



## ECONOMIC DOWNTURN HURTS EVERYONE

The only change over the next twelve months that Protestant Aid foresees is a significant increase in the number of people in real need. This is largely due to the now all-too-familiar term, 'the downturn in the economy' which has produced another group to be added to the list of those touched by this economic crisis, that is, the many who have lost whatever small nest egg they had put aside to make later life a little more comfortable.

HSE Community Welfare Officers, who respond with emergency support for people on the breadline, have recently claimed that the demand for financial assistance from desperate families seeking help has jumped more than 50% in many parts of the country.

It must make quite frightening and frustrating news to the most vulnerable in our society when each day they hear and read of the plan to cut billions in public spending. Those with severe disabilities, dependent so much on their families and carers, are anxious as they witness the day-to-day loss of services.

Imagine yourself trying to eke out a livelihood on an income below the poverty line and less, while the rest of the country thrived on the back of the now deceased 'Celtic Tiger'. Because of its demise, causing the closure of many businesses, there are more and more queuing up outside unemployment offices. The numbers on benefits are now at record levels. In fact, the unemployment rate has doubled over the past twelve months to over 10%.

However, many of the country's leading economists now believe that unemployment will hit the unthinkable figure of 550,000. Then there are those self-employed who managed small family businesses, now closed, and the owners trying to sell their homes because they are no longer able to pay the mortgage.

Corporate businesses feeling the pinch so much so that donations to all charities have very much been reduced, whereas the numbers in need have increased.



Yes, at a time such as this, poverty does not go away and the number of the most vulnerable in our society increases. For far too long, many have attributed poverty to personal failings and none more so than when the so-called Tiger was roaring most loudly.

So we appeal to readers to **'HELP US TO HELP THEM'**.

You may think 'the little I can give wouldn't come to very much' but let us assure you every little helps when one is at rock bottom, and every cent you give by way of donation goes out again by way of grant aid - not one cent is spent on overheads.





### HOUSEHOLD BASICS FOR MUM AND HANDICAPPED CHILD

PA was asked to help a separated mother and her handicapped child with a grant towards furnishings for their first home after her partner had left them.

The mother had already lost a son in a tragic accident, her second child was born with Down's Syndrome and depression forced her to give up her job. But she rallied and has become very focused on the well-being of her son who also suffers from other medical problems.

They were able to move from very poor conditions in a rented house to a new social housing scheme but had insufficient funds to buy the basic domestic items such as beds, chairs, etc. until their case was brought to PA's attention.



### FAMILY GETS MUCH NEEDED SUPPORT

PA was in a position to provide assistance to a mother of three autistic children when the family was able to move into a local council house which lacked many essential household materials. The father had left them two years previously and she was left to cope with three young children who all suffered significant intellectual disabilities. Parenting a child with autism is a very isolating and exhausting experience and in this case, the situation was three times worse, especially without a spouse's support. When the need for floorcoverings for the family's new home was raised, PA was able to give the necessary grant.

## €200,000 EDUCATION GRANTS FROM PROTESTANT AID

Despite the current economic situation nationally, Protestant Aid has been able to increase its educational grants for those attending Protestant-managed secondary schools and has committed €200,000 for this purpose.

Against all expectations, subscriptions and donations were up on the corresponding period last year thus increasing significantly the resources available to PA to enable it to fund these vital services.

"We are delighted to be in this position," said PA's Chief Executive Robin George, "and it has been incredibly reassuring to see the fantastic support from our subscribers who have reacted magnificently and so generously to our fund-raising efforts."

Requests for applications for all grants can be made to Albert Hempenstall, PA's Manager-Charitable Services by phone (01-668 4298) or by email: [albert.hempenstall@protestantaid.org](mailto:albert.hempenstall@protestantaid.org)

