ENDING HOMELESSNESS **TOGETHER**
GALWAY, MAYO AND ROSCOMMON

ANNUAL IMPACT REPORT **2025**

CONTENTS

Serving Galway, Mayo and Roscommon

Some of our Services across the region:

OUR VISION

A community where everyone lives in a place they call home.

OUR MISSION

1.

Provide compassionate individual holistic support for people who are homeless, or at risk of being homeless, in Galway, Mayo and Roscommon through:

- Prevention Services
- Housing with Supports
- Health and Wellbeing Services
- Social Integration Services

2.

Collaborate with clients, statutory and voluntary agencies, friends, supporters and the wider community to combat homelessness, foster inclusion and enable people to thrive where they live.

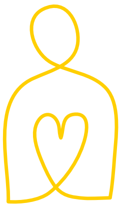
3.

Work towards eliminating homelessness through advocacy, education and campaigning.

OUR VALUES

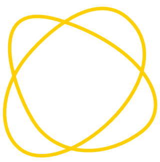
CLIENT-CENTRED SUPPORT

Ensuring the client is at the centre of all we do. Listening to clients' needs and situations and offering individual holistic support accordingly, always with respect.



COMPASSION

Truly caring is at the forefront of who we are. We demonstrate solidarity with our clients, with a willingness to help carry the burden.



COMPETENCE

Our staff are passionate, skilled, professional and flexible, providing innovative and relentless approaches to resolving issues, resulting in positive outcomes for clients.

COMMITMENT

A deep commitment to our ethos and our clients within our work, adopting a 'whatever it takes' approach.

COMMUNITY

Creating an inclusive diverse community where people feel a sense of belonging in which they can thrive. Our stakeholders, clients, staff, volunteers, board of directors, funders, donors and the wider public who support us are central to our community.

COLLABORATION

We actively work to establish and maintain trust and cooperative working relationships between multiple stakeholders, with honesty, integrity and transparency.

Welcome from our Chairperson

Fáilte roimh ár chairde agus lucht tacaíochta chuig ár d'Tuarascáil Bhliantúil Tionchair thar ceann Phobal Shíomóin na Gaillimhe…

Welcome friends and supporters to our Annual Impact Report on behalf of the Galway Simon Community.

Another year has gone by, and the challenge remains substantial. This report provides a detailed account of our work throughout 2025, of our approach and our achievements, and updates on our strategic aims as we continue working towards eliminating homelessness in the West of Ireland. The need for Galway Simon Community continues to increase in scale and urgency. Thanks to your ongoing support, we have been able to broaden our Services and reach more individuals affected by homelessness. During 2025, we supported 1,151 households, a total of 1,732 people. This comprised 1,277 adults and 455 children.

At the end of 2025, there were 632 people living in Emergency Accommodation across Galway, Mayo and Roscommon, including 104 families with 197 children. These numbers are at record levels and yet only portray part of the problem. A huge focus for Galway Simon Community is in helping clients experiencing housing instability to find solutions as early as possible. Over 90% of those who engaged with our Prevention Services during the year have been able to avoid accessing Emergency Accommodation.

Our mission is to provide compassionate support for people who are homeless or are at risk of becoming homeless in Galway, Mayo and Roscommon. We have advanced our 2024-27 strategic plan, **Building Better Futures**, through a focus on Preventing Homelessness, Restoring Dignity and Rebuilding Lives. By collaborating with clients, statutory and voluntary agencies, friends, supporters and the wider community we aim to foster inclusion and enable people to thrive where they live.

I am proud of the boundless commitment and impressive dedication shown by all our teams in their efforts to help our clients navigate difficult and stressful circumstances. The provision of our Services would not be possible without the energy of our staff and volunteers. Thank you and please keep it up.

Thank you to our voluntary Board members who give generously of their time and skills, to ensure strong governance and promotion of the Community purpose.

I extend my deepest thanks for the support of our funders, donors, partners and community members. Your support has helped us to support more people facing homelessness, through effective provision of Services. A special thank you goes to our friends at Acorn Life Group for their unwavering enthusiasm and backing.

Homelessness continues to be a significant challenge, but at Galway Simon, we are committed to both providing immediate support and championing lasting solutions. We remain dedicated to a client-focused approach, continuing to advocate for change and seeking innovative ways to address the challenges of the ongoing housing crisis. Our drive is to work together to achieve our vision of a community where everyone lives in a place they call home.

Thank you all for your empathy, generosity and continuing support. Míle Buíochas.

Is mise le meas,
CIARÁN FORKEN

A Note from our CEO

It's a tremendous honour to add to this incredible story of impact, demonstrating what a community can do with focus, determination and resources. I came to Galway Simon as CEO in September of 2025, following in the footsteps of my predecessor Karen Golden. Karen served Galway Simon over a period of eight years, and so much of the impact you read in this report is testament to Karen's leadership and her ability to work with our staff, Board, volunteers and stakeholders to achieve all we are. In particular Karen had a laser focus on our clients and never lost sight of them. To take up the mantle following Karen is a great privilege.

So why Galway Simon Community?

For me, the answer lies in the name. The most important word in our name is Community, because that's what Galway Simon is about. Whether you are a paid member of staff, a volunteer, a supporter or a funder, you are playing your part. And if you are not involved in this way, Galway Simon is still working for you, working with the members of our community who are being left behind; people like you and I, who are left without the safety and security that a home brings. And so, Galway Simon makes the West of Ireland a better place. For all of us.

With national monthly homelessness figures on an unrelenting upward trajectory throughout 2025, we might be forgiven for becoming numb to the numbers and to lose sight of what matters. As you read this report, a man, a woman, a child with nowhere that is safely, reliably their place, sits behind those numbers. As the wisdom tells us, statistics are human beings with the tears wiped away.

In the pages of this report, you will read about some of their experiences, and you will learn about what Galway Simon, with your support, does to help. We can't fix everything; we aim to always generate positive impact, to leave things better than how we found them.

As you leaf through our report, you'll see persistence from our staff teams who never give up on a client, who push and push for a solution.

You'll read about commitment, the women and men who turn out for our fundraising events, the terrific volunteers who keep our shops moving, the talented many who lead our choir and our social integration projects, the dedicated people who make up our Board of Directors.

You'll witness compassion in action, all those who support us financially, knowing that every cent given to Galway Simon goes to support our clients. These supporters and friends come in all shapes and sizes; individuals, families, clubs and schools, all the way up to groups on our various college campuses and our valued corporate champions.

You'll learn about collaboration, how we work hand in hand with our funders and with other agencies in the West, all working with the same goal: to ensure all who live here have a place they call home.

And of greatest importance, you will read about resilience. Our clients. A debt of gratitude is owed to all those who entrust their wellbeing to us, relying on us to walk with them in this very tough part of their life's journey. Some of our great stories are told here; read them, witness the strength they display, faced with such adversity. Ask yourself, could you do what they do? All of our clients must develop resilience, because that is what is needed.

Galway Simon is a charity, and we are heavily and rightly regulated in all of our activities. Compliance and good governance are our touchstones. Every person who uses our Services, who donates to our shops, who puts money in our buckets, who funds us through grants must know that we are a reliable and well-governed partner, someone who can be trusted.

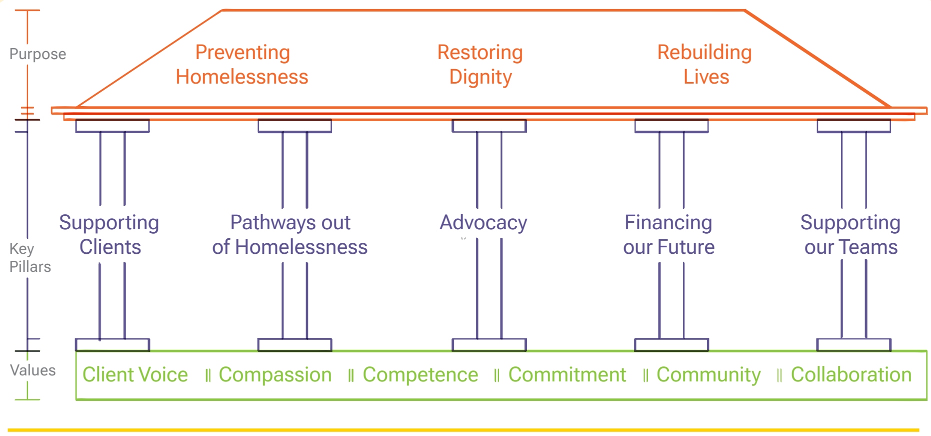
My thanks to all of you who make Galway Simon what it is. In these pages read about your community, Galway Simon Community.

DR. CAROL BAUMANN

Building Better Futures Strategic Plan 2024-2027

Two years into delivering Building Better Futures, our commitment remains exactly where it should be: with the people and communities of Galway, Mayo and Roscommon. Every day, we respond to the deepening homelessness crisis with compassion, humanity and the professional expertise that our clients deserve. Our values continue to guide every decision we make and every service we provide.

Despite the unrelenting pressures of the housing and cost-of-living crises, we stand firmly beside individuals and families—being there when they need us, and staying with them for as long as it takes. Together, we continue to build better futures, one person, one household, one community at a time.



Key Pillars

Pillar 1: Supporting Clients
Galway Simon Community is committed to Prevention and Solutions:

Preventing Homelessness whenever possible and reducing the trauma associated with the experience of homelessness;

Solutions - where homelessness does occur, ensuring it is for the shortest possible timeframe, not repeated and that there are ongoing supports in place when needed to enable clients to achieve stability in their lives.

We will deliver on these key aims, through targeted client-centred Services.

Pillar 2: Pathways out of Homelessness
We aim to create new homes for people experiencing homelessness, that are designed to address specific needs. We aspire to address dereliction and vacancy in adding to social housing available in the West.

Pillar 3: Advocacy
We will work towards achieving the key aim of the Lisbon Declaration as outlined in Housing for All, to eliminate homelessness by 2030 in the West of Ireland through advocacy, education and campaigning.

Pillar 4: Financing our Future
We will manage our resources in order to ensure that we maximise our positive impact, while ensuring that the organisation is financially stable and sustainable into the future.

Pillar 5: Supporting our Teams
We value the expertise, experience, compassion and commitment of our staff and volunteers. With ever increasing demands on our Services, and increasing complexities in our environment, we will implement initiatives to support our Teams.

