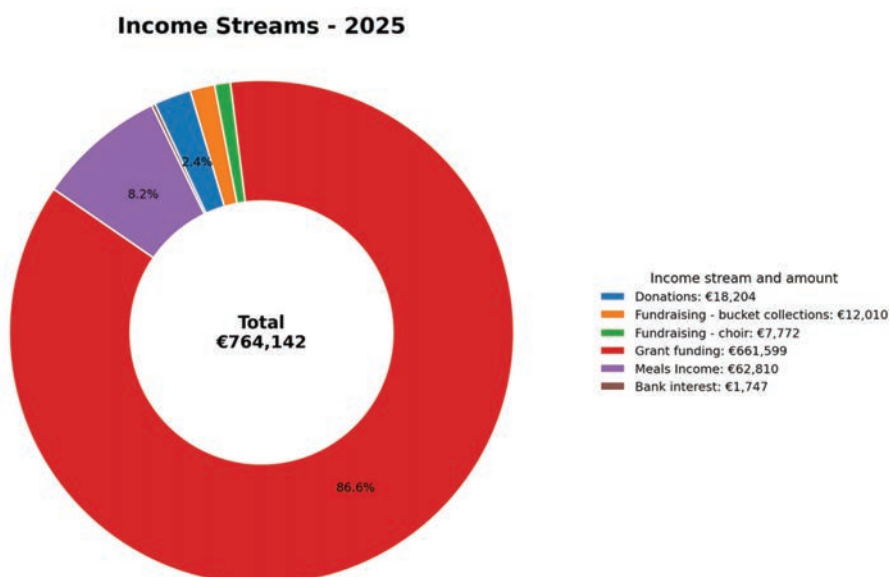
The most important figures which can be extracted from the 2025 accounts are displayed in Figure 1, while Figure 2 displays a comparison of income sources with the previous year.

Fig. 1: Key Indicators

KEY FINANCIAL INDICATORS	VALUE (€)	VARIANCE
INCOME	764, 142	9% INCREASE
EXPENDITURE	782,718	3% INCREASE
NET DEFICIT	(18,576)	67% DECREASE
NET ASSETS	2,198,602	DOWN 1%

Fig. 2: Comparison of income sources; 2025 and 2024.

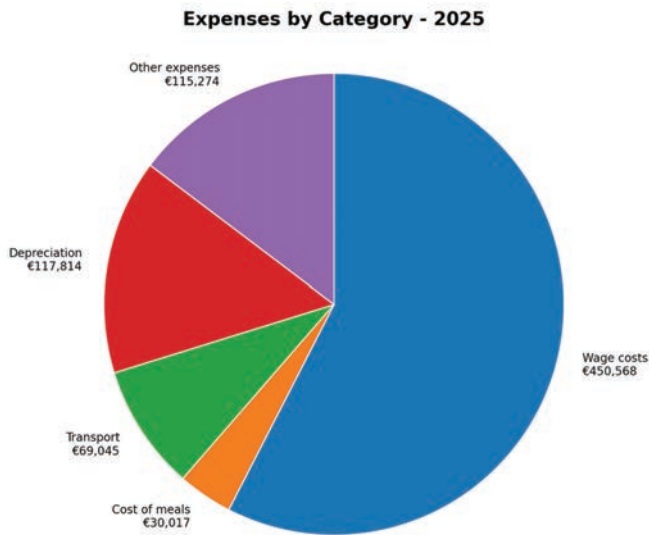
INCOME SOURCE	VALUE 2025(€)	VALUE 2024(€)
HSE/State funding	661,599	592,618
Meals	62,810	59,680
Donations	18,204	19,581
Fundraising	12,010	28,000
Choir Income	7,772	0
Total income	762,395	699,879
Misc (Bank interest)	1,747	1,679



The HSE/State, similar to 2024, funded 85% of the 2025 income. The remaining 15% being provided by our Volunteers and supporters. Figure 3 further details state income.

HSE Grants - Breakdown:

• Enhanced Homecare Package	322,684
• Annual Revenue Funding	215,052
• WRC towards inc. pay rates	55,363
• Physical Training worker	10,000
• Comm. Refurb. re Solar Panels	25,000
• Dementia alignment grant	4,000
• Towards cost of inc. service	16,000
Total HSE funding	648,099
State Funding - Kerry Co. Co. TV Grant	13,500
Total State Funding	661,599



Turning to Expenses

The cost of running our day-to-day operations for the Financial Year was €782K compared to €757K in 2024, an increase of 3% (figures include Depreciation figure of €118K).

Staff Costs were our largest outlay at €450K representing 57% of our expenses, as against 69% in 2024. HSE Grants were used for this purpose as well as covering normal running costs such as transport, food, insurance, maintenance etc.

Our running costs, excluding depreciation, rose by €24K during the year. This increase is primarily due to higher staff costs+€10K, Repairs +€10k and transport costs +€7k. Outside of these three increased cost lines, our other expenses remained largely on a par with 2024, with no great variances.

Outside of staff costs, tight cost controls are evident. Management, in conjunction with the Finance sub-Committee, regularly get rates renegotiated from suppliers, most especially food, transport and maintenance costs. An example of a significant cost saving is where a price difference of €3K was noticed in the quotes for the new floor cleaner.