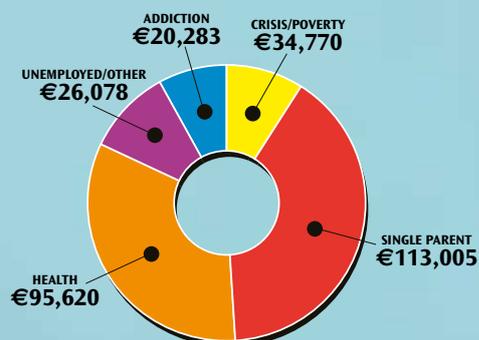
## PA BENEFITS FROM BISHOP'S MUSICAL MARATHON



Protestant Aid was one of three beneficiaries of a major fund-raising project undertaken recently by the Bishop of Cashel & Ossory, the Rt. Revd. Michael Burrows who completed a whirlwind dash around the 149 churches in his diocese, playing whatever musical instruments were available in each church and leading the various

congregations in singing familiar hymns. He covered over 3,000 kilometres in the space of 17 days and raised over €56,000. Albert Hempenstall (2nd from right), PA's Manager-Charitable Services, is pictured at the presentation of cheques to the three charities with the Bishop and (from left to right): Billy Kingston (Bishop's Appeal, Cashel & Ossory), Valerie Power (Bishop's Appeal, Ferns), Linda Chambers (USPG) and Herbie Sharman (Diocesan Communications Officer).

GENERAL GRANTS BY VALUE AND NEED



# CHAIRMAN'S STATEMENT

(as presented at the AGM, March 2009)

How situations can change in such a relatively short period of time; last year, there was no apparent economic crisis on the horizon. A year on, we have seen a huge change in the financial well-being of the world economies which has impacted significantly on our own country.

We are now facing what is probably the most challenging time of our modern era. Projections of unemployment reaching and even exceeding the 500,000 mark are becoming more of a reality as each month goes by.

There is no doubt that we are going to have a significantly higher number of people requesting financial assistance in the coming years. Our income expectations from our investments this year and for future years have reduced significantly.

We will be relying on our loyal subscribers more than ever and we will do everything in our power to ensure that each and every grant will be carefully scrutinised and we will continue to react positively to all worthy applications for assistance. It is important to note that it is likely that we will have to limit the value of awards throughout the various charitable services.

However, I am pleased to report that in 2008, we were able to maintain, and indeed increase our levels of assistance to those in dire need. During the year, our charitable spending increased by almost ten per cent, to €631,056. Our charity committee dealt with 824 general grants, an increase of 9% on the previous year.

As always, we must acknowledge the significant support that we continue to receive from our loyal subscribers who again increased their donations to PA; we thank them for their continued generosity. In addition, we are most grateful to those people who remember PA in their wills; all legacies received are invested.

Although our Corporate donations have reduced materially, we were still able to distribute €1.31 by way of charitable grants for every €1 donated. We are justifiably proud of this; it is reassuring for our subscribers to know that every cent (and more) they donate is distributed without any deduction for overheads, a position due entirely to the income earned from legacies.

**George Good, Chairman**

(At the AGM, Arthur Vincent was elected to succeed George Good as Chairman)

## PA APPOINTS NETWORK VISITOR FOR CONNAUGHT

Protestant Aid is pleased to announce the appointment of Mildred Gilmore as its newest voluntary 'Network Visitor', with specific responsibility for the Connaught region.

A retired social worker with considerable experience with different agencies, Mildred will cover counties Leitrim, Donegal, Sligo, Mayo and parts of Galway and will liaise with local clergy and others on visits to those in need.

An active member of the Mothers' Union and currently an Indoor Members' visitor, she is married to Douglas and lives in Ballisodare, Co.Sligo.

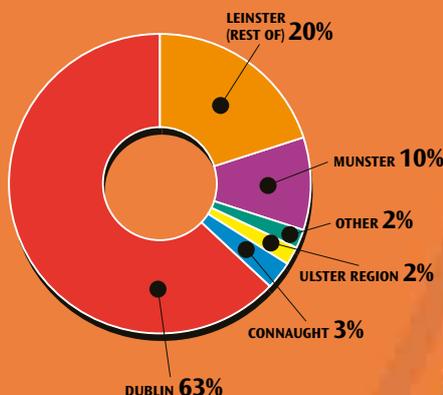
## SPECIAL THANKS

....to the Department of Community, Rural & Gaeltacht Affairs

...which has been a significant contributor to Protestant Aid's funds since 1994 and last year repeated its annual contribution of €175,000.

Such donations are most welcome indeed, and we are grateful to the Minister and the Department for their continuing involvement. The grant is, as always, distributed without any deductions for overheads.

### SUBSCRIBERS BY REGION



### PAYMENT OF UTILITY BILLS EASES FAMILY'S PROBLEMS

PA was pleased to contribute to the household running costs of a rural family who were incurring considerable expenses travelling daily to and from a Dublin hospital where their teenage son was undergoing treatment for a life-threatening disease.