The first 2 years of Building Better Futures in numbers:

17.5%

INCREASE IN HOUSEHOLDS WE SUPPORTED

from 980 in 2023 to 1,151 in 2025

23%

GROWTH IN INCOME

from €9m in 2023 to €11.1m in 2025

22%

INCREASE IN AVERAGE NUMBER OF PEOPLE ACCOMMODATED NIGHTLY

from 181 in 2023 to 220 in 2025

25%

INCREASE IN CURRENT EXPENDITURE

from €8.7m in 2023 to €10.9m in 2025

33%

INCREASE IN RESIDENTIAL PROPERTIES

from 85 in 2023 to 113 in 2025

SUPPORTING OUR CLIENTS

SUPPORTING OUR CLIENTS

Throughout 2025, the work of Galway Simon Community unfolded against the backdrop of a homelessness crisis that continued to deepen in both scale and complexity.

Persistent shortages in housing supply, relentlessly rising rents and the steady erosion of affordability across the private rented sector combined to make securing, and holding onto, a home ever more difficult for those most vulnerable among us.

And yet, even in the face of these considerable challenges, 2025 was also a year of meaningful progress and important milestones, a testament to the resilience, dedication and compassion that define Galway Simon Community at its best.

National and local housing targets went unmet once again in 2025, compounding what was already an acute and painful shortage. For many individuals and families engaging with statutory housing supports, the path to a stable home grew not clearer, but more uncertain — and, for some, out of reach.

Access to accommodation at rents within reach of those relying on social welfare supports continued to decline markedly during the year. People supported by Galway Simon Community who received Notices to Quit frequently found themselves in deeply precarious situations, with few realistic options available within statutory rent limits. Though many held Housing Assistance Payment entitlements and were eligible for social housing, these supports were often simply not enough to secure a tenancy without substantial top-up payments from already stretched household budgets.

For households already navigating significant vulnerability, these additional costs created an unbearable financial strain. Many were faced with impossible choices — diverting what little income they had away from food, heating and basic utilities simply to keep a roof over their heads. In doing so, the risk of tenancy breakdown, mounting debt and deeper housing instability grew considerably, quietly undermining prevention efforts and placing immense additional pressure on people who were already carrying so much.

Meanwhile, the supply of private rented accommodation continued to contract. A growing number of landlords withdrew from the long-term rental market, with many redirecting properties toward tourist and short-term letting. This further narrowed an already tight landscape for people dependent on HAP or income-linked supports — a contraction felt most acutely by single adults, people with complex support needs and low-income households with the fewest alternatives.

These conditions placed profound additional demands on our prevention, tenancy sustainment, and housing-led services throughout the year. Staff devoted substantially more time and energy to property searches, landlord engagement, rent negotiations and crisis response — often facing systemic barriers far beyond the reach of any individual, service, or organisation to resolve alone.

We were truly delighted to support ten individuals into new homes within our Sómas development. More than a housing milestone, this represents the restoration of stability, dignity and possibility for people who had known the uncertainty of homelessness. It stands as powerful evidence of what can be achieved when sustained partnership, vision and investment come together around a shared purpose.

We were also proud to convene a conference focused on ageing into homelessness, an issue of growing national importance that deserves far greater attention and understanding. The conference brought together voices and perspectives from across sectors, creating a vital space for dialogue, learning and collaboration around the distinct and often overlooked challenges facing older adults experiencing or at risk of homelessness. It reinforced, with clarity and urgency, the need for more tailored, age-appropriate responses to this emerging crisis within a crisis.

On a note of cautious but genuine encouragement, while youth homelessness remains a serious and ongoing concern, trends across the West have not accelerated at the same pace observed elsewhere in the country. This is not cause for complacency, but it does offer meaningful grounds for hope, suggesting that early intervention, prevention and targeted support are making a real and tangible difference in young people's lives.

Now at the halfway point of our current strategic plan, we are increasingly seeing the fruits of our commitment to a proactive, solutions-focused approach. Our emphasis on prevention, housing-led interventions, partnership and responsive service design continues to strengthen our capacity to meet emerging challenges with agility and purpose, while keeping our focus firmly on the long-term outcomes that matter most for the people we serve.

Taken as a whole, 2025 reflects both the severity of the housing crisis and the resilience, adaptability and quiet determination of Galway Simon Community in responding to it. While the gap between housing need and housing reality remains wide and, in many respects, continues to grow, the achievements of the past year affirm the value of sustained investment in prevention, tenancy sustainment, housing delivery and person-centred support. They also reaffirm something we believe with deep conviction: that lasting change will only come through structural responses to housing supply, affordability and regulation – responses equal in scale and ambition to the crisis we face together.

Karen Feeney
Head of Client Services

Prevention

Our Prevention Services exist to ensure that individuals and families can hold onto safe, secure housing and avoid the trauma of entering Emergency Accommodation. When people are supported to remain in their homes, or to move into suitable alternative housing before crisis hits, their sense of stability, wellbeing and future prospects are profoundly strengthened.

Throughout the year, we placed a strong emphasis on preventing homelessness wherever possible. This meant working closely with people at risk, helping them to sustain their existing tenancies or secure new accommodation before they reached a point of having no safe place to stay. Our challenge is that the rate of Notices to Quit far exceeds the rate of housing availability. There are just unacceptably high numbers of families and single people who do not have any housing security.

Our Prevention and Tenancy Sustainment Teams continued to stand alongside those facing housing insecurity, offering practical, person-centred supports designed to interrupt the cycle of homelessness before it begins. Their work remains a vital pillar of our mission to protect the most vulnerable in our community.

During the year over 90% of households supported by our Prevention Services did not access Emergency Accommodation.

Housing with Supports

We were delighted to offer 10 people keys to their new homes in Sómas, our first development, comprising fully accessible, A-rated one-bed homes for older people and people with impaired mobility. Later in the year the development won a People's Choice Award from the Irish Council for Social Housing, which was a wonderful acknowledgement of the quality of the development.

Throughout the year, we continued to strengthen our ability to respond to people with the most complex social care and housing needs. Many of those we support have experienced entrenched or cyclical homelessness, often rooted in deep trauma. Working alongside our partners, we focused on ensuring that these individuals receive the specialist, compassionate support they need to break that cycle.

Our collaboration with Cope Galway, Galway City Council, Galway County Council, Mayo County Council, Roscommon County Council, and the HSE remained central to the ongoing development of Housing First Services across the region. Together, we are building a coordinated, evidence-based response that places housing and wraparound supports at the heart of recovery.

We also completed a refurbishment of our Emergency Service, improving the living environment for the men who rely on it. Beyond providing a warm, safe place to stay, the service offers dedicated supports to help residents secure longer-term accommodation and move forward with dignity.

Health and Wellbeing

The continued development of our Health and Wellbeing Services has strengthened our ability to provide specialist, trauma-informed support to those we work with. Through a growing range of clinical interventions, including physical and mental health supports, addiction services, occupational therapy and initiatives around harm reduction, pathways to treatment and Smart Recovery, we are helping people address the complex challenges that can accompany homelessness.

Our Health and Wellbeing Team now delivers specialist clinical care to individuals accessing all homeless services in Galway, as well as to those supported through the Housing First programme across the region. This integrated approach ensures that people receive the right support at the right time, enabling them to stabilise, recover, and move forward with dignity.

Our Mobile Health Unit continued to provide an outreach health service to people rough sleeping in Galway City throughout the year.

Social Integration Service

Our Social Integration Service provides one-to-one coaching and mentoring, supporting people to identify clear pathways into meaningful training, education and employment. Over time, the team has developed a wide range of activities that help individuals build confidence, develop new skills and take positive steps forward. These opportunities allow people to progress from informal engagement, such as participation in our music project, garden allotment or soccer team, to more structured learning, including online courses, accredited training, part-time or full-time education and ultimately employment.

In 2025, we continued our involvement in the WorkAbility* Pathways to Employment Programme, supported through Pobal, further strengthening our commitment to helping people move towards greater independence and long-term stability.

Within Galway Simon Community, WorkAbility Project Workers support clients with one-to-one coaching, mentoring and tailored practical support focused on moving toward training, education and employment. Individual employment-focused coaching looks at identifying goals, strengths and barriers followed by setting out realistic pathways toward education or paid employment. Progression planning and step-by-step engagement is a core element of guiding clients moving from informal engagement (confidence-building, routines, attending activities) into more structured learning and then employment.

They explore a wide variety of training/education options which include accredited and non-accredited courses. They also work on building partnerships between disability services, homeless services, employment services and employers so clients get the best of joined up supports.

In 2025 a total of 113 clients were supported by the Social Integration team and were provided with a total of 1,826 interventions during the year.

Outcomes achieved in 2025 included:

- 26 people secured full or part-time employment
- 44 people enrolled in full or part-time educational programmes
- 17 people completed non-accredited training courses
- 14 people secured volunteering roles
- 21 people secured QQI qualifications at level 1 - 8

**The WorkAbility: Inclusive Pathways to Employment Programme is co-financed by the EU Employment, Inclusion, Skills and Training Programme (EIST) 2021-2027 and the Department of Social Protection (DSP). Core objectives are to improve the employment prospects of people with disabilities and those currently distant from the labour market.*

OUR ADVOCACY WORK

In this area of our work, we reflect the experience of our clients towards policy changes that improve the lives of people experiencing and at risk of homelessness through advocacy, education and campaigning. Galway Simon Community advocates for policy changes needed to end homelessness in Galway, Mayo and Roscommon by 2030 in line with the government's commitment to the Lisbon Declaration on the European Platform on Combatting Homelessness.

We do this by:

- **Engaging public representatives** — Collaborating with TDs, senators, local councillors and policy makers to shape policies that better support people experiencing, or at risk of, homelessness.
- **Providing evidence-based insights** — Producing robust research and regional data to deepen understanding of homelessness in the West of Ireland and inform effective responses.
- **Raising public awareness** — Using advocacy, education and campaigning to ensure homelessness is recognised—by both the public and by decision-makers—as one of the defining social challenges of our time.
- **Contributing expertise** — Staff members actively participating in consultative fora and public speaking events, bringing frontline experience and insight to wider conversations on housing and social policy.
- **Advocating nationally** — Working alongside the Simon Communities of Ireland to influence national housing and homelessness policy, with the shared goal of ending homelessness for good.

We believe that campaigning for changes in social policy is a necessary and complementary part of our work.

