Western Care Association

Annual Report and Financial Statements

for the financial year ended 31 December 2025

Western Care Association

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Western Care Association
DIRECTORS AND OTHER INFORMATION

Directors	Michael Shannon (Resigned 30 September 2025) Iarla Duffy (Resigned 30 September 2025) Frances Burke (Resigned 26 May 2025) Angela Campbell Hugh Farrell Alan Mc Carron (Chairperson, Resigned 01 April 2025, re-appointed 28 July 2025) Seamus Mc Cormack Martin Greaney Fiona Campbell Mark Moore Catherine Majella Fleming David Starr (Appointed 27 January 2025) Liam Forde (Appointed 28 July 2025)
Company Secretary	Catherine Majella Fleming
Company Number	28067
Charity Number	CHY 5578
Registered Office and Business Address	John Moore Road Castlebar Co. Mayo
Auditors	Forvis Mazars Chartered Accountants & Statutory Audit Firm Harcourt Centre, Block 3 Harcourt Road Dublin 2
Bankers	Bank of Ireland Ellison Street Castlebar Co. Mayo
Solicitors	P. O'Connor & Sons Solicitors The Old House Market Street Swinford Co. Mayo Alastair Purdy LLP Corrib Castle 1 Waterside Woodquay Co. Galway

Western Care Association
DIRECTORS' REPORT
for the financial year ended 31 December 2025

The directors present their report and the audited financial statements for the financial year ended 31 December 2025.

Principal Activity and Review of the Business
The principal activity of the Association continued to be that of a charitable non-profit making body whose aim is to provide services to people with an intellectual disability and/or autism in Mayo. In providing this service we recognise the financial and other assistance of the Health Service Executive, government agencies and the general public. The company is a public benefit entity as defined by FRS102.

The Association is a company limited by guarantee not having a share capital.

Review of Services

2025 is a year that continued to challenge the organisation in terms of continuity of service delivery due to the Association's ability to meet the level of demand within existing budgets in an environment where needs are changing, inflationary pressures are significant and meeting regulatory demands is becoming more and more challenging.

Western Care Association continued to provide a range of services and supports including the provision of day, residential and respite services as well as home support services.

Recruitment and retention of staff remains a challenge for the organisation.

There has been no significant change in these activities during the financial year ended 31 December 2025.

Principal Risks and Uncertainties
The Association acknowledges that their continuing existence depends on the financial support of the Health Service Executive and other government agencies and also the goodwill and generosity of the volunteers to the organisation and the people of Mayo. Its operation as a going concern depends on that support continuing into the future.

The company's operations expose it to a variety of financial risks that include liquidity risk and key funder risk.

Financial risk management
Liquidity risk is the risk that the entity will encounter difficulty in meeting obligations associated with its financial liabilities. The Association aims to mitigate liquidity risk by managing cash generation by its operations. The Association also manages liquidity risk via revolving credit facilities.

Uncertainty around the availability of capital funding represents a risk to the organisation since additional funding requests are subject to business case review by our funders.

Key funder risk is the risk that the entity will lose the support of its principal funder. The company pro-actively manages its relationship with its key funder to ensure that it is protected.

Reputational Risk
Western Care Association continues to enjoy the support of the local community and its reputation in the community is valued by the Association. The main risk to its reputation is in a failure of governance in the use of public monies or the delivery of a service that fails to ensure the safeguarding of vulnerable people.

The Association seeks to enhance its governance, to be transparent in its actions and to be open to the involvement of families, the community and the relevant regulatory bodies to ensure and promote best practice in all areas.

Other Non-Financial Risks
Western Care Association established a Quality and Safety Committee to oversee the development and implementation of a risk register that considers risks in the areas of Governance, Staffing, Compliance with Regulations and Standards, Finance, Injury, Service User Experience, Transport, Housing and Data Protection. This committee meets regularly to review the risk register, the actions being implemented to reduce the risks and the effectiveness of those actions. The differentiation in rates of pay and absence of pay parity between Western Care Association and other organisations providing similar services in Mayo continues to challenge the organisation in relation to the recruitment and retention of staff and has created an extremely competitive market for appropriately skilled staff.

Western Care Association developed a strategic plan 2022- 2026 which sets out the organisation's mission and values. The strategic plan will continue to guide the organisation in dealing with any challenges it may face.

Financial Results
The deficit for the financial year after providing for depreciation amounted to €773,462 (2024 – (€355,663)).

At the end of the financial year, the company has assets of €23,273,812 (2024 - €22,245,699) and liabilities of €15,991,035 (2024 - €13,942,447). The net assets of the company have decreased by €1,020,475.

The significant increase in cost of living experienced in recent years has resulted in an increased demand on the funding received by the Association. The continued support of the Association's main funders will be critical in navigating the cost of living crisis.

Directors and Secretary
The directors who served throughout the financial year, except as noted, were as follows:

Michael Shannon (Resigned 30 September 2025)
Iarla Duffy (Resigned 30 September 2025)
Frances Burke (Resigned 26 May 2025)
Angela Campbell
Hugh Farrell
Alan Mc Carron (Chairperson, Resigned 01 April 2025, re-appointed on the 28 July 2025)
Seamus Mc Cormack
Martin Greaney
Fiona Campbell
Mark Moore
Catherine Majella Fleming
David Starr (Appointed 27 January 2025)
Liam Forde (Appointed 28 July 2025)

The secretary who served during the financial year was:

Catherine Majella Fleming

Future Developments
The company plans to continue its present level of charitable activities.

