

# 5<sup>th</sup> ANNIVERSARY



# Annual Report 2024



[www.ennistymoncu.ie](http://www.ennistymoncu.ie)



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Ennistymon  
& District Credit  
Union Ltd. is  
regulated by  
the Central Bank  
of Ireland





ENNISTYMON & DISTRICT CREDIT UNION LTD.

Notice is formally given of the

# Annual General Meeting

which will take place

**Date:** Friday 31st January 2025

**Location:** Falls Hotel

**Time:** 7.30pm

PRIZE DRAW FOR ATTENDEES ON THE NIGHT



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# Standing Orders for Annual General Meeting 2024

## I. Voting

Each member shall be entitled to one vote irrespective of his/her shareholding, in accordance with section 82(2) of the Credit Union Act, 1997 (as amended).

## 2 - 3 Election Procedure

2. Elections to the board of directors, to the board oversight committee and the position of auditor shall be by majority vote and by secret ballot.

3. When nominations are announced tellers shall be appointed by the chair and ballot papers shall be distributed. Nominations shall be in the following order:

- (a) nominations for auditor;
- (b) nominations for members of the board oversight committee;
- (c) nominations for directors.

When voting is completed, the votes shall be taken and tallied by the tellers. Any ballot paper which contains votes for more than the number required to be elected shall be void. All elections shall be by secret ballot and by majority vote. When the votes have been counted by the tellers, the results shall be announced by the chair. In the event that all vacancies are not filled by the first ballot further ballots shall be taken as required. In the event of an equality of votes between candidates for the remaining vacancies not filled in accordance with the above procedure one further ballot shall be taken and should that ballot fail to determine the issue, the vacancies shall be filled by lot from among such candidates having an equality of votes.

## 4 - 9 Motions

4. All motions from the floor of the AGM must be proposed and seconded by members present at the AGM and moved by the proposer. If the proposer is absent when the motion is called, the motion shall be deemed to have failed.

5. A proposer of a motion may speak for such period as shall be at the discretion of the chair of the meeting and shall have the right of reply before the motion is put to the meeting for a vote.

6. In exercising his/her right of reply, a proposer may not introduce new material.

7. The seconder of a motion shall have such time as shall be allowed by the chair to second the motion.

8. Members are entitled to speak on any such motion and must do so through the chair. All speakers to any motion shall have such time as shall be at the discretion of the chair.

9. The chair shall have the absolute right to decide at any time when a motion has been sufficiently

discussed and may put the motion to the meeting giving the proposer the right of reply before doing so.

## 10 - 15 Miscellaneous

10. The chair of the board of directors shall be the chair of any general meeting, except where he/she is not available, in which case it shall be the vice-chair, except where he/she is not available, in which case the board shall decide amongst themselves who shall act as chair of any general meeting.

11. The chair may at his/her discretion, extend the privilege of the floor to any person who is not a member.

12. Matters not covered by the Agenda may be introduced under "Other Business" at the discretion of the chair.

13. The chairman's decision on any matter relating to these Standing Orders or interpretation of same shall be final.

14. No member shall have more than one vote on each question at any general meeting of the credit union or any adjournment thereof irrespective of his/her shareholding or the number of accounts in his/her name in the credit union provided, however, that except in voting at elections, the presiding member shall have a second or casting vote in the event of equality of voting. Voting by proxy shall be allowed only when a member other than a natural person votes through a representative, who is a member of the group, duly authorised in writing for that purpose and accepted as such by the board of directors.

15. Any matter to be decided upon by vote at the AGM shall, unless otherwise expressly provided for by law or the rules, be decided upon by simple majority.

## 16. Suspension of Standing Orders

Any one of these Orders or all of these Standing Orders may be suspended on a motion to this effect receiving a two-thirds majority of those present and entitled to vote.

## 17. Alteration of Standing Orders

Standing Orders may be amended or altered at a general meeting and only if a motion to this effect has received a two-thirds majority of those present and voting.

## 18. Adjournments

Adjournments of the AGM shall take place only in accordance with section 81(1) of the Credit Union Act, 1997 (as amended).