DURING THE YEAR WE:

- During Simon Week 2025, Galway Simon Community participated in a programme of events, including a joint conference with Simon Communities of Ireland at the University of Galway on Older Adult Homelessness in Ireland. The event brought together local, national and international contributors, as well as the voices of those with lived experience, to share insights and explore practical responses to this growing issue.
- Throughout the year, we continued our advocacy efforts through regular communications, press engagement, and ongoing dialogue with local and national public representatives. We also delivered a series of advocacy presentations to stakeholders, ensuring that the experiences of those we support remain central to policy discussions and decision-making.
- We were honoured to welcome Eddie Mullins, CEO of Merchants Quay Ireland, who launched our 2024 Annual Impact Report. During his visit, he also facilitated a workshop with our frontline teams, offering valuable perspectives and learning.

1,151

HOUSEHOLDS SUPPORTED

COMPRISED

1,732

INDIVIDUALS

(1,277 ADULTS AND 455 CHILDREN)

KEY IMPACTS – 2025

PREVENTION SERVICES

638
HOUSEHOLDS SUPPORTED

THIS INCLUDED:

201 FAMILIES WITH **378** CHILDREN

PREVENTION AND TENANCY SUSTAINMENT

301 households were supported to sustain an existing tenancy or to find alternative accommodation to prevent needing to enter Emergency Accommodation

BRIDGE RESOURCE CENTRE AND COUNTY GALWAY OUTREACH SERVICE

Supported **103 households** including **17 families** with **51 children**

WOMEN & FAMILIES SERVICES

122 households including **77 families** with **139 children** were supported by Prevention Services

YOUTH SERVICE

112 young adult households were supported by Prevention and Tenancy Sustainment Services

MEALS

47,950 meals were provided in 2025
1,150 food packs provided to clients of our Prevention Services

KEY IMPACTS – 2025

HOUSING WITH SUPPORTS

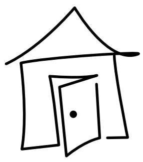
432

HOUSEHOLDS ACCOMMODATED

THIS INCLUDED:

7 FAMILIES WITH **17** CHILDREN

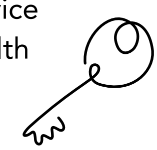
HOUSING



In 2025 we completed our first development Sómas, 10 one-bedroom apartments for older people and people with reduced mobility.

MY HOME SERVICE

In collaboration with the HSE Mental Health Services in the CHO2 region, provided **Social Care** support for mental health service users transitioning from mental health setting to independent living.
56 households supported



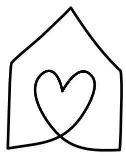
HOUSING FIRST

93 tenants supported across Galway, Mayo and Roscommon

HOUSING LED

43 households including **3 families** with **13 children** with histories of homelessness and multiple support needs were living in Galway Simon's **Housing Led** houses and apartments

EMERGENCY SERVICES



Our Emergency Service provided accommodation to **78 men** during the year - over **5,300 bed nights** in total.

MEN'S HIGH SUPPORT HOUSING

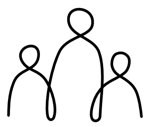
22 men with multiple needs and a history of homelessness supported

COMMUNITY BASED HOUSING SERVICES

78 households with histories of long stays in Emergency Accommodation supported to maintain greater independence

WOMEN & FAMILIES SERVICES

6 women were accommodated in our high support housing while a further **10 women** were accommodated in community based housing.



YOUTH SERVICE

Provided homes to **49 young adult** households

KEY IMPACTS – 2025

HEALTH & WELLBEING SERVICES

632

INDIVIDUALS SUPPORTED

WITH

8,630

INTERVENTIONS

GP & NURSING SERVICES

228 individuals received a nursing service with **2,162 interventions.** GP and nurses provided weekly outreach consultation and medical support services to people sleeping rough

ADDICTION/SUBSTANCE MISUSE COUNSELLING

147 individuals provided with substance misuse and relapse prevention counselling with **2,071 interventions**

BENZODIAZEPINE COMMUNITY DETOX PROGRAMME

44 clients accessed the Benzodiazepine Community Detoxification Programme with **1,239 interventions**

PSYCHOLOGY SERVICES

119 individuals received support from Psychology Service with **2,080 interventions**

OCCUPATIONAL THERAPY SERVICE

46 individuals received support and were provided with **536 interventions**

HARM REDUCTION SERVICE

39 individuals received support and were provided with **542 interventions**

Anne's Story

Hi my name is Marie O'Leary and I am a Housing Support Officer with Galway Simon Community. Today I want to tell you about a lady called Anne.

When I first met Anne, I was working at the Galway Simon Bridge Resource Centre, an outreach facility that offered support services for homeless people and a place to come for a bite to eat and to shower and wash their clothes.

I had spotted Anne in the park opposite, just sitting on a bench for hours on end. She looked … broken.

I introduced myself and encouraged Anne to come across to the centre for a cup of tea. After that, she was there every day. From the minute we opened to the minute we closed.

Anne told me she was sleeping in a chair at her daughter's house and just walking around all day to avoid going home to her violent husband.

She had married young, at barely 18, after leaving school at 12 to help support her family. But it turned out her husband was not the man she thought he was.

Just after their first baby was born, the beatings started. Then more babies came, and the beatings didn't stop. Once, she took the children to a refuge, but without the right support, she had no choice but to go back home. Only when her children had all flown the nest did she finally leave. She just couldn't take it anymore.

Her husband had beaten her so badly, he had knocked out most of her teeth and her fingers and toes were broken too. She had nowhere to go, but she couldn't stay.

Imagine being so afraid that you cannot go home. Imagine not knowing for certain where you will sleep tonight, or whether you'll be able to shower and wash your clothes.

Imagine what it takes to hold onto your dignity and sense of self in such a situation. And imagine too, how much it means to find out that people 'out there' really do care.

My first priority for Anne was a stepping stone to a more permanent home, but she was nervous about moving to a bigger city. So, I just kept gently encouraging her, mentioning all the positives that could come from moving to a house with other women. Eventually, she agreed to take a look.

We arranged for Anne to visit a shared house, and she just loved it. She stayed there that day and never looked back.

Anne started to take part in community activities, such as joining a choir and volunteering in a charity shop. And we started advocating with the council to find her a permanent home of her own.

Then out of the blue, Anne had a stroke.

I think that once she was safe, the stress of everything she had been through came back and took its toll on her health. You see, her husband didn't just beat her, he mentally tortured her. She still battles daily with anxiety. But in spite of everything she's been through, she's doing all she can to recover and look after herself.

Today, Anne is settled in her own little bungalow. She gets on very well with her children – and adores her grandchildren.

She has such pride in her home, and she loves being able to invite people in for a cup of tea. She gets such a buzz when people give her a compliment or say how well she looks.

In many ways, it's an ordinary life. But for Anne, it's extraordinary. To be safe. To be part of a community. To enjoy everyday pleasures.

** Anne and Patrick's names have been changed to protect their identities*

Patrick's Story

One of the most heart-breaking things I ever heard was from our client Patrick, who woke up one Christmas morning only to stumble upon news of his own mother's death on social media.

Imagine what it must feel like not just finding out your mum has died, but that no one had bothered to seek you out and tell you in person. And on Christmas Day of all days. I can picture him now, sitting in a freezing tent, battered mobile phone in hand, thinking that as far as the rest of the world is concerned, he mattered so little, he might as well be invisible.

It's a horrible thought. But what Patrick's story also shows us is just how important it is to have people who care about you, how important the empathy of others is to those who are experiencing homelessness. It shows them that they are seen, that they are valued and that their life is truly worth something. And through the belief of others comes that all-important spark of self-belief, which all of us at Galway Simon will work hard to nurture.

I've been working with Galway Simon since 2019. My current role is supporting people like Patrick to move on from homelessness, through our Housing First Service.

Those we work with have a lot of mental health and addiction issues and many have trauma. They've been through a lot. And holding onto that thread of self-belief can be a vital factor in whether or not they are able to move forward in their lives. This was certainly the case for Patrick. As a teenager, he was living in a hostel when a couple of lads he was hanging around with offered him drugs. As he says: 'I honestly thought, what harm could it do?' Then the next thing he knew, he was out on the streets, asking strangers for change.

Patrick was gripped by addiction, trapped in a cycle that he couldn't escape.

Every day was the same. 'Get up, go out, get change, buy drugs.' And it went on like this for almost ten years, chipping away at his sense of self until all that was left was shame and guilt. All this time he was sleeping rough, and often afraid.

Because, without a locked door between you and the world, you never feel safe.

I first met Patrick when he was living in Emergency Accommodation and the council had referred him to Galway Simon. It was clear that he needed a lot of support, both with practical things like applying for the benefits to which he was entitled, and with his physical and emotional welfare.

We also helped with his move from Emergency Accommodation to somewhere more permanent, making sure he had a cooker, a fridge and other essentials. And then by just 'being there' because he'd never had a home to take care of before, and when you're starting out from nothing, it's really daunting.

Patrick is so thankful for the second chance he's been given. In fact, he credits Galway Simon supporters with saving his life, saying that without you, he'd be 'six feet under.'

Across the West there are many other people who are also homeless and just as much in need of a lifeline. And once again, this shows why you are so important.

What really touches me is that where others see only a problem – 'the homeless' – you see people. You see individuals with thoughts and feelings, hope in their hearts and love to give.

Demand for our services is immense and growing. The crisis of homelessness – of lives limited and lives wrecked – is clear to see on the streets we walk down every day. And while many are carrying their load with quiet strength, others are at breaking point and in urgent need of our services.

Andrea Fitzgerald
Housing First Manager, Galway Simon

Sómas – Housing for Clients with Reduced Mobility

In 2025 we launched our first ever new development, Sómas, a development of 10 new homes in Galway City with full accessibility for older people and for people who have compromised mobility or who are wheelchair users.

In recent years there has been a significant increase in the number of people becoming homeless later in their lives. In the last year alone, there has been a 25% increase in the number of adults over 65 who are accessing Emergency Accommodation across Galway, Mayo and Roscommon. This can be an extremely stressful environment for older people, who may feel very vulnerable in these circumstances. Galway Simon Community responded to this need by building 10 purpose-built homes that are specifically designed for individuals who are older or who have health or mobility issues.

These homes were developed on a formerly derelict site. They are universally accessible, on a bus route and close to medical and social services. We are working with many older people who are experiencing fuel poverty and these homes have been designed to be thermally efficient and A rated. They utilise green technologies and have very low running costs. We believe they will make a very significant impact in improving the lives of ten people. In turn, this will also reduce pressure on emergency and other health services.