Post Statement of Financial Position Events
There have been no significant events affecting the company since the financial year-end.

Political Contributions
The Association did not make any political donations during the current year.

Auditors
The auditors, Forvis Mazars, (Chartered Accountants & Statutory Audit Firm) have indicated their willingness to continue in office in accordance with the provisions of section 383(2) of the Companies Act 2014.

Statement on 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:

(a) so far as each director is aware, there is no relevant audit information of which the company's statutory auditors are unaware, and
(b) each director has taken all 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.

Audit Committee
IThe association has an established Audit Committee in place.

Going Concern
The Association has incurred a deficit of €773,462 for the year ended 31 December 2025. The Association's retained deficit at 31 December 2025 was €2,743,949.

The Association has continued to experience challenges during 2025 in relation to bridging the gap between the cost of delivering the wide range of services with existing funding levels provided by the Health Service Executive.

In addition to the above certain additional factors have also led to increased costs and contributed to the Association's net deficit position:

- rise in inflation and cost of living experienced in recent years
- meeting regulatory requirements

These noted challenges have continued into 2026 with the Association currently experiencing and budgeting future deficits.

The Association is engaged in discussions with the HSE in relation to the challenges and funding issues identified above. As set out in a letter to the Association in May 2026 "The HSE is committed to supporting WCA and ensuring that services provided to people are supported and sustained into the future".

Notwithstanding the material uncertainty that the Association will be able to meet its liabilities as they fall due, the directors are satisfied that sufficient support will be available from the Health Service Executive to ensure service provision into the future. For this reason, the directors are satisfied the Association will continue as a going concern for at least a period of 12 months from the date of approval of the financial statements.

Consequently, the directors continue to adopt the going concern basis in preparing the financial statements and these financial statements do not include any adjustments that would result from the inability of the Association to meet its debts as they fall due.

Compliance Statement
The directors are responsible for securing the company's compliance with its relevant obligations (compliance with both company and tax law) and with respect to each of the following three items, we confirm:

- the existence of a compliance policy statement;
- appropriate arrangements or structures put in place to secure material compliance with the company's relevant obligations; and
- a review of such arrangements and structures has taken place during the year.

Accounting Records
To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at John Moore Road, Castlebar, Co. Mayo.

Signed on behalf of the board

Alan M. McCarron

Alan McCarron (Chairperson)
Director

DATE 24/06/2026

Mark Moore
Director

DATE 24/06/2026

Western Care Association
DIRECTORS' RESPONSIBILITIES STATEMENT
for the financial year ended 31 December 2025

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

Irish company law requires the directors to prepare financial statements for each financial year. Under the law the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the surplus or deficit of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:
- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and surplus or deficit of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the board

Alan M. Carron

Alan McCarron (Chairperson)
Director

DATE 24/06/2026

Mark Moore
Director

DATE 24/06/2026

forv/s mazars

Independent auditor's report to the members of Western Care Association

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Western Care Association ('the Company'), for the year ended 31 December 2025, which comprise the Income Statement, the Statement of Comprehensive Income, the Statement of Financial Position, the Statement of Changes in Equity, the Statement of Cash Flows and notes to the Company 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 FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* issued in the United Kingdom by the Financial Reporting Council (FRS 102).

In our opinion, the accompanying financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Company as at 31 December 2025, and of its deficit for the year then ended;
- have been properly prepared in accordance with FRS 102; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report.

We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) 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.

Material uncertainty related to going concern

We draw attention to note 5 in the financial statements, which indicates an uncertainty in respect of the Association's current year deficit and retained deficit position.

As stated in note 5, these events or conditions, along with the other matters as set forth in this note to the financial statements, indicate that a material uncertainty exists that may cast significant doubt on the Company's ability to continue as a going concern.

Our opinion is not modified in respect of this matter.

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.
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 course of 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 Companies Act 2014

In our opinion, based on the work undertaken in the course of the audit, we report that:

- the information given in the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements;
- the directors' report has been prepared in accordance with applicable legal requirements;
- the accounting records of the Company were sufficient to permit the financial statements to be readily and properly audited; and
- the financial statements are in agreement with the accounting records.

We have obtained all the information and explanations which, to the best of our knowledge and belief, are necessary for the purposes of our audit.

Matters on which we are required to report by exception

Based on the knowledge and understanding of the Company and its environment obtained in the course of the audit, we have not identified any material misstatements in the directors' report.

The Companies Act 2014 requires us to report to you if, in our opinion, the requirements of any of Sections 305 to 312 of the Act, which relate to disclosures of directors' remuneration and transactions are not complied with by the Company. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the directors' responsibilities statement set out on page 7, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company 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.

A further description of our responsibilities for the audit of the financial statements is located on the Irish Auditing and Accounting Supervisory Authority's website at: http://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description_of_auditors_responsibilities_for_audit.pdf. This description forms part of our auditor's report.