## Order of Business

### Rule 96(4) of the Standard Rules for Credit Unions (Republic of Ireland) (2019).

The business at general meeting of the credit union must contain the following items on the agenda:

- (a) The acceptance by the Board of Directors of the authorised representatives of members that are not natural persons;
- (b) Ascertainment that a quorum is present;
- (c) Adoption of Standing Orders;
- (d) Reading and approval (or correction) of the minutes of the last Annual General Meeting; and any intervening Special General Meeting;
- (e) Report of the Board of Directors;
- (f) Consideration of accounts;
- (g) Report of the Auditor;
- (h) Report of the Board Oversight Committee;
- (i) Declaration of dividend & rebate of interest (if any);
- (j) Report of the Credit Committee;
- (k) Report of the Credit Control Committee;
- (l) Report of Membership Committee;
- (m) Report of any Sub-Committee;
- (n) Report of Nominating Committee;
- (o) Appointment of Tellers;
- (p) Election of Auditor;
- (q) Election to fill vacancies on the Board Oversight Committee;
- (r) Election to fill vacancies on the Board of Directors;
- (s) Any other business;
- (t) Announcement of election results;
- (u) Adjournment or close of meeting.

The members assembled at any annual general meeting may suspend the order of business upon a two-thirds vote of the members present at the meeting.

## CEO Report

As CEO of Ennistymon & District Credit Union my areas of responsibility include day-to-day management of the operational side of our credit union as well as staffing and ensuring that risk and compliance meet and exceed minimum regulatory standards. In addition, I advise the Board of Directors on strategy development and implementation of the credit union strategy, once decided upon by the Board.

2024 was a significant year for our credit union with several notable achievements as follows:

- Annual loan book growth of 30% which ranked EDCU no. 1 in the Irish League of Credit Unions;
- 35.8% growth in new loan amounts approved (€6.06m) in 2024;
- 14% growth in loans outstanding with over 1,062 loans active at end-September 2024;
- Over €1.6m lent under our special 5% Anniversary Rate offered to celebrate our 50th anniversary in 2024;
- €661k lent for green proposals under our Greenify Loan offering;
- €535k lent to our local farmers under the Cultivate Loan product;
- Strong surplus generation of €153,839 during the year;
- 35,497 in non-repayable grants issued to 13 community organisations under the Community Investment Fund which was set up to commemorate our 50th anniversary.

In 2024 we also took the opportunity to improve our product & service offerings for our members –

- Continuing upgrades to our I.T. systems which will provide for future growth as well as improved cybersecurity;
- ability to apply for loans via our mobile app (and online) and sign loan documents remotely with straight-through loan drawdown to your selected bank account;
- online membership applications are now available via our mobile app;
- the ability to accept and originate direct debits and credit transfers which allows for a quicker, more seamless transmission of funds to your destination accounts;
- the ability to transact fund transfers immediately under the SEPA Instant scheme which will be available from early January 2025.

We have taken these steps to improve our offerings to our membership and more and more members are using these new services at a time and method suitable for the member. However, we will also ensure that transactions at the counter continue to be carried out as efficiently as possible for our members and we will continue to offer and improve both our online offering and our counter service to meet our members' needs.

We are working continuously on enhancing these services and we will have further exciting announcements in this regard in 2025.

I hope that this report gives an insight into the work that is going on behind the scenes to meet your financial needs. I believe that you will begin to experience the benefits over the coming year and for many years to come.



Paul Morgan, CEO

## Directors Report for the year ended 30th September 2024

I am pleased to present the Directors' Report for the year ending September 30th, 2024. Overall, this year's outcome is extremely positive and we have seen strong growth in loans and savings and the credit union now has assets of over €37 million.

2024 was a landmark year for our credit union as we celebrated our 50th anniversary. We had several initiatives and member occasions during the year, and we were delighted to contribute to the community in several ways. Please see page 15 of this booklet for highlights of our anniversary year.

We have recorded a strong surplus of €153,839 this year and this performance has been primarily generated by a 35.8% growth in lending for 2024 with €6,058,948 lent through 683 new loans which is a 14.4% increase in the amount of loans drawn down on the previous year. The loan book grew by 30% in 2024 and this placed Ennistymon & District Credit Union as number one lender across the country for percentage loan growth within the Irish League of Credit Unions which is a fantastic achievement. In addition, investment returns improved from 1.30% to 1.70% at year-end reflecting rising interest rates. These increases and the growth in the loan book creating additional loan interest income will underpin the generation of surpluses in the future. The full set of accounts will be available for review at the A.G.M. and are also posted at [www.ennistymoncu.ie](http://www.ennistymoncu.ie).

The credit union continues to be strong, safe, and secure. Our reserve ratio, at 15.9%, is well above the Irish credit union regulatory requirement of 10%.