The development was a collaboration between Galway Simon Community and Galway City Council, and has been funded by the Department of Housing under Housing for All. We would like to especially thank officials in Galway City Council for their support of this project, architect Niamh Kearns and all of the design team for the care and attention to detail that went into the design, Kesel Contractors who built these new homes and our donors who enabled us to finish them.

Ní neart go cur le chéile.

We remember all those from our Community who passed away in the past year.


Simon
PREMISES
PROTECTED BY
WASHINGTON DC
SPOOKY

OUR COMMUNITY

OUR STORY

Since our foundation in 1979, when a small group of committed volunteers first came together to respond to homelessness in Galway, the spirit of compassion and solidarity has guided everything we do. What began as a twice-weekly soup run quickly grew into a nightly lifeline for those who were sleeping rough on the streets of Galway.

With the steadfast support of the wider community, we have continued to grow, evolve and adapt over the decades. This collective effort has enabled Galway Simon Community to become a leading provider of homeless prevention and housing services across Galway, Mayo and Roscommon.

Today, we provide safe and secure homes for over 220 people at any one time across the region. Alongside our housing services, we have significantly expanded the breadth of our supports to meet the complex and changing needs of those at risk of or experiencing homelessness. Our work now includes Prevention & Tenancy Sustainment, Health & Wellbeing, and Social Integration Services, ensuring that individuals and families not only have a safe place to call home, but have the support they need to rebuild their lives and thrive within their communities.

OUR VOLUNTEER TEAM

We are profoundly thankful for our community of long-standing, loyal volunteers, as well as those who joined us more recently. Throughout another challenging year, one marked by rising numbers of people experiencing or at risk of homelessness, you generously gave your time across our Services, our charity shops and our fundraising events. Your support made a real difference when it was needed most.

Our dedicated shop volunteers—some of whom have stood with us for over two decades—remain at the heart of our retail operations. Their commitment, kindness and hard work ensure our shops continue to thrive and support our mission.

Our fundraising volunteers, who show up for events and bucket collections in all kinds of West of Ireland weather, are true ambassadors for Galway Simon. Their spirit and determination make it possible for us to carry out essential fundraising activities that sustain our work.

Each autumn, we are fortunate to welcome full-time volunteers through a programme co-funded by the European Solidarity Corps.

These volunteers bring invaluable skills and energy to our residential and integration services, walking alongside clients as they work toward stability and independence.

We are also supported by a voluntary Board of Directors who meet regularly throughout the year to ensure Galway Simon is governed with integrity, transparency, and the highest standards expected of a registered charity and limited company.

Above all, we deeply value every person who gives their time to stand with those facing homelessness or the risk of homelessness in the West. Your compassion strengthens our community and brings hope where it is needed most.

249 PEOPLE

volunteered with Galway Simon Community in 2025 including:

12 FULL-TIME VOLUNTEERS

from three different countries supported our Services.

131 PART-TIME VOLUNTEERS

worked across our two shops on Sean Mulvoy Road and Sea Road.

94 PART-TIME VOLUNTEERS

including 15 student placements helped to co-ordinate Community and Corporate Fundraising events and projects.

12 DIRECTORS

served on the Board and volunteer their time to set the strategic direction and oversee the work of the charity.

OUR STAFF TEAM

We are deeply committed to nurturing a workplace culture rooted in care, respect and inclusion and creating an environment where our people can thrive, both personally and professionally, remains one of our most important priorities.

At the centre of Galway Simon Community's work is a committed and compassionate team who consistently go above and beyond to support individuals experiencing or at risk of homelessness. We are dedicated to fostering a workplace culture built on care, respect and inclusion. These values guide not only how we engage with the people who use our services, but also how we support and value one another as colleagues.

We recognise that our employees operate in complex and often challenging environments, and that safeguarding their wellbeing is essential to sustaining high-quality service delivery. Creating a supportive and resilient work environment is therefore a key priority within our strategic plan.

Employees have access to a range of wellbeing supports, including an Employee Assistance Programme (EAP), reflective practice and regular supervision. We also promote collaborative team structures and flexible working arrangements that help staff balance their professional and personal responsibilities.

Continuous learning and development remain central to our approach. Staff have access to a comprehensive suite of mandatory and role-specific training, alongside ongoing professional development opportunities supported by the HSE and other relevant agencies.

Recruitment, retention and progression continue to be areas of strategic focus, ensuring that we attract, develop and retain skilled and committed professionals to deliver this vital work.

Our organisational policies are reviewed regularly to ensure alignment with legislation and best practice. Our commitment to Equality, Diversity and Inclusion (EDI) is further reflected in our dedicated EDI Statement, which guides our efforts to build an inclusive and equitable workplace.

In line with our commitment to transparency and gender equity, we publish our Gender Pay Gap Report annually and the reports are available on our website.

We are so grateful to those who supported our work during the year.

Every day, people across the West of Ireland turn to us at moments of profound vulnerability; seeking safety, dignity and the chance to rebuild their lives. We are only able to stand beside them because of the extraordinary kindness of those who stand beside us. In 2025, individuals, families, schools, workplaces and entire communities showed once again that compassion is alive and well in Galway, Mayo and Roscommon. Their generosity didn't just raise funds; it strengthened hope, affirmed humanity and reminded those facing homelessness that they are not forgotten.

The commitment of our supporters is the heartbeat of our work. Their actions, big and small, make it possible for us to protect and empower people experiencing homelessness. In 2025, their collective efforts came to life through a number of key fundraising streams.

INDIVIDUAL GIVING — 49%
At the core of our fundraising are the individuals who choose to support us—quietly, consistently and with deep compassion. Whether through once-off gifts, monthly donations, responses to appeals or the profound act of remembering us in their wills, these supporters form the foundation of our work. In 2025, individual giving, including legacies, accounted for 49% of our fundraising income. Each contribution represents a personal act of solidarity with those who need it most.

COMMUNITY FUNDRAISING — 19%
Communities across the West once again rallied around people facing homelessness with remarkable energy and creativity. Supporters gave up their beds for a night, ran, walked, swam, baked, brewed coffee and organised countless imaginative events—all to ensure that others in their community could access safety and support. Unfortunately, due to a weather warning, we had to postpone our original Sleep Out and reschedule it for another date. This disruption had a major impact on the income from the Sleep Out. Despite this our community fundraising, including our Sleep Out, contributed 19% of our fundraising income.

NATIONAL FUNDRAISING — 9%
We were also uplifted by national fundraising initiatives delivered in partnership with other Simon Communities. These events extend our reach far beyond the West, connecting our work to supporters across the country. National fundraising accounted for 9% of our income in 2025, demonstrating the strength of collective action at a national level.

CORPORATE SUPPORT — 15%
Corporate partners continue to play a vital role in sustaining our work. In 2025, we received financial contributions, staff volunteering and in-kind support from a diverse range of companies—from small local enterprises to global multinationals. Their commitment reflects a shared belief that businesses can be powerful agents of social change. Corporate support accounted for 15% of our unrestricted fundraising income.

This year we also received our largest ever single donation, from Acorn Life Group. In 2025 they established the Acorn Capital Development Fund with a donation of €750,000 to enable us to undertake the development of new properties to provide homes to the most vulnerable in our community. We are extremely grateful to all the team at Acorn for their continued support and for placing their confidence in us – see page 34 for further details.

GRANTS — 9%
Grants continued to play an important role in sustaining our work throughout 2025. We were fortunate to receive support from a number of organisations and statutory bodies whose funding helped us deliver essential services to people experiencing homelessness across the West. These grants not only strengthened our capacity to respond to urgent needs but also affirmed a shared commitment to protecting the dignity and wellbeing of those most at risk. In total, grants accounted for 9% of our fundraising income during the year, providing a vital layer of stability in an increasingly challenging environment.

Acorn Life Group Establishes €750,000 Capital Development Fund to Support Galway Simon Community

2025 marked a transformative milestone for Galway Simon Community with the establishment of the Acorn Capital Development Fund, a €750,000 commitment from Acorn Life Group that will significantly accelerate our ability to deliver secure, affordable homes for people experiencing homelessness in the West of Ireland.

This partnership directly supports a key ambition of our current strategic plan: the creation of a Rolling Capital Development Fund to act as catalyst funding for new housing developments. As Karen Golden, then CEO of Galway Simon Community, noted at the launch, the fund enables us to move forward with developments while managing risk and governance responsibly. Once government financing is secured for each project, the fund will be replenished, ensuring it remains a sustainable engine for future housing solutions.

The impact of this investment cannot be overstated. Every night, 220 people sleep in Galway Simon accommodation. By developing our own properties, we are proactively addressing homelessness, tackling dereliction and vacancy, and creating pathways to long-term stability for some of the most marginalised individuals and families in our community. The Acorn Capital Development Fund strengthens our capacity to expand this work and provide people with a place they call home.

Speaking at the launch, Gerry O'Connell of Acorn Life Group emphasised their commitment to supporting meaningful, scalable change: their goal is to help prevent homelessness and build pathways out of it by strengthening Galway Simon's long-term development capacity. He also encouraged other businesses and individuals to join this effort, highlighting the unique legacy potential of a rolling fund, describing contributions as a "gift that keeps on giving," enabling homes to be created for generations to come.

The establishment of the Acorn Capital Development Fund represents a powerful endorsement of Galway Simon Community's vision and a major step forward in our mission to ensure that everyone in our region has a place to call home. It is a partnership rooted in belief, trust, and shared purpose, and one that will change lives for years to come.

Speaking at the launch, Gerry O'Connell of Acorn Life Group, encouraged other businesses to join the effort and described the fund as a "gift that keeps on giving".

Acorn Capital Development Fund

Our Charity Shops

Every day, people across the West of Ireland show extraordinary generosity by donating clothing, furniture, bric-a-brac and countless other items to our charity shops. These acts of kindness ripple far beyond the shop floor and demonstrate that compassion is alive and well in our community. They help ensure that people facing homelessness can access safety, dignity and the practical supports they need to rebuild their lives. Their donations did more than fill our shelves; they strengthened hope and reminded those we support that they are not alone.

Our charity shops continue to play a critical role in funding the services that safeguard and support individuals facing homelessness.

In 2025, the shops generated €880,000, representing a 6.5% decline compared with 2024. Their contribution, however, extends well beyond financial returns. They provide clients with access to essential clothing, household goods and furniture during periods of acute vulnerability. Each donated item serves as a tangible demonstration of community support for those experiencing or at risk of homelessness.