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

Our report is made solely to the Company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Aedín Morkan
for and on behalf of Forvis Mazars
Chartered Accountants & Statutory Audit Firm
Harcourt Centre, Block 3
Harcourt Road
Dublin 2

Date: [DD month YYYY]

Western Care Association

INCOME STATEMENT

for the financial year ended 31 December 2025

	Notes	2025 €	2024 €
Income	5	**61,541,887**	57,679,118
Expenditure		**(62,315,349)**	(58,034,781)
Deficit for the financial year		**(773,462)**	(355,663)

The company's income and expenses all relate to continuing operations.

Approved by the board on 27/04/2026 and signed on its behalf by:

Alan McCarron (Chairperson)
Director

Mark Moore
Director

STATEMENT OF COMPREHENSIVE INCOME

for the financial year ended 31 December 2025

	Notes	2025	2024
		€	€
Deficit after taxation		**(773,462)**	(355,663)
Remeasurement of defined benefit scheme assets and liabilities	**15**	**(287,000)**	(152,000)
Total comprehensive loss for the financial year		**(1,060,462)**	(507,663)

Western Care Association
STATEMENT OF FINANCIAL POSITION
as at 31 December 2025

	Notes	2025 €	2024 €
Non-Current Assets			
Property, plant and equipment	8	**16,441,029**	16,206,585
Current Assets			
Debtors	9	**1,717,803**	2,375,920
Cash and cash equivalents	10	**5,114,981**	3,663,194
		6,832,784	6,039,114
Creditors: amounts falling due within one year	11	**(12,561,281)**	(10,759,808)
Net Current Liabilities		**(5,728,497)**	(4,720,694)
Total Assets less Current Liabilities		**10,712,532**	11,485,891
Pension liability	13	**(79,008)**	(103,143)
Capital Grants	16	**(3,350,747)**	(3,079,496)
Net Assets		**7,282,777**	8,303,252
Reserves			
Revaluation reserve	18	**9,569,269**	9,569,269
Capital reserves and funds	18	**457,458**	417,471
Retained deficit	18	**(2,743,950)**	(1,683,488)
Members' Funds		**7,282,777**	8,303,252

Approved by the board on 27/04/2026 and signed on its behalf by:

Alan M. McCarron

Alan McCarron (Chairperson)
Director

Mark Moore
Director

Western Care Association
STATEMENT OF CHANGES IN EQUITY
as at 31 December 2025

	Retained (deficit)	Revaluation reserve	Capital reserves and funds	Total
	€	€	€	€
At 1 January 2024	(1,175,825)	9,569,269	363,847	8,757,291
Deficit for the financial year	(355,663)	-	-	(355,663)
Other gains and losses	(152,000)	-	-	(152,000)
Total comprehensive income	(507,663)	-	-	(507,663)
Other movements in Members' Funds	-	-	53,624	53,624
At 31 December 2024	**(1,683,488)**	**9,569,269**	**417,471**	**8,303,252**
Deficit for the financial year	(773,462)	-	-	(773,462)
Other gains and losses	(287,000)	-	-	(287,000)
Total comprehensive income	(1,060,462)	-	-	(1,060,462)
Other movements in Members' Funds	-	-	39,987	39,987
At 31 December 2025	**(2,743,950)**	**9,569,269**	**457,458**	**7,282,777**

Western Care Association
STATEMENT OF CASH FLOWS
for the financial year ended 31 December 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
Deficit for the financial year		**(773,462)**	(355,663)
Adjustments for:			
Depreciation and impairment		**900,307**	927,531
Pension net interest		**21,900**	158,000
Amortisation of government grants		**(306,017)**	(300,674)
		(157,272)	(429,194)
Movements in working capital:			
Movement in debtors		**658,117**	1,187,892
Movement in creditors		**1,801,473**	2,244,796
Movement in provisions		**(24,135)**	(154,857)
Cash paid to pension scheme		**(308,900)**	(310,000)
Cash generated from operations		**1,969,283**	3,397,025
Cash flows from investing activities			
Payments to acquire property, plant and equipment		**(1,179,750)**	(1,072,219)
Sale of property, plant and equipment		**45,000**	- 30,001
Cash used in investing activities		**(1,134,750)**	(1,042,218)
Cash flows from financing activities			
Capital Grants		**617,254**	156,716
Net increase in cash and cash equivalents		**1,451,787**	2,511,523
Cash and cash equivalents at beginning of financial year		**3,663,194**	1,151,671
Cash and cash equivalents at end of financial year	**10**	**5,114,981**	3,663,194

1. General Information

Western Care Association is a company limited by guarantee incorporated in Ireland. The registered office is John Moore Road, Castlebar, Co. Mayo, which is also the principal place of business of the company. The company's registration number is 28067. The principal activity of the company continues to be that of a charitable non-profit making body whose aim is to provide services to people with an intellectual disability and/or autism in Mayo.

The financial statements comprising the Income Statement, the Statement of Comprehensive Income, the Statement of Financial Position, the Statement of Changes in Equity, the Statement of Cash Flows, the Accounting Policies and the related notes constitute the individual financial statements of Western Care Association for the financial year ended 31 December 2025.