Our Nominations Committee has been working hard to implement a Succession Plan for the existing board of directors and you will see a number of retirements over the next three years at our AGMs to meet a regulatory requirement that directors who have served for twelve years since 2014 must retire from the board for a period of three years. The success of Ennistymon & District Credit Union is built on the efforts of our members volunteering their time freely so if you would like to learn more about participating in the running of our credit union, please contact our CEO and staff or any member of the Board of Directors and we will provide additional information on how to volunteer.

I want to thank our Management and Staff for their efforts in the past year. In addition, I want to pay tribute to my fellow Board Directors, the Board Oversight Committee and Volunteers of Ennistymon & District Credit Union for their dedication and support. The responsibility of managing a credit union of our size is immense and involves great dedication and commitment.

I would like to wish every Ennistymon & District Credit Union member best wishes for 2025. Please remember that Ennistymon & District Credit Union is your credit union, and I encourage all members to make full use of our services.



**Eileen Hegarty, Chairperson**



## Statement of Directors Responsibilities

### for the year ended 30th September 2024

The Credit Union Acts 1997 as amended requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Credit Union and of the income and expenditure of the Credit Union for that period. In preparing those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Credit Union will continue in business:

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at anytime the financial position of the Credit Union and which enables them to ensure that the financial statements are prepared in accordance with applicable Irish Law and Generally Accepted Accounting Practice in Ireland, including the standards issued by the Financial Reporting Council, and in particular FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". They are also responsible for safeguarding the assets of the Credit Union and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board:

*Eileen Hegarty, Chairperson*

*John Hehir, Secretary*

Date: December 18, 2024

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## Statement of Board Oversight Committee Responsibilities

### for the year ended 30th September 2024

The Credit Union Act 1997 (as amended) requires the appointment of a Board Oversight Committee to assess whether the board of directors has operated in accordance with Part IV, Part IVA and any regulations made for the purpose of Part IV or Part IV (A) of the Credit Union Act, 1997 (as amended) and any other matter prescribed by the Central Bank in respect of which they are to have regard to in relation to the board.

On behalf of the Oversight Committee:

*Patrick Garrihy, Chairperson*

Date: December 18, 2024

# Independent Auditor's Report

## to the Members of Ennistymon and District Credit Union Limited

### Opinion

We have audited the financial statements of Ennistymon & District Credit Union Ltd., for the year ended 30th September 2024 which comprise of the Income and Expenditure account, the Balance Sheet, the Statement of Changes in Reserves, the Cash Flow Statement and the notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is Irish law and FRS102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion the Financial Statements:

- give a true and fair view of the state of the Credit Union's affairs as at 30th September 2024 and of its income and expenditure and cash flows for the year then ended;
- have been prepared in accordance with FRS 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been properly prepared in accordance with the requirements of the Credit Union Acts 1997, (as amended).

### 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 described below in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Credit Union in accordance with ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements.

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

### Conclusions relating to going concern

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

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

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

### Other Information

The directors are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's 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.

### **Opinions on other matters prescribed by the Credit Union Act 1997, (as amended)**

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

- We have obtained all the information and explanations which we considered were necessary for the purposes of our audit.
- In our opinion proper accounting records have been kept by the Credit Union.
- The financial statements are in agreement with the accounting records.
- The financial statements contain all primary statements notes and significant accounting policies required to be included in accordance with section 111(1)(c) of the Act.

## **Respective responsibilities**

### **Responsibilities of directors for the financial statements**

As explained more fully in the Directors' Responsibilities Statement, 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 they 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 Credit Union'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 management either intends to liquidate the Credit Union or to cease operations, or has no realistic alternative but to do so.

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

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

Further details relating to our work as auditor is set out in the Scope of Responsibilities Statement contained in the appendix of this report, which is to be read as an integral part of our report.

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

Our report is made solely to the Credit Union's members, as a body, in accordance with Section 120 of the Credit Union Acts 1997 (as amended). Our audit work has been undertaken so that we might state to the Credit Union's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Credit Union and the Credit Union's members as a body, for our audit work, for this report or for the opinions we have formed.

F.D.C. & Associates Ltd Registered Auditors and Accountants, 8 Carmody St. Business Park, Ennis, Co. Clare.