At the heart of our shops is our dedicated team of staff and volunteers. Their commitment, day after day, ensures that our shops are welcoming spaces rooted in community spirit. Their efforts transform donations into meaningful support, and their compassion ensures that our mission is lived out in every interaction. We are deeply grateful for their loyalty and the steady strength they bring to our organisation.

In 2025, we continued our Pop-Up Shops at the University of Galway and Atlantic Technological University. These events introduced our work to new audiences, engaged younger generations and invited students to participate in sustainable, socially conscious shopping. Their enthusiasm helped broaden our reach and deepen our connection with the wider community.

Our shops also play an important role in the circular economy in the West. Every item donated and resold is one less item destined for landfill. This environmental impact reflects our belief that social justice and sustainability go hand in hand, and that caring for people includes caring for the world we live in.

Beyond their economic and environmental contributions, our shops provide opportunities for volunteering, work experience and community employment. They offer a supportive environment where people can build skills, gain confidence and contribute to a shared mission of compassion and inclusion.

In every way, our charity shops embody the values that guide our work: dignity, community and hope. Their impact in 2025 was profound, and their role in sustaining our mission remains essential as we continue to stand beside those facing homelessness in the West.

thank you

On behalf of all the clients, volunteers and staff in Galway Simon, we would like to thank all those who continued to support our shops and fundraising activities during the year.

Total income from fundraising and charity shops, including the capital development donation from Acorn Life Group was €2.47m.

Statutory Funders

Our work is only achievable through the commitment of our supporters, including our principal funders. Through this partnership, we continue to make a positive impact on individuals affected by homelessness in Galway, Mayo and Roscommon. The government bodies listed below contribute to the ongoing funding of our services.

Other Funders and Supporting Organisations

We deeply value the grants awarded by different organisations, each helping to fund important project work. We are also proud to be part of initiatives such as the FEAD Programme, Food Cloud and Feantsa. Our grant funders and supporting partners include:

2025 HIGHLIGHTS – IN THE PRESS

SIMON SINGS

The Galway Simon Music Project members after winning Choir Factor 2025.

Augustinian hosts evening with Galway Simon Community Music Project

More pensioners being left with nowhere to go

Simon report highlights scale of homeless problem among older cohort

BY DARA BRADLEY

Escalating crisis...Galway Simon Chief Executive Carol Baumann.

SLEEP OUT FOR SIMON

Public asked to give up their beds for one night to help those who don't have one

Fintan Maher (far left) and a team of Simon volunteers launching this year's Sleep Out for Simon.

Homeless crisis still on the rise

Carol Baumann CEO Galway Simon, Eddie Mullins CEO Merchants Quay Ireland and Karen Feeney Head of Services Galway Simon, launching the Simon Annual Report Launch 2025.

Galway Simon launch 10 new homes in city

Move a response to spike in numbers of older people becoming homeless

HEADS UP

Winter Solstice marks Simon's Dip at Dawn to tackle homelessness

Heads together...participants at a previous Galway Simon Dip at Dawn.

2025 HIGHLIGHTS – EVENTS

Opening of Sómas Apartments

Annual Report Launch

Boston Scientific Wrap Up Event

Sleep Out 2025

Simon Soc Sleep Out 2025

Galway Simon Music Project win Choir Factor Award

Launch of Acorn Capital Development Fund

Simon Week Conference - Older Adult Homelessness in Ireland

The Busk 2025

Volunteer Appreciation Coffee Morning

Realtín
The Big Cut


Support Us To

STRUCTURE AND GOVERNANCE

Galway Simon Community holds transparency and accountability at the heart of everything we do. Our supporters place great trust in us, and we believe they should have a clear understanding of the impact their generosity makes possible, as well as how carefully and responsibly we steward every resource entrusted to us.

Through continuous monitoring and evaluation, we make sure our Services remain responsive, effective, and grounded in the real needs of the individuals and families who turn to us for support.

Board of Directors

Galway Simon Community is governed by its Board of Directors. The roles and responsibilities of Directors and Subcommittees, Board Induction and Board Assessment procedures are governed by laws and regulations, and are outlined in the Board Handbook. Procedures for recruitment to and resignation from the Board are outlined in the Constitution and the Board Handbook. These procedures include the conduct of a skills audit on the Board, followed by scoping of a profile that will add value to that skills mix. During recruitment and induction, prospective and incoming Directors meet with members of the Board and of the Senior Leadership Team and are provided with key documents relating to Board participation and governance, and with induction training

It is expected that Directors who are appointed will serve a minimum of a three-year term. Current good governance guidance indicates that a Director should serve no longer than three, three-year terms ie nine years, and the Board is compliant with this guidance.

In line with the Constitution, the size of the Board may range from three to fifteen members. A quorum of three is required for a Board Meeting.

All Directors act in a voluntary capacity. No member of the Board receives any remuneration or expenses.

The composition of the Board is kept under review to ensure that an appropriate mix of skills is represented to enable Galway Simon Community to deliver its strategic goals and to adhere to our principles of strong governance and transparency.

The Board of Directors meets 10 times per year and is responsible for the strategic direction of the charity. There is clear division of responsibility with the Board retaining control of major decisions under a formal Schedule of Matters Reserved to the Board for Decision. The Board delegates functional responsibility to the CEO, who is not a member of the Board, and the Senior Leadership Team in line with a formal Scheme of Delegation. Responsibility for key decisions and authorisation limits for expenditure are approved by the Board.

DIRECTORS' INTERESTS

The Directors and their families had no conflict of interest in Simon Community (Galway) CLG as of December 31st 2025.

CONFLICTS OF INTEREST AND LOYALTY

Conflicts of Interest or Conflicts of Loyalty, should they arise, are handled in accordance with the Conflict of Interest Policy. Directors, the Chief Executive and members of the Senior Leadership Team complete and sign a Declaration of Interests annually, and these are retained in a Conflict of Interest Register.

SUBCOMMITTEES OF THE BOARD

There are six Subcommittees of the Board. The terms of reference and membership of the Subcommittees are reviewed annually. Each Subcommittee is chaired by a Director. Subcommittees held meetings in line with their terms of reference during the year.

— Clinical Governance Subcommittee

The primary focus of the Clinical Governance Subcommittee is the quality and safety of the care and support provided to clients by Galway Simon Community. The Subcommittee provides a valuable interface between the Board of Directors and key Galway Simon Community staff involved in the implementation, monitoring and review of the GSC Clinical Governance Framework.

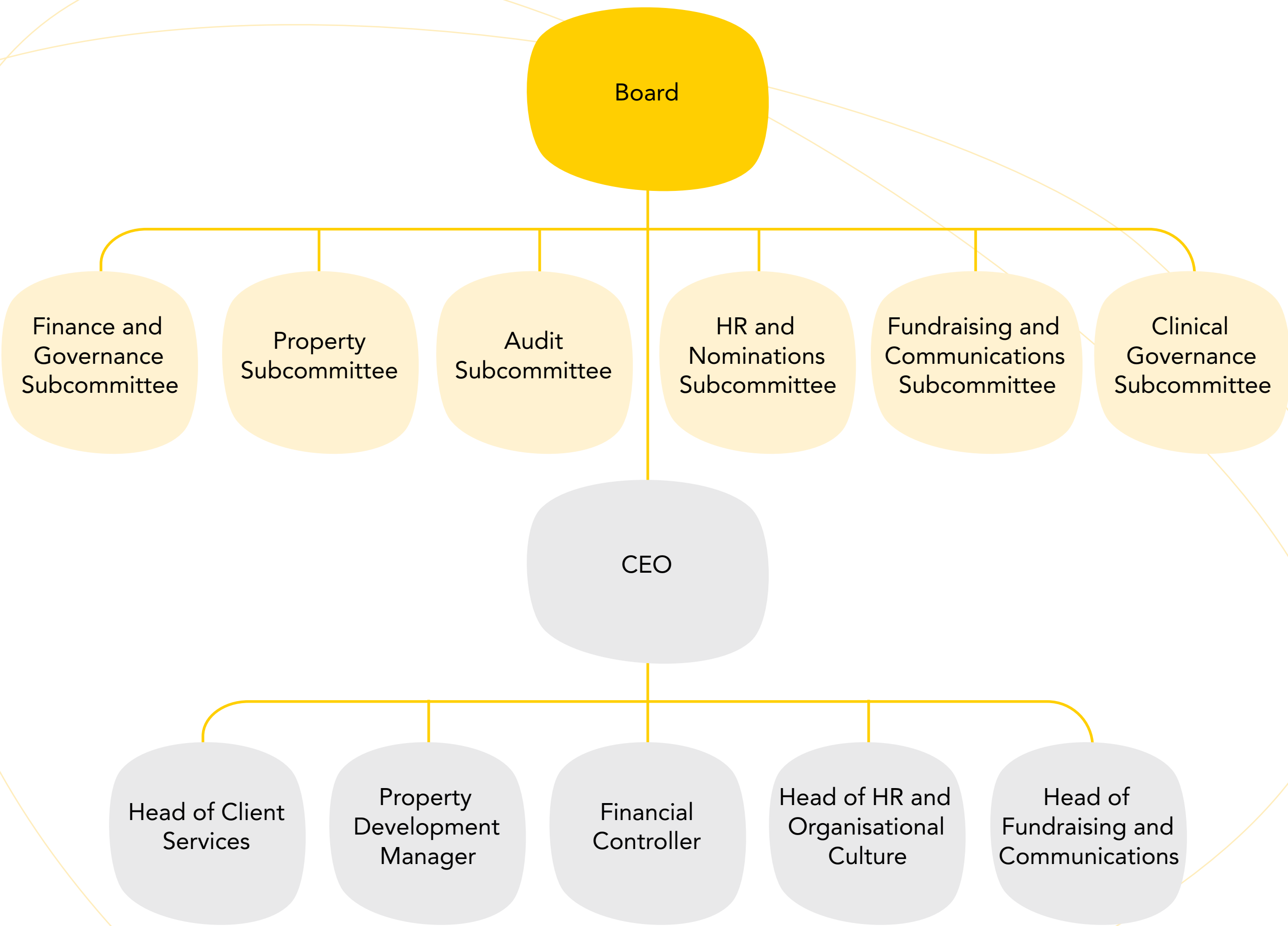
— Finance and Governance Subcommittee
The Finance & Governance Subcommittee advises the Board with regard to all financial matters, including approval and monitoring of the budget. The Subcommittee reviews and makes recommendations with regard to items of significant expenditure. The Finance & Governance Subcommittee oversees the external audit process from planning to completion and recommends the financial statements to the Board for approval. The Subcommittee is also responsible for overseeing Corporate Governance.