The financial statements have been presented in Euro (€) which is also the functional currency of the company and rounded to the nearest euro.

2. Summary of Significant Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Statement of compliance
The financial statements have been prepared in accordance with accounting standards issued by the Financial Reporting Standard Council, FRS 102 "The Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102)".

Basis of preparation
The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council.

The company qualifies as a large company as defined by section 280H of the Companies Act 2014 in respect of the financial year.

Income
Income is represented by funding from the Health Services Executive, contributions from service users and fund-raising activities.

All income is recognised in the financial statements for the year to which it relates with the exception of income from service users' contributions, fundraising activities and donations which is recognised on a cash receipts basis. The recognition of certain types of income on a cash receipts basis is deemed to be appropriate given the uncertain nature of the receipt of the income.

Share Capital of the Company
The Association is a company limited by guarantee not having a share capital.

Concessionary Loans
Mortgages received from Mayo County Council for the purpose of purchasing properties for use by Western Care Association are repayable if properties are disposed of or cease to be used for the intended purpose prior to the expiry of the term of the mortgage. The deemed repayments are amortised to the income statement over the period of the mortgage.

Provisions
Provisions are recognised when the company has a present legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the same value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense.

Reserves
Western Care Association is a registered charity and is reliant on funding from a number of sources including the Health Services Executive, contributions from service users, community employment schemes and other fundraising initiatives and donations. Income from the Health Service Executive and other public bodies is restricted for the purpose as set out by those bodies. Such purposes are within the overall aims of the company.

Other funds are unrestricted funds and are expendable at the discretion of the company in furtherance of any of the objects of the charity. If part of the unrestricted funds are earmarked for a particular project, it may be designated as a separate fund. Such designated funds consist primarily of funds which have been allocated towards the funding of the company's operating activities and/or in support of the Association's charitable objectives and may be utilised at the discretion of the Board for those purposes.

The Western Care Association has a retained deficit in the current year of €2,743,950 (2024: retained deficit of €1,683,488).

Property, plant and equipment and depreciation
Property, plant and equipment are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of property, plant and equipment, less their estimated residual value, over their expected useful lives as follows:

Land and Buildings	-	2% Straight line
Fixtures, Fittings & Equipment	-	20% Straight line
Motor vehicles	-	20% Straight line

The carrying values of tangible fixed assets are reviewed annually for impairment if events or changes in circumstances indicate the carrying value may not be recoverable.

Land and buildings are revalued on the basis of fair value determined from market-based evidence by appraisal undertaken by professional valuers. Revaluations are subsequently carried out with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the end of the financial year.

Revaluation gains are recognised in other comprehensive income and accumulated in equity unless the gain reverses a previous revaluation loss on the same assets that was previously recognised in the income statement, in which case the gain is also recognised in the income statement.

Revaluation losses are recognised in other comprehensive income to the extent that they reverse previous gains recognised in equity in respect of the same asset. Revaluation losses in excess of previously accumulated gains in equity on individual assets are recognised in the income statement.

Leasing
Rentals payable under operating leases are dealt with in the Income Statement as incurred over the period of the rental agreement.

Funding and other debtors
Funding and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases the receivables are stated at cost less impairment losses for bad and doubtful debts.

Cash and cash equivalents
Cash and cash equivalents comprise cash at bank and in hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the Statement of Financial Position bank overdrafts are shown within Creditors.

Trade and other creditors
Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Employee benefits
The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund.

The company also operated a defined benefit pension scheme in the past. Assets in the scheme are measured at their fair value at the Statement of Financial Position date.

Taxation
The company has charitable status (CHY 5578) for tax purposes and therefore no corporation tax liability arises.

Capital Grants
Capital grants received and receivable are treated as deferred income and amortised to the Income Statement annually over the useful economic life of the asset to which it relates. Revenue grants are credited to the Income Statement when received.

Pensions
The company operates a defined contribution pension scheme for all employees. The assets of the scheme are held separately from those of the company. Annual contributions payable to the company's pension scheme are charged to the Income Statement in the period to which they relate.

The company also holds an older defined benefit pension scheme for 13 previous employees, all now retired. This scheme is closed to new entrants. The pension costs in respect of the defined benefit scheme are charged to the Income Statement on a systematic basis, based on the actuary's calculations. Amounts charged are calculated using the following rates:

Current service costs	-	Discount rate at the start of the financial year
Interest cost	-	Discount rate at the start of the financial year
Expected return on assets	-	Expected rate of return at the start of the financial year

Past service costs are recognised in the Income Statement on a straight-line basis over the period in which the increases in the benefits vest.

Differences between the amounts charged in the Income Statement and payments made to pension funds are treated as assets or liabilities.

Assets in the scheme are measured at their fair value at the Statement of Financial Position date. Defined benefit liabilities are measured on an actuarial basis using the projected unit credit method. The assets and liabilities of the scheme are subject to a full actuarial valuation by an external professionally qualified actuary triennially and are reviewed annually by the actuary and updated to reflect current conditions.