Date: December 18, 2024

## Income & Expenditure Account

for year ended 30th September 2024

	Schedule	2024 €	2023 €
<b>Income</b>			
Interest on Members' Loans	1	720,920	601,750
Other Interest Income and Similar Income	2	450,120	316,101
Net Interest Income		1,171,040	917,851
Other Income	3	15,460	12,876
Movement in fair value of 'other' investments to realised and unrealised reserves		73,830	22,720
<b>Total Income:</b>		<b>1,260,330</b>	<b>953,447</b>
<b>Expenditure</b>			
Employment Costs		318,059	296,585
Other Management Expenses	4	697,312	576,344
Depreciation		40,943	39,003
Bad Debts Recovered		(22,972)	(31,887)
Bad Debts Provision		45,822	(6,964)
Bad Debts written off		27,327	51,258
<b>Total Expenditure:</b>		<b>1,106,491</b>	<b>924,339</b>
<b>Excess of Income over Expenditure for the year</b>		<b>153,839</b>	<b>29,108</b>

On behalf of Ennistymon & District Credit Union Ltd.

Chief Executive Officer: *Paul Mag*

Date: December 18, 2024

Member of the Board of Directors: *Shan*

Date: December 18, 2024

## Balance Sheet

### as at 30 September 2024

	Schedule	2024 €	2023 €
<b>Assets</b>			
Cash and Balances at Bank		818,101	1,614,676
Deposits and Investments	7	25,930,662	25,777,871
Loans to Members	8	10,771,174	8,284,664
Less: Provision for Bad and Doubtful Loans	9	(347,451)	(301,629)
Tangible Fixed Assets	10	374,530	408,995
Prepayments & Accrued Income	11	317,564	295,246
<b>Total Assets:</b>		<b><u>37,864,580</u></b>	<b><u>36,079,823</u></b>
<b>Liabilities</b>			
Member's Shares	12	31,669,319	30,044,483
Other Liabilities and Charges	13	109,516	103,434
<b>Total Liabilities</b>		<b><u>31,778,835</u></b>	<b><u>30,147,917</u></b>
<b>Reserves</b>			
Regulatory Reserves		3,974,030	3,931,377
Operational Risk Reserve		215,000	215,000
Other Reserves			
- Realised Reserves		1,732,948	1,702,162
- Unrealised Reserves		163,767	83,367
<b>Total Reserves:</b>	<b>14</b>	<b><u>6,085,745</u></b>	<b><u>5,931,906</u></b>
<b>Total Liabilities and Reserves:</b>		<b><u>37,864,580</u></b>	<b><u>36,079,823</u></b>

#### On behalf of Ennistymon & District Credit Union Ltd.

Chief Executive Officer: 

Date: December 18, 2024

Member of the Board of Directors: 

Date: December 18, 2024

## Statement of Changes in Reserves

	Other Reserves				
	Regulatory Reserve €	Operational Risk Reserve €	Realised Reserve €	Unrealised Reserve €	Total Reserves €
<b>As at 1st October 2022</b>	<b>3,931,377</b>	<b>195,000</b>	<b>1,721,901</b>	<b>54,520</b>	<b>5,902,798</b>
Surplus for the year	-	-	261	28,847	29,108
Transfer between reserves	-	20,000	(20,000)	-	-
<b>As at 30th September 2023</b>	<b>3,931,377</b>	<b>215,000</b>	<b>1,702,162</b>	<b>83,367</b>	<b>5,931,906</b>
<b>As at 1st October 2023</b>	<b>3,931,377</b>	<b>215,000</b>	<b>1,702,162</b>	<b>83,367</b>	<b>5,931,906</b>
Surplus for the year	-	-	73,439	80,400	153,839
Transfer between reserves	42,653	-	(42,653)	-	-
<b>As at 30th September 2024</b>	<b>3,974,030</b>	<b>215,000</b>	<b>1,732,948</b>	<b>163,767</b>	<b>6,085,745</b>



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## Cash Flow Statement

	Notes	2024 €	2023 €
<b>Cash flows from operating activities</b>			
Loans repaid by members		3,545,111	2,971,918
Loans granted to members		(6,058,948)	(4,462,967)
Loan interest received		715,232	602,448
Investment income received		430,371	254,708
Other income received		15,460	12,876
Bad debts recovered		22,972	31,887
Operating expenses including employment costs		(1,020,958)	(1,048,529)
Movement in other assets and liabilities		14,788	(9,299)
<b>Net cash flows from operating activities</b>		<b><u>(2,335,972)</u></b>	<b><u>(1,646,958)</u></b>
<b>Cash flows from investing activities</b>			
Purchase of fixed assets		(6,478)	(41,733)
Net Cash flow from investment activities		604,983	(154,038)
<b>Net cash flows from investing activities</b>		<b><u>598,505</u></b>	<b><u>(195,771)</u></b>
<b>Cash flows from financing activities</b>			
Members' shares received		11,924,617	11,309,396
Members' shares withdrawn		(10,299,781)	(9,569,379)
<b>Net cash flows from financing activities</b>		<b><u>1,624,836</u></b>	<b><u>1,740,017</u></b>
<b>Net Decrease in cash and cash equivalents</b>		<b><u>(112,631)</u></b>	<b><u>(102,712)</u></b>
Cash and cash equivalents at beginning of year		8,172,182	8,274,894
<b>Cash and cash equivalents at end of year</b>	<b>6</b>	<b><u>8,059,551</u></b>	<b><u>8,172,182</u></b>