— Audit Subcommittee
The Audit Subcommittee advises the Board with regard to all financial internal control and audit matters.

— Property Subcommittee
The Property Subcommittee advises on the acquisition, development, financing and management of the organisation's property portfolio. This Subcommittee provides a forum where relevant issues can be discussed and solutions appropriate to housing development and property management explored.

— Fundraising and Communications Subcommittee
The Fundraising and Communications Subcommittee oversees all activities in relation to Fundraising and Communications within the organisation.

— HR and Nominations Subcommittee
The HR and Nominations Subcommittee oversees the implementation of the Supporting Our Teams Pillar of the Strategic Plan 2024-2027 and co-ordinates regular reports to the Board on progress.



Governance Standards

We are compliant with the Charity Regulator's Governance Code, the Charities SORP (FRS 102) and the Statement of Guiding Principles for Fundraising. As such, we meet the standards of the Charities Institute's Triple Lock. We are compliant with the Approved Housing Body Regulatory Authority (AHBRA) Governance and Tenancy Management Standards. We are largely compliant with AHBRA's Financial and Asset Management Standards and are working to refine further the models we use in these areas. We are compliant with the key requirements of the National Quality Standards Framework (NQSF) for homeless services, and we have a programme of continuous improvement in place.

Lobbying

Galway Simon Community complies with The Regulation of Lobbying (Amendment) Act 2022 and is registered on the Lobbying Register. Regular returns were submitted to the Lobbying Register during the year.

Managing Risk

The organisation manages risk in line with the Risk Management Policy and the Risk Register. The Board of Directors has the ultimate responsibility for managing risk. The Chief Executive and Senior Leadership Team members are responsible for the implementation of the Risk Management Policy within their area of responsibility.

The Risk Register is a standing item on the agenda of all Board and Subcommittee Meetings. Risks are categorised, into six categories. The Board retains overall responsibility for assessing overarching strategic risks. Other risks are categorised according to the Subcommittee of the Board to which they relate e.g. Financial Risks sit with the Finance and Governance Subcommittee. The Subcommittee structure facilitates the consideration of key risks by Directors and members of the Senior Leadership Team. Each Subcommittee is responsible for assessing and monitoring risks pertaining to their area and recommending updates to the Risk Register to the Board.

Given the nature of Galway Simon Community's work, and the organisation's dependence on statutory funding and fundraising to deliver Services, it is impossible to eliminate risk entirely.

The organisation's risk management approach is aligned to ISO 31000 and includes:

IDENTIFYING AND EVALUATING RISKS
Risks are rated based on likelihood of happening and impact if they do occur. A 'traffic lights system' is used to rank risks from critical/major (red) to moderate (orange) to minor/insignificant (green).

RISK TREATMENT
Selecting and implementing appropriate control measures to reduce and mitigate risks.

RISK MONITORING
Risks are monitored on an ongoing basis through different processes, including incident reporting and analysis. Where appropriate, incidents are fully investigated.

COMMUNICATION AND NOTIFICATION OF RISK
There are clear routes of communication and notification of risk from one level of the organisation to another.

Health and Safety

Galway Simon Community is committed to developing and maintaining the highest standards of health and safety for our clients, staff, volunteers, the public, contractors and all third parties who work with us.

In compliance with Section 20 of The Safety, Health and Welfare at Work Act 2005, Galway Simon Community has prepared a Safety Statement that identifies hazards, assesses risks, specifies safety measures, outlines emergency procedures and describes the consultation process with associates on safety matters.

The Health and Safety Committee includes representatives from across the organisation. It oversees and promotes improved performance in policies and work practices in relation to health and safety.

Cyber Attack Risks

In the context of the number of high-profile cyber security events and ransomware attacks in the last number of years, Galway Simon Community has worked with local IT advisors to enhance the security of our systems. Cyber security awareness training has been provided for all staff members.

Risks to Funding Income and the Sustainability of Services

In line with other charitable organisations, Galway Simon Community has a reserves policy in place to mitigate risks to funding income. The organisation is working towards a target of holding four months of operating costs in reserve and at the 31st December 2025, accumulated unrestricted reserves represented 1.8 months operational costs (down from 2.3 months at 31st December 2024). The decrease resulted from the increase in our operational expenditure, the under-funding of services and the lower than expected performance in fundraising. Galway Simon Community has put in place an investment strategy that sets out clearly how the organisation plans to make the best use of available reserve funds in a low risk environment in line with the organisation's charitable purposes.

Galway Simon Community has a responsibility to ensure that it uses the funds and resources it receives for its charitable purpose of ending homelessness. The organisation has a duty to plan its use of funds and resources to ensure the continuity and sustainability of the Services we provide. Galway Simon Community will continue to collaborate with our funding partners to ensure the continuity of funding and to advocate with our colleagues in the community and voluntary sector for multi-annual statutory funding to enable better planning. We will also continue to advocate for the restoration of pay parity for our staff teams, and full cost recovery for Services delivered on behalf of the State.

Our Board

We wish to formally acknowledge and express our appreciation to the Board of Directors for their dedicated service to Galway Simon Community throughout 2025. The Board carries significant responsibility in overseeing the organisation's governance and ensuring that all activities remain aligned with our vision, mission and strategic objectives. During the year, the Board convened on ten occasions to provide oversight, guidance and stewardship on behalf of the organisation.

Two Board members retired during the year – Stephen Mackey in January 2025 and Claire Gannon in September 2025. We would like to sincerely thank our retiring Directors for their valuable contribution to Galway Simon Community. We welcomed Emily Brand to the Board in January 2025, and John Gilchrist and Orla-Keady Giblin in November 2025.

BOARD MEMBER	SUBCOMMITTEES	BOARD MEETING ATTENDANCE
Ciarán Forken - Chairperson	Audit Subcommittee, Clinical Governance Subcommittee, Finance and Governance Subcommittee, Fundraising and Communications Subcommittee, Human Resources and Nominations Subcommittee, Property Subcommittee	10/10
Gerry Cleary - Director/Chair of Audit Subcommittee & Finance and Governance Subcommittee	Audit Subcommittee, Finance and Governance Subcommittee	10/10
Sean Mahon - Company Secretary	Audit Subcommittee, Finance and Governance Subcommittee	8/10
Billy Owens - Director	Fundraising and Communications Subcommittee, Clinical Governance	3/10 Resigned 21 Feb 2026
Claire Gannon - Director/Chair of Human Resources and Nominations Subcommittee	Human Resources and Nominations Subcommittee	5/8 Resigned 30 Sept 2025
Caroline McGregor - Director/Chair of Clinical Governance Subcommittee	Clinical Governance Subcommittee	8/10
Jean Kelly - Director/Chair of Human Resources and Nominations Subcommittee	Clinical Governance Subcommittee, Human Resources and Nominations Subcommittee	9/10
Claire Glynn - Director/Chair of Property Subcommittee	Property Subcommittee	9/10
Emily Brand - Director/Chair of Fundraising and Communications Subcommittee	Fundraising and Communications Subcommittee	9/10
John Gilchrist - Director	Human Resources and Nominations Subcommittee	1/1 Joined 3 Nov 2025
Orla Keady Giblin - Director	Human Resources and Nominations Subcommittee	1/1 Joined 3 Nov 2025

Meet the Board

CIARÁN FORKEN
Chairperson
Joined May 2024

Ciarán has worked in Supply Chain Management over the last 30 years, across sectors in Ireland, the UK and Europe. Currently, he is Global Fulfillment Strategy Director for a leading healthcare company executing multi-discipline projects, delivering operational excellence and establishing global standards. Ciarán is a graduate of UCG and has considerable experience in team-building, budget setting and performance delivery.

GERRY CLEARY
Director
Joined April 2022

Gerry is a Chartered Accountant and is Financial Controller with Galway International Arts Festival (GIAF). He worked in the US for a number of years with Arthur Andersen and law firm Mayer Brown, and in Ireland with Ryanair and technology company Nortel. He has also worked with Baboró International Arts Festival for Children.

CLAIRE GANNON
Director
Resigned September 2025

Claire is an independent business advisor supporting clients to identify and define problems, build initiatives and drive solutions and strategies for sustainable growth and success. She has experience working across companies of varying sectors and sizes from Irish indigenous start-ups to multibillion-dollar multinationals.

JEAN KELLY
Director
Joined November 2023

Jean held a number of Senior Nurse Management roles in the Saolta Healthcare Group before being appointed as Chief Director of Nursing & Midwifery in 2014. She retired in 2020 but she returned to work to assist with the Covid vaccination programme for Galway.

Jean has always valued the contribution that patients/clients can make to healthcare and her focus has been to ensure that their voice is heard at all levels of an organisation.

SEÁN MAHON
Company Secretary
Joined August 2022

Seán is a solicitor with Mahon Sweeney Solicitors LLP in Roscommon. He has a B.A. LLB from UCG. He has been practicing as a Solicitor for over twenty five years in Roscommon and is actively involved in the community in Roscommon.

CAROLINE MCGREGOR
Director
Joined September 2023

Caroline McGregor is a CORU registered social worker who has predominantly worked in the field of academia at Trinity College, Queen's University and the University of Galway. Caroline is the current Director of Social Work at the University of Galway and is a Senior Researcher at the UNESCO Child and Family Research Centre.

BILLY OWENS
Director
Resigned February 2026

Billy has experience in training development and quality control in various companies. As a client representative, Billy endorses the value of the client as a fundamental inclusion in all aspects of our community.

STEPHEN MACKEY
Chairperson
Resigned January 2025

Stephen's career included many years in management in banking. He was later director and shareholder in a property investment company. Currently self-employed as a business, finance and property consultant.

CLAIRE GLYNN
Director
Joined August 2024

Claire Glynn is a Property Surveyor, Estate Agent and Valuer with over 15 years' experience in both residential and commercial property. She is currently a Director of Property Partners Gill & Glynn. Claire is an Associate Member of the Society of Chartered Surveyors (SCSI) and is also a member of the Institute of Professional Auctioneers and Valuers (IPAV).

ORLA KEADY-GIBLIN
Director
Joined November 2025

Orla has over two decades of experience working in Human Resources, with a career spanning multiple sectors throughout Ireland and Europe. She currently serves as Senior Director of HR for Global Supply Chain (EMEA and APAC) at a leading healthcare company. A graduate of the University of Limerick (UL), Orla is passionate about contributing to a more inclusive community and workplace, reflecting her commitment to fostering environments where everyone can thrive.