The excess/shortfall in the value of the assets in the scheme over/below the present value of the scheme liabilities is recognised as an asset/liability when the amounts can be recovered through reduced contributions or refunds from the scheme. Any potential deferred taxation is offset against the asset/liability.

Current service cost and net interest on scheme assets/liabilities are recognised in the Income Statement. Remeasurement of net defined benefit scheme assets and liabilities are recognised in the Statement of Comprehensive Income.

3. Significant accounting judgements and key sources of estimation uncertainty

Management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The key estimates and judgements applied in preparing the financial statements are as follows:

Making appropriate long-term assumptions in calculating pension liabilities and costs
The Company operates a funded defined benefit scheme, which is independent of the Company's finances. Valuations of the scheme are carried out on an annual basis by the actuaries to the scheme. The rates of contribution payable and the pension cost are determined on the advice of the actuaries, having regard to the results of these valuations and the unrecognised pension surplus or deficit at the date of the last valuation. The cost of these benefits and the present value of the pension liabilities depend on the assumptions made in respect of such factors as the life expectancy of the members of the scheme, the return that the pension fund assets will generate in the period before they are used to fund the pension payments and the discount rate at which the future pension payments are valued. The Actuaries to the scheme use estimates for all of these factors in determining the pension costs and liabilities reflected in the financial statements. Differences between assumptions made and actual experience and changes in assumptions made also impact on pension charges. The net defined benefit pension scheme asset at the end of the year is €79,008 (2024: €103,143).

Estimated useful lives of depreciable assets
The annual depreciation charge depends primarily on the estimated lives of each type of asset and, in certain circumstances, estimates of fair values and residual values. The directors annually review these asset lives and adjust them as necessary. Land and buildings are revalued on the basis of fair value determined from market-based evidence by appraisal undertaken by professional valuers. Revaluations are subsequently carried out with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the end of the financial year.

Going concern
The Association has incurred a deficit of €773,462 for the year ended 31 December 2025. The Association's retained deficit at 31 December 2025 was €2,743,950.

The Association has continued to experience challenges during 2025 in relation to bridging the gap between the cost of delivering the wide range of services with existing funding levels provided by the Health Service Executive.

In addition to the above the below factors have also led to increased costs and contributed to the Association's net deficit position:

- rise in inflation and cost of living experienced in recent years
- meeting regulatory requirements

The above noted challenges have continued into 2026 with the Association currently experiencing and budgeting future deficits.

The Association is engaged in discussions with the HSE in relation to the challenges and funding issues identified above. As set out in a letter to the Association in April 2025 "The HSE is committed to supporting WCA and ensuring that services provided to people are supported and sustained into the future".

Notwithstanding the material uncertainty that the Association will be able to meet its liabilities as they fall due, the directors are satisfied that sufficient support will be available from the Health Service Executive to ensure service provision into the future. For this reason, the directors are satisfied the Association will continue as a going concern for at least a period of 12 months from the date of approval of the financial statements.

Consequently, the directors continue to adopt the going concern basis in preparing the financial statements and these financial statements do not include any adjustments that would result from the inability of the Association to meet its debts as they fall due.

The directors consider that apart from the accounting policies and the note disclosed above, there are no other accounting judgements, estimates and assumptions which are required to be disclosed.

4. Departure from Companies Act 2014 Presentation

The directors have elected to present an Income and Expenditure Account instead of a Profit and Loss Account in these financial statements as this company is a not-for-profit entity.

continued

5. Income

The income for the financial year is analysed as follows:

	2025	2024	**2024**
	€	€	
By Category:			
			56,180,26
Health Services Executive - Allocation	**59,310,007**	55,913,630	
Health Services Executive - Rehabilitative Training	**359,824**	359,822	
Contribution from persons we support	**569,434**	541,014	
Other operating income	**370,501**	355,151	
Community Employment Scheme Income	**368,008**	300,101	
Fundraising Income & Donations	**85,777**	178,593	
Sundry Income	**478,336**	30,807	
	61,541,887	57,679,118	

The total Health Services Executive allocation for the year ended 31 December 2025 was €59,826,549 (2024: €57,448,654). An amount of €59,043,372 (2024: €56,180,264) is recognised as income in the current year with a further amount of €266,635 relating to the reversal of the WRC accrual from 2024 also being recognised.
The remaining amount of the current year allocation, €783,177 (2024: €1,268,390), relates to the deferred income movement (Note 11) at 31 December 2025 and will be recognised as income when the related performance obligations are satisfied.

The whole of the company's income arises in the Republic of Ireland and is derived from the principal activity of providing services to people with an intellectual disability and/or autism in Mayo.

The income granted from the Dept. of Social Protection for the year ended 31 December 2025 was €368,008 (2024: €300,101). This was used for the operation of the Community Employment scheme and was administered by Western Care in accordance with the terms and conditions of the grant. Grants received from Exchequer funds are protected and will not be used as security for any other activity without prior consultation with the parent Department and sanction of DPER.

