# The Heartbreak of Poverty

#### A life diminished

For many families, poverty is more than a daily struggle, it can be a lifetime sentence. As a country, we were pleased to have largely, if not completely, manoeuvred our way around Covid, but following the outbreak of war in Ukraine, that unwelcome virus was rapidly replaced by another enemy, inflation.

"You have done a kind deed this day" This particular brand of inflation was a financially destructive visitor in the lives of many lower income families. These inflationary increases had a huge impact as they largely related to food and energy, costs that form a

significant expenditure percentage of low-income families. We know from the CSO that poverty in Ireland is increasing generally, with 5.3% of people living in consistent poverty in 2022 and the level of deprivation among older people rising 19%.

Inflation stubbornly continues to rock the financial boat of countless families around the country meaning that even in 2023, over 600,000 people are living in poverty. This startling figure includes almost 190,000 children and over 140,000 pensioners, both vulnerable groups.

Every General Grant Application that is sent to us at Protestant Aid tells its own unique story of pain and distress and unfortunately, the cries for assistance are increasing.

### Growing number of calls for help to Protestant Aid

Last year, the number of General Grant Applications grew by 22% and at the time of writing, the increase in the number of requests for assistance is again in double digits. Despite strong economic indicators and an upturn in the economy, there are still many people in Ireland who are cold, hungry and struggling.

These numbers show no sign of decreasing and we are expecting a surge in applications over the coming months.

Most of those who seek the support of Protestant Aid are struggling week in, week out on low income.

## 100% of your help gets to where it is needed most!

As always, 100% of your donations are used to alleviate financial distress without deductions for administrative or other costs.

"We are grateful for the continued strong support we receive"

"Our donors give generously, knowing that 100% of their gifts go to where they are needed most"

An unexpected cost such as an increased utility bill or broken washing machine or cooker, is when help can be critical. The picture is a challenging one but is not without hope.

In Protestant Aid, we are driven by the principles of compassion, empathy, and a desire to make a positive difference in the lives of others, but we can only do this with your help.

It is said that "Goodness is not measured by external accolades, it is about character, integrity, honesty, kindness, generosity and moral courage. More than anything else, it is about how we treat other people."

Thankfully, our generous donors have created the environment in which this 'Goodness' can prosper and grow, as is more than evident from a note we received recently from someone we helped.

"Thank you so much for aiding me in one of the darkest times of my life. No number of words can express my gratitude - you have done a kind deed this day in helping when I couldn't see my way out of the darkness. Thank you for caring."

As our kind, committed and generous donors, the above words belong to you. Thank you for the kindness that allows us to bring help where it is needed most - we are grateful.

Geoff Scargill, Head of Charitable Services

## Chairperson's Report



Protestant Aid faced further challenges in 2022 with a dramatic increase in demand for our services, demonstrated by an overall increase of 22% for General Grant Applications from the previous year, resulting in the highest number of appeals for assistance since our foundation.

Our Grants Committee, chaired by David Pierce, along with our Charitable Services Team of Geoff Scargill and Joyce Sparkes has dealt with a huge workload and I would like to record my gratitude for their tireless work. We have been under further pressure this year as the impact of inflation on low-income households has put many people at risk of serious poverty. It is said that inflation often hits the poorest in society hardest and sadly we see more and more people seeking our support as they struggle this year.

We continue to be most grateful for the grant of €180,000 from the Department of Rural and Community Development and I am able to report that we again distributed at least €1 for every €1 we received in donations across the Republic of Ireland.

Our Nursing Homes continue to flourish with The Brabazon Trust catering for over 100 residents split between the Nursing Home and Sheltered Housing Accommodation and St John's House provides care for 56 people in its redeveloped facility on the Merrion Road.

The precarious position of smaller nursing homes in Ireland has been well highlighted in the media in the last year with many closing their doors and we continue to seek fairer rates from the National Treatment Purchase Fund (Fair Deal) as costs have increased substantially in recent years.

Our Chief Executive continues to provide much needed support to the Board, particularly as he guides us through an ever-changing landscape of Governance, Risk and Regulation. Achieving the highest standards of good governance and transparency remains a fundamental consideration for the Board and we have recently signed up to the Charity Institute Ireland's (CII's) "Triple Lock" standard which is a mark of 'best practice' in Governance.



Finally, I want to express my sincere thanks to all the Board members who have been so supportive this year - it has been greatly appreciated. Thanks also to our Patron, Archbishop Michael Jackson who has been and continues to be, consistently supportive of the aims and aspirations of Protestant Aid. His encouraging words and help have been deeply appreciated.

In acknowledging all of the above, it is the donors who have the most important task in giving us the resources to make the real difference to the lives of many people and we are so thankful to you for your generosity.

Trevor Watkins, Chairperson

### Compassion in Action

"I would like thank Protestant Aid once again for being so generous and compassionate. To say that my client is thrilled with your help would be an understatement. This support will make a bia difference to him and helps with the positive changes needed in his life. I thank you from the Social Worker perspective as well, as help from Protestant Aid can regularly be the only resource we can avail of while supporting those in need in the community".

Social Worker

"Thank you so much for your kind donation to my client. It is amazing that such a charity exists! It was so lovely to bring joy through this cheque to this family - it will make such a difference".

#### Social Worker

"I'd love your Donors to see the faces of John\* and Margaret\* light up as they received the cheque. It would warm their hearts to see the joy this help brings".

#### Rector

"Protestant Aid is such an excellent example of caring compassion in action, making such a difference in the lives of those in need".

#### Rector

\*not their real names

#### **Hiding from Poverty**



In Protestant Aid's near 200year history, we have seen many different trends affecting those living in Poverty. Recently, we have heard a lot of positive news that Ireland is experiencing full employment, with an unemployment rate at an historic low, and there is no doubt Ireland's economic recovery following the Pandemic has been remarkable.