EMILY BRAND
Director
Joined January 2025

Emily is a senior communications leader with over 20 years of experience in public affairs, crisis, internal and stakeholder communications across medtech, pharma, energy and financial services. She currently works for Boston Scientific where she leads strategic internal and external communications for their operations in Ireland.

Passionate about social impact, she has long supported charities focused on women's rights and domestic violence. Emily holds an Executive MBA from Smurfit Business School and a BA from Trinity College Dublin.

JOHN GILCHRIST
Director
Joined November 2025

John Gilchrist is an experienced Human Resources professional with over 20 years' experience across both the private and voluntary sectors. He has held senior HR leadership roles with responsibility for leading HR functions and supporting organisational priorities.

John holds an MSc in Work and Organisational Behaviour from the University of Limerick and is a member of the Chartered Institute of Personnel and Development.

ESG AND CLIMATE ACTION PLAN

ESG FRAMEWORK

Galway Simon Community acknowledges that the accelerating impacts of climate change, persistent social inequities, and the heightened expectations for robust charity governance require a clear and accountable Environmental, Social and Governance (ESG) Framework.

In response, we have set out a structured approach that reflects both our organisational responsibilities and our commitment to long-term sustainability.

Our 2024–2027 Strategic Plan, Building Better Futures, reaffirms this commitment. Through our Services and advocacy, Galway Simon Community contributes meaningfully to progress on several UN Sustainable Development Goals across the West of Ireland. We remain dedicated to strengthening our environmental performance by advancing sustainable operational practices and reducing carbon emissions throughout the organisation.

The ESG Framework has been developed in alignment with the UN Sustainable Development Goals and informed by the principles of the Paris Climate Agreement. This ensures that our governance structures, social impact objectives and environmental commitments are grounded in internationally recognised standards and best practice.

The Framework is outlined under four headings.

Environment

- Climate Action Plan
- Improving Sustainable Practice
- Energy Efficiency
- Resource Efficiency and Conservation
- Waste Reduction, Circular Economy

Social – Working to End Homelessness

Working with our clients to:
- Prevent homelessness
- Support people to exit homelessness
- Provide safe, secure, affordable accommodation
- Address food and fuel poverty
- Promote health and wellbeing
- Improve social inclusion
- Create a Community that fosters belonging

ESG

Social – Supporting our Teams

- Health and Safety
- EAP, Supervision
- Learning and Development
- HR and Volunteering Policies
- Equality, Diversity, Inclusion
- Focus on recruitment, progression and retention

Governance

- Compliance with relevant legislation, regulation and Governance Standards
- Aligning our work with Best Practice in our field
- Board Policies and Segregation of Duties
- Risk Management
- Data Protection
- Transparent and Accountable Reporting
- Behaving with Integrity, Upholding our Values

Environment: The Environmental Sustainability Vision of the organisation is outlined on next page.
Social: Our Social Impact through our work in addressing homelessness is outlined on pages 14 - 26.
Social: Our work to Supporting our Teams are outlined on page 32.
Our commitment to Strong Governance is outlined on pages 42 - 46.

As part of our ESG Framework we developed our Climate Action Plan in order to promote and advance a more environmentally sustainable approach to our activities and to our properties.

Climate Plan in Action

Our Climate Action Plan is a living document and continues to evolve as we learn along the journey. During the year we made progress in the following areas:

Efficient Properties

- We launched our first development of 10 A rated one bed apartments for older people and people with impaired mobility. The properties employ green technologies and these new homes are very economical to run.
- We continued our ongoing maintenance program to make improvements to our properties in order to enhance energy efficiency and reduce fuel poverty. These include replacing fossil fuel radiators with cleaner heating, improving insulation, installing more efficient windows and doors, and collaborating with management companies to insulate cavity walls on multi-owner properties.
- The refurbishment of our Emergency Accommodation property in Galway City was completed in 2025, improving the energy efficiency of the premises.

Cleaner Transport

- We progressed our ambition to switch to cleaner transport to reduce our carbon emissions. During the year we purchased a second-hand electric vehicle with support from the ESB Energy for Generations Fund and two second-hand hybrid vehicles.

The Circular Economy

- We continued to promote the Circular Economy through our charity shops, maximising 'reduce, reuse, recycle' for furniture, clothing and bric a brac donated to us. Any donated clothes or books that cannot be sold in our shops are recycled.
  - 89 tonnes of clothes, household items and shoes were recycled and diverted from waste in 2025.
  - 15 tonnes of books were also recycled.

Environment

- We are active participants in Re-turn (the deposit return scheme), working with local businesses and community groups.
- The planting of the garden in our new development for older people and people with impaired mobility is aligned with the national pollinator plan.
- We developed a new community garden beside our mobile coffee van, creating a space for clients, staff and others to meet.
- We continue to promote sustainable living and biodiversity through our allotment garden and raised beds in our residential services.
- We continued our journey towards creating a paperless office environment.


acornlife group
Acorn Capital Development Fund
Galway Simon Community
acornlife group
DATE: 25/8/25
PAY: Galway Simon Community
Seven hundred and fifty thousand
€ 750,000
Acorn Life Group
SIGNED

OUR FINANCES

OUR FINANCES

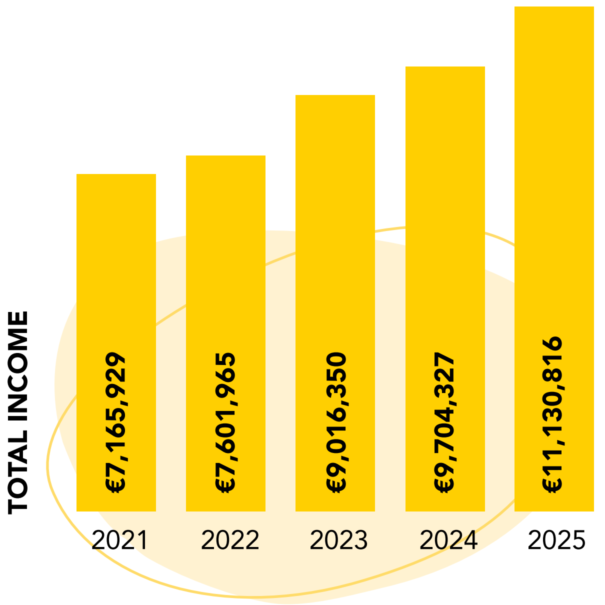
Total expenditure for 2025 was €10,870,613 (2024: €9,728,496) which represents a 11.7% increase compared to the previous year. This increase is primarily due to increased wage costs arising from Workplace Relations Commission (WRC) Interim Agreement of October 17th 2023 and subsequent Workplace Relations Commission (WRC) Agreement of 10 March 2025 in respect of pay increases for employees in organisations funded under Section 10 of the Housing Act 1988, Section 39 of the Health Act 2004 and Section 56 of the Child and Family Agency Act 2013. New and expanding service developments and increased operational costs due to inflation and the increased cost of living also contributed to the increase in expenditure.

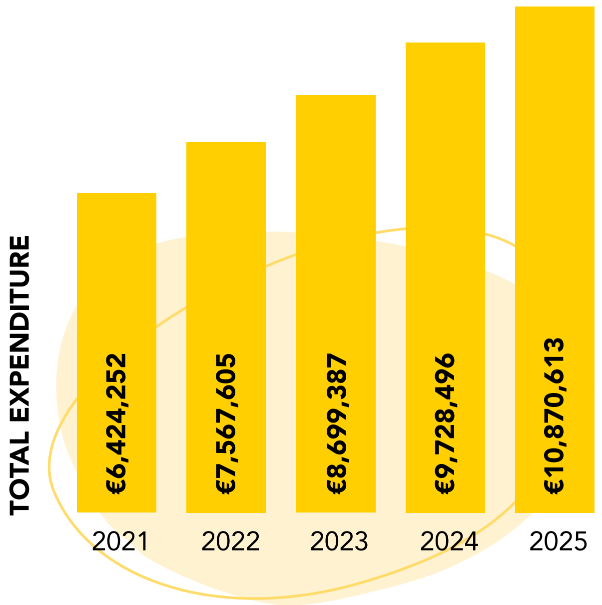
Galway Simon Community generated an operational surplus of €260,203 This compares to an operational deficit of €24,169 in 2024. This operating surplus of €260,203 includes €86,691 (2024: €15,500) of one-off bequests received from donors and €750,000 restricted donation towards capital developments.

We would like to express our sincere gratitude to our funders and supporters who enabled us to extend our Services to help more people facing homelessness in the West, which we could not have done without the support we received in 2025. Your continued support is vital as we are stretched to respond to the rising number of people coming to us for help.

Statutory and grant income, which includes funds from the Health Service Executive (HSE), Galway City and County Councils, Túsla and other funding bodies, represented 67% of total income in 2025 (69% of total income in 2024).

Total fundraising and charity shop income (excluding legacies and the restricted capital development donation) decreased by 9% to €1,635,535 in 2025 from 2024 levels. This was as a result of reduced sales from our charity shops and the underperformance of some of other fundraising activities.





See Financial Statement for full breakdown.

In 2025 we received our largest ever single donation from Acorn Life Group. We are very grateful to them for establishing the Acorn Capital Development Fund with a donation of €750,000.

The directors would like to thank supporters, donors and customers for their loyal commitment and much appreciated support during the year. In addition to the vital funds raised through fundraising events throughout the year, the organisation continued to receive invaluable financial support from committed individual, corporate and community donors.

The directors would also like to thank and acknowledge the huge efforts made by staff and volunteer teams in a very challenging environment during 2025.