Both parents are unemployed and are reliant on lifts to Dublin because they cannot afford the petrol, toll charges, parking costs etc. yet they need to be with their son every day as he is acutely unwell.

When their plight was raised, PA was able to pay utility bills to alleviate the family's problems a little during this most difficult time in their lives.

### SUBSISTENCE FOR STROKE VICTIM'S WIFE

PA was able to step in and make a contribution towards the travel and subsistence costs of a woman visiting her seriously ill husband in hospital.

As a self-employed tradesman, he was the only bread-winner in the family and when he suffered a cardiac arrest and stroke, his wife had great difficulty in supporting two dependents, paying household bills and travelling to and from the hospital.

While an application has been made for Disability Allowance (he will not be able to work for a year), it will be some time before it is processed. When approached by the local social worker, PA was able to provide much-needed financial assistance.



## REPLACEMENT WHITE GOODS FOR HOME CARER

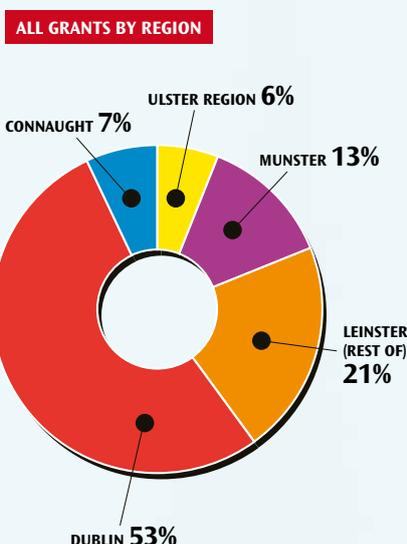
When a Social Worker brought to the attention of PA the predicament of a Home Carer, PA was able to assist in the purchase of essential household equipment - a washing machine.

He had to give up work three years ago to look after his wife who suffers from Alzheimer's Disease and who cannot be left alone at home. Although she receives a Disability Allowance and he gets a Carer's Allowance, their income is severely limited these days and he could not afford to replace this critical item.

When advised of the situation, PA was in a position to contribute to this additional cost.

## SUBSCRIBERS' GENEROSITY

Every year, loyal subscribers maintain their annual generosity by donating valuable sums of money to the PA cause. Such consistent selflessness is a source of considerable encouragement to all in PA in its work to help those less fortunate in society. PA can reclaim the personal tax element of subscriptions over €250 from PAYE taxpayers and there are also tax advantages for self-employed persons and corporate donors. Those giving a gift of assets can do so without the imposition of Capital Gains Tax.



## LEGACIES

Legacies are among the most important contributions to PA's funds each year and because they are invested wisely for future use, they are an even more invaluable resource. The turmoil in global investment markets will have a negative effect, of course, but PA has worked hard to keep the effects of the downturn to a minimum. Because of its importance to the PA funds, current subscribers are asked to consider PA and its work when making out their Will.

## 'THANK YOU'

"I have contacted Protestant Aid many times over the years in order to obtain help for someone in difficulty. I am happy to say that on every occasion, I encountered kindness, understanding, efficiency and great generosity. Your work and witness makes such a difference to those of us who are called to provide pastoral care in difficult and sensitive situations."

**Canon Ben Neill, Rector,  
St. Patrick's Church, Dalkey**

"Please find enclosed a cheque to the value of €240.25. This money is the proceeds of a Coffee Morning which the Social Work Department held in aid of Protestant Aid on November 5th.

The Coffee Morning was held as a token of our appreciation of your continued support of our Department and our clients."

**Staff of the Celbridge Social Work  
Department**

## HOW YOU CAN HELP

To maintain its level of support for those less fortunate in our society, Protestant Aid is reliant on the generosity of the public. Any contribution, no matter how small, is vital and welcome.

*You can help by way of either:*

- a once-off payment, or
- a regular annual subscription, or
- a legacy of cash or property in your Will.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tel: \_\_\_\_\_

PLEASE COMPLETE THE FORM AND RETURN IT TO THE ADDRESS BELOW

### DONATIONS

*(Please tick relevant box)*

I would like to make a contribution of

€

and have enclosed a cheque/Postal Order to this effect.

- I would like to make a regular subscription - please contact me to arrange a Standing Order.
- I would like to make a Bequest - please contact me to make the necessary arrangements.

Please return completed form to: **PROTESTANT AID, 74 UPPER LEESON STREET, DUBLIN 4.**