## Schedules to Income and Expenditure Account

The following schedule do not form part of the statutory statements which are the subject of the Independent Auditors Report on pages 8-9.

	<b>2024</b>	<b>2023</b>
	€	€
<b>SCHEDULE 1 - Interest on Loans</b>		
Loan Interest Income Received	694,759	581,277
Loan Interest Income Receivable	26,161	20,473
<b>Total per Income and Expenditure Account</b>	<b><u>720,920</u></b>	<b><u>601,750</u></b>
<b>SCHEDULE 2 - Other Interest Income and Similar Income</b>		
Investment Income Received/Receivable within 1 year	435,889	308,739
Investment Income Receivable outside of 1 year	14,231	7,362
<b>Total per Income and Expenditure Account</b>	<b><u>450,120</u></b>	<b><u>316,101</u></b>
<b>SCHEDULE 3 - Other Income:</b>		
Fees and Commission	5,466	5,284
Insurance Claim	-	4,089
Other Income	9,994	3,503
	<b><u>15,460</u></b>	<b><u>12,876</u></b>
<b>SCHEDULE 4 - Other Management Expenses:</b>		
Rent and Rates	31,675	17,120
Lighting & Heating	11,597	18,392
Repairs and Renewals	7,365	11,886
Affiliation Fee	10,474	10,811
Printing and Stationery	6,060	5,130
Postage and Telephone	11,426	9,737
Donations, Sponsorship, Promotion & Advertising	54,385	49,334
Training & Education Costs	7,908	2,884
AGM Expenses	13,865	9,002
Travel	11,764	11,429
Social	1,138	1,815
Bank Charges & Interest	12,556	11,370
Audit Fee	11,500	11,500
General Insurance	20,485	19,368
Share and Loan Insurance	94,726	91,279
Legal & Professional Fees	124,681	106,478
Computer Maintenance	124,230	108,011
Miscellaneous Expenses	11,963	5,425
Central Bank Funding Fees	11,702	9,326
Regulatory Levies	49,855	44,732
Irish Credit Bureau	1,947	2,282
Security, Health & Safety	12,498	15,720
Membership Fees	2,790	3,313
50th Anniversary	15,225	-
Community Investment Fund	35,497	-
<b>Total:</b>	<b><u>697,312</u></b>	<b><u>576,344</u></b>

## 50th Anniversary

It was a momentous year in 2024 for Ennistymon & District Credit Union Ltd as we celebrated our 50th anniversary. Throughout the year we celebrated this milestone by having many a celebration. On June 21st, 2024, there was party atmosphere as we hosted an event with food, music and an outside broadcast from Clare FM. We also acknowledged our members loyalty by having members draws as well as numerous giveaways.

We are in the heart of the community. In 2024 we introduced the Community Investment Fund in which our goal was to service the community within our common bond. A sum of €50,000 was provided as a non-repayable grant to community organisations within our common bond to assist with community development initiatives. There was an excellent response to this, and we had applications from many deserving groups. Resulting from this we had a very enjoyable presentation night in November where the funds were presented to the 13 awarded groups and organisations. On top of this we have an excellent ongoing relationship with the many schools in our Common Bond – we run an annual Art Competition where we have had several successful winners, there is an annual Schools Quiz which has become very much a tradition where the night is enjoyed by children and adults alike. We support local schools, sporting clubs and other local events by ways of donations on a continuous basis. We are here to support, care and show our loyalty to our Common Bond.

**50 Years of putting our members first and we will continue in this tradition.**

### Sharon Foley

Operations Manager



Jane Cogan, Triona O'Connor, Una Shannon, Paul Morgan CEO, Mary Sexton, Sharon Foley and Noelle Darcy



Kate Brosnan Rockmount National School, Paul Morgan CEO and Ailish O'Neill Rockmount National School





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