6. Operating deficit

	2025	2024
	€	€
Operating deficit is stated after charging/(crediting):		
Depreciation of property, plant and equipment	**902,895**	853,819
Operating lease rentals		
- Land and buildings	**740,414**	631,171
Auditor's remuneration		
- audit of individual company accounts	**31,045**	27,675
Amortisation of capital grants	**(213,749)**	(197,582)

7. Employees and remuneration

Number of employees
The average number of persons employed (including executive directors) during the financial year was as follows:

	2025 Number	2024 Number
Employees	**1,090**	1,092

The staff costs comprise:	**2025 €**	2024 €
Wages and salaries	**43,700,030**	41,289,101
Social welfare costs	**4,660,785**	4,405,219
Pension costs	**2,984,560**	2,903,224
	51,345,375	48,597,544

The Chief Executive Officer received an annual salary of €126,222 (2024: €121,376).

8. Property, plant and equipment

	Land and Buildings €	Fixtures, Fittings & Equipment €	Motor vehicles €	Total €
Cost or Valuation				
At 1 January 2025	15,866,443	392,235	3,800,695	20,059,373
Additions	426,588	34,646	718,516	1,179,750
Disposal	(45,000)	-	(71,258)	(116,258)
At 31 December 2025	16,248,031	426,881	4,447,953	21,122,865
Depreciation				
At 1 January 2025	660,977	388,620	2,803,191	3,852,788
Charge for the financial year	351,314	8,738	542,843	902,895
Disposals	(2,589)	-	(71,258)	(73,847)
At 31 December 2025	1,009,702	397,358	3,274,776	4,681,836
Net book value				
At 31 December 2025	**15,238,329**	**29,523**	**1,173,177**	**16,441,029**
At 31 December 2024	15,205,466	3,615	997,504	16,206,585

The most recent revaluation took place in January 2023 by K Fox M.I.P.A.V, Fox and Gallagher limited, who are independently professionally qualified valuers. The basis of valuation was determined to be fair value as determined by reference to open market for existing use, supported by comparable market transactions.
Building revaluations are carried out with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the end of the financial year.

9. Debtors

	2025 €	2024 €
Funding debtors	**842,721**	1,688,601
Other debtors	**566,423**	418,621
Prepayments	**308,659**	268,698
	1,717,803	2,375,920

December
All debtors are due within one year. All funding debtors are due within the charity's normal terms.

10. Cash and cash equivalents

	2025 €	2024 €
Cash and bank balances	**5,114,981**	3,663,194
	5,144,981	3,663,194

11. Creditors
Amounts falling due within one year

	2025 €	2024 €
Trade creditors	**1,800,330**	865,851
Accruals	**5,840,710**	5,960,310
Deferred Income (see a) below)	**3,339,639**	2,556,462
Taxation (Note 12)	**1,504,651**	1,312,367
Other creditors	**75,951**	64,818
	12,561,281	10,759,808

a) Deferred income

At beginning of year	**2,556,462**	1,288,072
Released during the year	**(551,823)**	(627,738)
Deferred during the year	**1,335,000**	1,896,128
At end of year	**3,339,639**	2,556,462

The repayment terms of trade creditors vary between on demand and ninety days. No interest is payable on trade creditors.

Other amounts included within creditors not covered by specific disclosures are unsecured, interest free and repayable on demand.

12. Taxation

	2025 €	2024 €
Creditors:		
PAYE	**1,504,651**	1,312,367

13. Pension liability

The amounts provided for post-retirement benefits are analysed below:

	Post-retirement benefits 2025 €	Post-retirement benefits 2024 €
At financial year start	**103,143**	258,000
Charged to income and expenditure	**(24,135)**	(154,857)
At financial year end	**79,008**	103,143

14. Pension costs - defined contribution

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Pension costs amounted to €2,984,560 (2024 - €2,903,224).

15. Pension costs - defined benefit

(a) General description of type of scheme
The Association operated a defined benefit pension scheme for its employees providing benefits based on final pensionable pay. The scheme is closed to new members since the late 1980's. The assets of the scheme are held separately from those of the company, being invested with pension fund managers. Contributions to this scheme are charged to the Income Statement so as to spread the cost of pensions over the employees' working lives with the company. The pension cost of the defined benefit scheme is assessed on an annual basis in accordance with the advice of qualified actuaries using the projected unit method. The most recent full actuarial review of the scheme was prepared at 22 January 2026. The defined benefit pension scheme has been closed to new members.

The latest actuarial assessment of the scheme, for FRS 102 purposes, was prepared at 31 December 2025 by a qualified independent actuary.

The trustee of the scheme is Irish Pensions Trust Limited.

	2025	2043
Discount rate	**3.55%**	3.30%

Investigations have been carried out within the past three financial years into the mortality experience of the company's major schemes. These investigations concluded that the current mortality conclusions include sufficient allowance for future improvements in mortality rates.