There is one statistic produced by the CSO in the last year that also stands out - the number of people in employment who are living in poverty has increased by 40 per cent in one year. The CSO figure is certainly borne out by the many applications we have received from Clergy and Social Workers throughout the country.

From our experience, it is clear that having a job is not, of itself, a guarantee that one lives in a poverty-free household. Whilst Ireland's economic growth is most certainly welcomed, the sad truth for many is that the 'working poor' is becoming a bigger and bigger problem as lower paid jobs are not keeping up with inflation. One of the consequences of inflation is that it impacts the living standards of those on the lowest incomes the hardest. Rent, interest rate increases, food and energy increases and back to school costs have left many working families unable to make ends meet.

Sadly, the stigma associated with poverty can be exacerbated for those who are working. In a society that often focuses on material wealth and status, many of our applicants worry that they will be judged about their capabilities, work ethic, or personal character if they reveal their financial difficulties.

Through our network of Clergy and Social Workers,
Protestant Aid can provide a channel for the working
poor who have seen their real earnings eroded in the last
few years to seek assistance when needed. We are also
fortunate to have a dedicated team working to help people
struggling financially and every single request for assistance
is considered with kindness and understanding and
importantly without judgement.

As autumn approaches, we are preparing for Protestant Aid's busiest time of the year as applications for financial assistance begin to increase from September right up to the run-up to Christmas. I would like to thank everyone that has supported us so far this year as our interventions are only possible because of the generosity of our supporters.

Your kindness helps us provide the vital financial supports to those who find themselves needing help. Thank you.

David Webb, Chief Executive

#### **PA Network Visitors**

#### A compassionate and caring team

Our team of Network Visitors continues to bring vital support to Protestant Aid applicants.









Beverley Callender

ey Elizabeth der Temple

Mildred Gilmore

ed Phylis ore Grothier

Working with Clergy and the Head of PA Charitable Services, visiting applicants where appropriate, they more than fulfil their role as Goodwill Ambassadors for the organisation.

Generous with their time and energy, these are caring individuals and we remain thankful for their support.

Yet again, a sincere Thank You to Beverley, Elizabeth, Mildred and Phyllis.

#### **Compassion in Action**

"Thank you for all your help and support to the families I work with. I am in the very lucky position to see the impact of the support that you have provided that has had such a significant impact on these families".

Hospital Social Worker

"I just want to say a huge thanks to Protestant Aid who brought such help to me and the girls at a time when I wasn't able".

**Education Grant Recipient** 

"You are an answer to prayer. I had been praying about my finances when your cheque arrived in the post - it will be such a great help with my continuing heating costs. Thank you for the concern you show and the generosity in helping me so much.

I thank God for you and am so grateful for your help. May God bless you all as you bless me."

**Heating Annuitant** 

#### **Online Donations**

#### It has never been easier to help!

A widely used feature of our website is the facility to donate online. This eliminates the need for cheques, envelopes and postage and the entire process is seamless and easy. Please consider donating today at www.protestantaid.org

#### **Legacies**

Have you considered leaving a gift to PA in your Will? Legacies have become an increasingly important contribution to PA's funds over the years. They are entrusted to PA by those who have left provision in their Wills, and because they can be invested wisely, are an invaluable resource towards the continuity of our work. Leaving a gift to PA in your Will is an amazing way for your generosity to last beyond your own lifetime.

#### **Donors' Generosity**

Protestant Aid is authorised by the Revenue Commissioners as an approved body under the Scheme of Tax Relief for Donations to eligible Charities and other Approved Bodies under the terms of Section 848A Taxes Consolidation Act 1997. This means that if you pay tax and donate €250 or more in one calendar year, by reclaiming tax on your donation we can increase it by an extra 45% - at no extra cost to you. For example, if you donate €250, that could be worth €362.32 to PA. To enable PA to claim this relief all you need to do is to complete a form (CHY3 Enduring Certificate - valid for 5 years or CHY4 Annual Certificate - valid for 1 year).

#### **How You Can Help TODAY!**

We remain very grateful to our donors who consistently support Protestant Aid, and therefore actively participate in making a difference to the lives of so many individuals and families within our community. Your partnership is so valuable to us.

#### Donations can be made in a number of ways:

- By Cheque posted to our offices at: Protestant Aid, 202A Merrion Road, Dublin D04 R9W8.
- Online at www.protestantaid.org
- Standing Order If you wish to contribute in this way, please find our bank details below, or alternatively use our Standing Order form which is available from Protestant Aid (or can be §downloaded from our website).

#### **Protestant Aid Bank Account Details**

A/C Name: Protestant Aid

IBAN: IE39 AIBK 9312 9214 7880 64

BIC: AIBKIE2D

#### **Special Thanks**

The Department of Rural & Community Development



Pictured are Heather Humphreys TD (Minister for Rural and Community Development & Minister for Social Protection) with Geoff Scaraill - Head of Charitable Services, Protestant Aid

We continue to depend on the Department of Rural & Community Development for their consistent and generous support of our work and greatly appreciate this vital partnership.

Through The Social Inclusion and Communities Unit Fund, the Department provided an annual grant of €180,000 for those with urgent needs that was, as always, distributed without any deductions for overheads. This grant is of increasing importance as General Grant Programme expenditure has increased significantly in recent years due to inflation, especially in the area of food and utilities.



Please detach and return with cheque donation

#### **By Cheque**

I would like to make a donation of:

€
Name:
Address:
T-1.

Please return to: Protestant Aid, 202A Merrion Road, Dublin D04 R9W8.

Thank you for being our partners in tackling poverty.