Reserves

The Reserve Figure in our Bank Account remains at €150K. This is in line with our Reserve Policy and is reviewed annually.

Finance Sub Committee Activities

The Committee comprises of people with relevant and varied skillsets, bringing expertise, enthusiasm, energy and ideas to our activities. Angela Quinlan, Molly Mulvihill, Finbar Mawe, Mary Grimes, Maria O'Connor, Ethna Galvin, Anne Donegan, Kitty Mc Elligott and Marie Reen, a dedicated and committed team always willing to put the shoulder to the wheel when needed!

Four Sub Committee Meetings were held in course of 2025. We hold meetings on quarterly basis. A WhatsApp group is also used to update members. An example of this is where both our large fridge and a floor cleaner needed to be replaced at short notice in Nov. WhatsApp was used to communicate speedily and effectively the action around the spends of approx. €9K.

Kerry PPN training course was attended by Brenda. Delivered by a funding consultant, the training focused on grant eligibility, opportunities and pitfalls. Following on from this, our new Committee member, Anne Donegan was tasked with monitoring and following up on any grant opportunities and bringing those opportunities to our attention. While no major project is planned in the short term, it is felt this information could prove valuable in any future funding campaign.

The work of the Finance Sub Committee included the planning, organising and completion of the Annual Ballybunion and Listowel Bucket collections. Ballybunion collection was held in mid-July on a bad day, collecting €3,800. The Listowel Christmas collection however, compensated for the lower than normal Ballybunion monies, with a whopping €8,300 collected on Christmas week! My thanks to the Board, members of the Finance Sub Committee, Choir members and wider Ard Chúram Committee members for the great support on both days. The proceeds of the street collections are influenced by the weather, but it is reasonable to expect c€10K p.a. from this self-generated activity. We appreciate and acknowledge too, the management of our local Lidl, Aldi and SuperValu stores, who facilitate our Collectors in what is a very busy time in the retail calendar.

We reviewed our banking policy in 2025 and made amendments to our business on lines arrangements, removing setup functions from Brenda and Finbarr and leaving them as authorisers only. Mary Grimes was assigned as the new setup person.

The Ard Chúram Community Choir again excelled itself in its Christmas performance in St. Marys Church, Listowel, raising €3K for Ard Chúram, it's chosen charity beneficiary for 2025.

Finance Sub Committee Members attend various Cheque Presentations from time to time in the locality. These events give us an opportunity to thank our supporters and also raises the profile of Ard Chúram in the Community. The sub-Committee worked in conjunction with the HSE and the Board in relation to agreeing budgets and delivered financial and budgetary updates at the SLA meetings. All staff were paid the WRC Labour Court award promptly.

The Asst. Treasurer, Angela, and I continue to improve and update in a timely manner, the 2025 financial spreadsheet where every spend, under each individual category, is captured. This initiative informs the Board and the HSE at any point in time of the position in relation to income and expenditure and assists in adhering to budgets. Angela's skills in this regard are of enormous benefit and very much appreciated.

We identify risks and plan accordingly. A level of unpredictability around cost increases continues especially with food and transport costs, but with prudent planning and advance budgetary advice from Caroline we feel we are well positioned to address any risks in this regard. A further risk would be a reduction in public expenditure but the HSE in Kerry is very supportive of our Centres, timely communication would allow us plan around any unforeseen cutbacks. We are confident also, of the continued support from our benefactors, ie Kerry Group, Ballybunion Golf Club members to name just a few.

We manage Risk also, in our daily operations. We continue the timely sign off of paid invoices, statements are signed off monthly by Treasurer and Chairman. I wish to acknowledge the organisational skills of Admin. Manager Molly Mulvihill who ensures seamless systems remain in place, streamlining all documentation and records.

Future Funding: We remain highly dependent on the HSE for our day-to-day funding as both centres are now operating on a five-day week basis. It has been agreed at Board and Finance Sub Committee level, to discuss the transport and food costs for our service users. This has remained at €10 per day for many years now and with increased costs of food and transport, it is felt an increase may need to be implemented in 2026.

Overall, the future looks bright for Ard Chúram, we are on a strong financial footing. I am confident with the enthusiasm of our members and the continued overwhelming support of the HSE and our local Community in North Kerry, our Charity will continue to develop and expand much needed services in our community into the future.

Finbarr Mawe - Chairperson

Brenda O'Halloran Enright - Treasurer

August 1st, 2026.

GOING FORWARD

- Commence the implementation of our Strategic 5yr Plan under the five identified pillars.
- Employ an overall Operational Manager whose duty will be to implement this plan.
- Continue to expand our daily services and activities delivering quality care to our clients.
- Under the Dementia Inclusive Listowel umbrella and with the input of the established working group plan for the introduction of a monthly Dementia Cafe Morning.
- Plan for two bucket collections in 2026 one in Ballybunion and one in Listowel.
- Continued development of the Ard Chúram Community Choir whose core activities include increasing social integration and fostering a sense of community thereby complementing the mission and vision of our organisation.



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