The assumed life expectations on retirement at age 65 are:

	2025	2024
Retiring today:		
Males	**22**	22
Females	**24**	24

Assets in the scheme and expected rate of return were:

	Long term expected rate of return	**2025 €**	Long term expected rate of return	2024 €
Fixed Interest	**100.00%**	**3,350,000**	100.00%	3,543,000
Total Market Value of assets		**3,350,000**		3,543,000
Present value of scheme liabilities		**(3,429,008)**		(3,646,143)
Deficit in the scheme		**(79,008)**		(103,143)
Net pension liability		**(79,008)**		(103,143)

15.1. Pension costs - defined benefit continued

	2025 €	2024 €
Analysis of amount credited to other income		
Net interest on net fund assets/liabilities	**2,235**	(3,143)

Analysis of movement in scheme during the financial year

	2025	2024
Deficit as at 31 December 2024	**(103,143)**	(258,000)
Movement in financial year :		
Contributions to the scheme	**308,900**	310,000
Net interest on net fund assets/liabilities	**2,235**	(3,143)
Remeasurement of fund assets and liabilities	**(287,000)**	(152,000)
Deficit as at 31 December 2025	**(79,008)**	(103,143)

Analysis of movement recognised in other comprehensive income

	2025	2024
Experience gains and losses arising on pension scheme liabilities	**(287,000)**	(152,000)

15.2. Pension costs - defined benefit continued

History of pension scheme experience gains and losses	**2025**	2024
Total amount recognised in other comprehensive income		
Amount	**(287,000)**	(152,000)
Percentage of the present value of the scheme liabilities	**-8.37%**	-4.17%

15.3. Pension costs - defined benefit continued

Nature and extent of the risks arising from financial instruments held by the defined benefit scheme
At 31 December 2025 the scheme assets were invested in Irish Life Bonds Funds and Aviva with profit assets.

The scheme has less exposure to investment risk due to the investment portfolio being weighted in favour of bonds which are less volatile than equities and property. Currently, all the scheme assets are invested in bonds except for the with profit Aviva portion incorporating guaranteed annuity rates.

The scheme is secured by a charge on land on folio 55526F County Mayo.

16. Mayo County Council Mortgage

	2025 €	2024 €
Capital grants received and receivable		
At 1 January 2025	**3,079,496**	3,277,078
Increase in financial year	**485,000**	-
At 31 December 202%	**3,079,496**	3,277,078
Amortisation		
Amortised in financial year	**(213,749)**	(197,582)
Net book value		
At 31 December 2025	**3,350,747**	3,079,496

Mortgages received from Mayo County Council for the purpose of purchasing properties for use by Western Care Association are repayable if properties are disposed of or cease to be used for the intended purpose prior to the expiry of the term of the mortgage. The deemed repayments are amortised to the income and expenditure account over the period of the mortgage.

The deeds of charge held by Mayo County Council are for the following properties: 1). Property held at townland of Carrowbeg and comprised in Folio 4713f, Barony or Murrisk, County Mayo, 2). Property held at Bohernasup, Ballina, Barony of Tyrawley, County Mayo, 3). Property at 9 Curlew Hill, Belmullet, County Mayo, 4). Property held at Number 7 & Number 8, Riverwalk, Crossmolina, County Mayo, 5). Property held at 43 Abbeytown, Crossmolina, County Mayo, 6). Townland of Gorteen and comprised in Folio 15782f, County Mayo, 7). Property held at 12 Abbeyvale, Ballyhaunis, County Mayo comprised in Folio my51188f, 8). Property held at 4 Abbeyvale, Ballyhaunis, County Mayo comprised in Folios my58811f and my51189f, 9) Property at Linden House, Ballyhaunis, County Mayo comprised in Folio 3444f, 10). Property at 20 Knockthomas, Castlebar, County Mayo comprised in Folio my298l, 11) Townland of Newport and being all of the property comprised in folio 53624f, 12) Townland of Newport and being all of the property comprised in folio 23595f, 13) Townland of Kilcashel and being all of the property comprised in folio 56429f, 14) Property at no.13 Pontoon Carrowncurry, Castlebar, County Mayo, 15) Townland of Rathkelly and being all of the property comprised in folio 26086f, 16) Part of the lands at curragh, situate in the town and urban district of Castlebar, Parish of Aglish, Barony of Carra and County of Mayo ,17) The plot of ground at Davis Street, Belmullet, Barony of Erris and County of Mayo, 18) Part of the lands of Garryduff and more particularly comprised in all of folio 9648f, 19) Part of the lands of Carrowbeg barony of Murrisk and County of Mayo being all of the property comprised in folios my30736f, 20) Part of the townland of Rathkelly being all of the property comprised in folio my60253f and 21) part of the townland of Rathkelly and being all of the property comprised in folio my1183f.

Western Care Association
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 December 2025

17. Status

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of it being wound up while they are members, or within one year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding €2.

18. Income Statement

	Revaluation reserve	Capital reserves and funds	Income statement	Total
	€	€	€	€
At 1 January 2025	9,569,269	417,471	(1,683,488)	8,303,252
CLAR funding grants received	-	132,255	-	132,255
Amortisation during the financial year	-	(92,268)	-	(92,268)
Deficit for the financial year	-	-	(773,462)	(773,462)
Other gains and losses	-	-	(287,000)	(287,000)
At 31 December 2025	**9,569,269**	**457,458**	**(2,743,950)**	7,282,777

19. Financial commitments

	Land and Buildings 2025	Vehicles 2025	Total 2025	Total 2024
	€	€	€	€
Due:				
Within one year	455,728	29,085	**484,813**	532,898
Between one and five years	1,057,708	18,097	**1,075,805**	774,964
In over five years	1,163,092	-	**1,163,092**	751,422
	2,059,284	47,182	**2,723,710**	2,059,284

The Association has entered into a number of operating leases in relation to the occupancy of a number of properties in the Mayo region. An amount of €740,414 (2024: €631,171) was paid in respect of these operating leases in the current year and has been included as an expense in the Income Statement.

A number of the above leases have a defined expiry date and a financial commitment is included up to the date of the expiry of these leases. In addition, the association leases 8 properties and 18 vehicles on a rolling lease basis, resulting in the company having a minimum of one month financial commitment in relation to these leases.

20. Capital commitments

In 2025, the Board approved a capital commitment of €1,769,136 in respect of the VTC project to be completed in 2026.

At 31 December 2025, amounts totaling €186,590 had been expended and capitalised in respect of this project.

21. Contingent liabilities

Grants:
There exists a contingent liability to repay capital and revenue grants received if certain circumstances set out in the grant agreements occur. No grants were repaid during the year and there are no circumstances as at the year end which would require repayment of a grant.

22. Related party transactions

It is noted that children of serving directors are in receipt of services from the Association which, under other circumstances, might be deemed as related party transactions. However, it is further noted that it is a requirement of the Articles of Association that one director from each of the four regions of Mayo must be a parent or legal guardian of a special needs person (service user) and co-opted members may also have that relationship. Accordingly, it has been deemed that the cost of the provision of such services to children or guardians of directors does not constitute a related party transaction.

23. Events After the End of the Reporting Period

There have been no significant events affecting the company since the financial year-end.

24. Changes in Equity

Other Comprehensive Income	2025 €	2024 €
Retained earnings staff defined benefit pension remeasurement	**(287,000)**	(152,000)
	(287,000)	(152,000)

25. Employee Salary Bands

The number of employees whose total employee benefits (excluding employer pension costs) for the reporting period fell within the bands below were:

	2025 €	2024 €
€60,000 - €64,999	**68**	44
€65,000 - €74,999	**46**	36
€75,000 - €84,999	**8**	5
€85,000 - €94,999	**3**	4
€95,000 - €104,999	**4**	2
€105,000 - €114,999	**4**	1
€115,000 - €124,999	**1**	1
	134	93

26. Key Management Personnel

The management who have authority and responsibility for planning, directing and controlling activities of the company are considered to be key management personnel. Total remuneration in respect of these individuals is €559,078 (2024: €555,102).

27. Prior Year Comparatives

Certain prior year comparatives have been reclassified for consistency and comparability

28. Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 27/04/2026

WESTERN CARE ASSOCIATION

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

NOT COVERED BY THE AUDITOR'S REPORT

THE FOLLOWING PAGES DO NOT FORM PART OF THE AUDITED FINANCIAL STATEMENTS

Western Care Association

SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
TRADING STATEMENT
for the financial year ended 31 December 2025

	Schedule	2025 €	2024 €
Income		**61,171,386**	57,323,967
Overhead expenses	1	**(62,315,349)**	(58,034,781)
		(1,143,963)	(820,594)
Miscellaneous income	2	**370,501**	355,151
Net deficit		**(773,462)**	(355,663)

Western Care Association

SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
SCHEDULE 1 : OVERHEAD EXPENSES
for the financial year ended 31 December 2025

	2025 €	2024 €
Administration Expenses		
Wages and salaries	**43,700,030**	41,289,101
Social welfare costs	**4,660,785**	4,405,219
Retirement benefit costs	**3,293,460**	3,213,224
Employer contributions to the pension scheme	**(308,900)**	(310,000)
Staff development	**210,046**	206,781
Agency Staff & Private Therapies	**168,000**	9,062
Staff Travel & Subsistence	**463,816**	410,006
Homesharing	**413,130**	410,026
Recruitment Expenses	**63,030**	25,095
Rent and Property Expenses	**947,003**	829,875
Furniture & Household Expenses	**459,728**	329,428
Insurance	**750,793**	676,184
Light and heat	**527,475**	555,189
Cleaning	**140,483**	128,955
Repairs and maintenance	**1,515,535**	945,042
Printing, postage and stationery	**148,837**	122,829
Telephone	**188,854**	169,054
Computer costs	**817,432**	552,639
Motor expenses	**1,430,397**	1,274,501
Service User Food Supplies	**557,344**	546,205
Medical Equipment	**274,059**	219,328
Legal and professional	**604,469**	670,297
Bank charges	**24,419**	16,364
General expenses	**333,334**	404,739
Auditor's remuneration	**31,045**	42,633
Depreciation of property, plant and equipment	**900,745**	893,005
	62,315,349	58,034,781

SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS

SCHEDULE 2: MISCELLANEOUS INCOME

for the financial year ended 31 December 2025

	2025 €	2024 €
Miscellaneous Income		
Amortisation of capital grants	306,017	310,683
Government grants received	41,429	47,452
Return of petty cash float	6	53
Medical supplies	-	(37)
Fuel and other contributions	21,049	-
Net interest on pension fund assets/liabilities	2,000	(3,000)
	370,501	355,151