TRIBES
Galway
Simon
Community

DIRECTORS' REPORT AND FINANCIAL STATEMENTS

Simon Community (Galway)

(A company not having a share capital and limited by guarantee)

Directors’ Report and Annual Financial Statements

Year ended 31st December 2025

Prepared by:
Candor Chartered Accountants Limited
Chartered Accountants and Statutory Audit Firm
1st Floor
Cloch Mhile
Dublin Road
Galway

Directors and Other Information

Directors – Non-executive

- Ciarán Forken, Chairperson
- Stephen Mackey
  (Resigned 8 January 2025)
- Gerry Cleary
- Claire Gannon
  (Resigned 30 September 2025)
- Jean Kelly
- Sean Mahon
- Caroline McGregor
- Billy Owens
  (Resigned 21 February 2026)
- Claire Glynn
- Emily Brand
  (Appointed 27 January 2025)
- John Gilchrist
  (Appointed 3 November 2025)
- Orla Keady Giblin
  (Appointed 3 November 2025)

Company Secretary
Sean Mahon

Financial Controller
Theresa Hendley

Chief Executive

- Karen Golden
  (Resigned 1 September 2025)
- Carol Baumann
  (Appointed 2 September 2025

Registered office
11 Mulvoy Commercial Centre
Sean Mulvoy Road, Galway

Charity number
20018962

Company number
144699

Revenue charity number
CHY 8007

Auditors
Candor Chartered Accountants
Limited
Chartered Accountants and
Statutory Audit Firm
1st Floor, Cloch Mhile
Dublin Road
Galway

Bankers

- Allied Irish Bank, Lynch's Castle, Galway
- Permanent TSB, Eyre Square, Galway
- Bank of Ireland, Mainguard Street, Galway
- Bank of Ireland, Eyre Square, Galway
- Claddagh Credit Union Ltd, Westside, Galway

Solicitors
O'Carroll & Co.
19a Merchants Road, Galway

Directors' Report

The directors present their report and the audited financial statements of Simon Community (Galway) for the year ended 31st December 2025. We have clearly defined our vision, mission and values which are core to how we operate.

VISION
Galway Simon's vision is a community where everyone lives in a place they call home.

MISSION
Provide compassionate individual holistic support for people who are homeless, or at risk of being homeless, in Galway, Mayo and Roscommon through:

- Prevention Services
- Access to Housing
- Health and Wellbeing Services
- Social Inclusion Services

Collaborate with clients, statutory and voluntary agencies, friends, supporters and the wider community to combat homelessness, foster inclusion and enable people to thrive where they live.

Work towards eliminating homelessness through advocacy, education and campaigning.

VALUES
Client-centred Support: ensuring the client is at the centre of all we do. Listening to clients' needs and situations and offering individual holistic support accordingly, always with respect.

Compassion: truly caring is at the forefront of who we are. We demonstrate solidarity with our clients, with a willingness to help carry the burden.

Competence: our staff are passionate, skilled, professional and flexible, providing innovative and relentless approaches to resolving issues, resulting in positive outcomes for clients.

Commitment: a deep commitment to our ethos and our clients within our work, adopting a 'whatever it takes' approach.

Community: creating an inclusive diverse community where people feel a sense of belonging in which they can thrive. Our stakeholders, clients, staff, volunteers, board of directors, funders, donors and the wider public who support us are central to our community.

Collaboration: we actively work to establish and maintain trust and cooperative working relationships between multiple stakeholders, with honesty, integrity and transparency.

ETHOS

Simon Community (Galway) is first and foremost a community. The client is at the heart of what we do and will remain at the heart of what we do, despite increasing demands and ever-changing challenges. We recognise that where people have been displaced, excluded and have had significant traumas in their lives, they face more obstacles and may have difficulties navigating their own paths. We create purposeful relationships with clients, working together to find the solutions that most appropriately meet their needs. Every client and situation is different and we endeavour to be accepting, compassionate and extremely resourceful in our work. We build relationships and trust with our clients, demonstrate belief in them, commit to being there for them for as long as it takes, and sometimes just as importantly, ensure they know that. Within Simon Community (Galway) there is a commitment to providing people with the help they need when they need it; we make every effort to overcome the obstacles that our clients are faced with, always with humanity and proficiency.

LEGAL STATUS AND ORGANISATIONAL STRUCTURE

Simon Community (Galway) began providing services in Galway city in 1979 and in years since has provided a wide range of care, accommodation and advocacy services to people who are experiencing homelessness or at risk of becoming homeless.

The organisation is a registered charity, company no. 144699, a company limited by guarantee without a share capital, incorporated in 1989. The charity trades under the name Galway Simon Community. The objectives of the company are charitable in nature with established charitable status. The charity has been granted charitable tax status under Sections 207 and 208 of the Taxes Consolidation Act 1997, Charity No. CHY 8007 and is registered with the Charities Regulatory Authority, CRA No. 20018962.

The charity was established under a constitution, which established the objects and powers of the charitable company, and is governed under its constitution and managed by a board of directors. All income is applied solely towards the promotion of the charitable objectives of the company.

The financial statements have been prepared 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 as modified by the Statement of Recommended Practice 'Accounting and Reporting by Charities' (2nd edition, effective 1st January 2019), which has replaced previous general accounting practice ('GAAP') used in Ireland and the UK. Charities SORP (FRS 102) is not currently obligatory under the Irish Charities Act, 2009. The Charity Commission for England and Wales is recognised by the UK Accounting Standards Board (ASB) as the appropriate body to issue SORPs for the charity sector in the UK, and the Charities SORP (FRS 102) has therefore been recognised as best practice for financial reporting by charities in Ireland.

The day to day management of the charity for the year ended 31 December 2025 was directed by the following key management personnel:

- Karen Golden, Chief Executive (resigned 01 Sept 2025)
- Carol Baumann, Chief Executive (appointed 02 September 2025)
- Karen Feeney, Head of Client Services
- Michelle Flannery, Head of HR and Organisation Culture
- Theresa Hendley, Financial Controller
- Fintan Maher, Head of Fundraising & Communications
- Oliver McGrath, Property Manager

Details of the external advisors engaged by the charity are listed on page 61.

The charity has a total of 9 non-executive directors drawn from diverse backgrounds who bring to board deliberations their significant life experience, business and decision-making skills achieved in their respective fields.

The Board of Directors meets on a monthly basis and is responsible for the strategic direction of the charity. There is clear division of responsibility with the board retaining control of major decisions under a formal schedule of matters reserved to the board for decision. The Clinical Governance Subcommittee;

Finance, Audit and Governance Subcommittee; Property Subcommittee; Fundraising and Marketing Communications Subcommittee and HR Subcommittee all held meetings in line with their Terms of Reference during the year. The Chief Executive is responsible for the efficient running of services and for devising strategy and policy within the authorities delegated to the role by the board.

HOUSING AND HOMELESSNESS

The housing and homelessness crises in the West deepened in 2025 in the context of the continued slow delivery of social housing and overreliance on the private rental market.

The Private Rental Market

With demand for housing continuing to outstrip supply, rents continue to increase. In the five years between Q1 2020 and Q4 2025, the average rent increased by 86% and by 88%[1] in Galway City and County to €2,447 and €1,755 respectively. Rents in Galway City increased by 11.4% year on year to Q4 2025. Average rent increased between 2020 and 2025 by 100% in Mayo and 106% in Roscommon to €1,475 and €1,555 respectively. In addition to putting tenancies at risk, this high cost of housing is contributing to food and fuel poverty as people spend increasing percentages of their net income on housing. People under Notices to Quit (NTQs) are finding it increasingly difficult to access alternative accommodation.

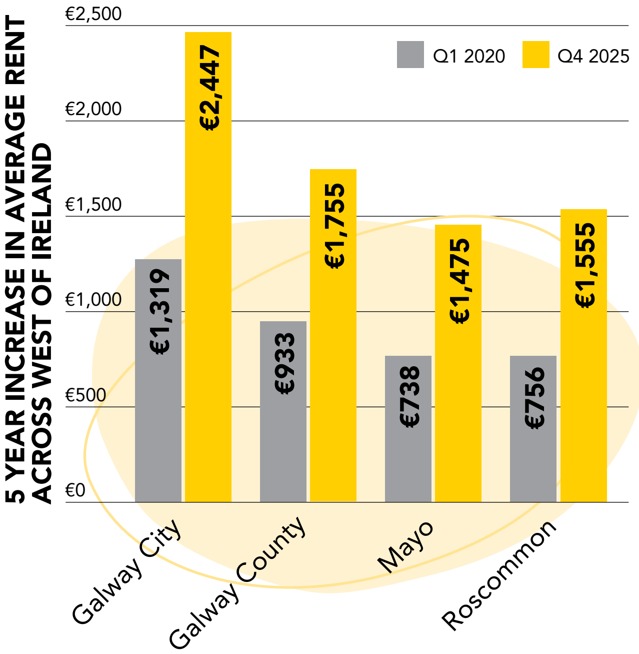


Figure 1: Average Rents 2020-2025[1]

The Daft.ie Q4 2025 Rental Price Report notes that "there were a total of 158 homes available to rent in Connacht-Ulster on February 1st 2025, down 27% on the same date a year previously. Availability in 2025 was just 25% of the 2015-2019 average when an of 630 homes were typically available to rent.

The Simon Communities[2] of Ireland "Locked Out of the Market" report published in April 2025 showed that there were no properties available to rent in Galway City in March 2025 under the standard or discretionary Housing Assistance Payment (HAP) rates.[3] With alternative accommodation extremely difficult to access, Simon Community (Galway) has seen more people at risk of homelessness access the charity's Prevention Services in 2025.

It is increasingly challenging to support people to remain in their current tenancy or to find alternative accommodation, as the delivery of social housing continues to lag behind targets and the availability of affordable accommodation to let continues to contract. In spite of the challenges, over 90% of households accessing Galway Simon's Prevention Services in 2025 did not enter Emergency Accommodation. Of the cases closed in 2025, 183 households were supported to successfully resettle while 80 were supported to sustain their tenancy. Prevention work continued to be extremely challenging as the availability of affordable accommodation continues to contract.

Social Housing Delivery

The rate of new social housing delivery in 2025 continued to be below target and inadequate to address the needs of people in Emergency Accommodation and Homeless Services or on the social housing waiting list. 2025 continued the trend of under-delivery of previous years. The inadequate delivery of social housing in the West of Ireland is reflective of the national and indeed the wider European situation.

In the first 9 months of 2025 Galway City Council delivered less than 35% of their target (84 against a target of 241) and Galway County Council delivered less than 20% of their target (72 against a target of 385). During the same period 43 new social housing homes were delivered in Mayo and 13 in Roscommon.[4]

1 Daft.ie Rental Reports based on Q1 2020 – Q4 2025
2 Simon Communities of Ireland performs a co-ordinating and support role for the independent communities across the country
3 https://www.simon.ie/e-publication/locked-out-of-the-market-april-2025/
4 2023 Social Housing Delivery By LA Report

During the last full year for which statistics are available, 2024 (see Figure 2), there were a total of 476 new social homes delivered in Galway, Mayo & Roscommon.[5] In 2024, there were 4,501 households on the social housing needs assessment report[6] and an additional 4,679 HAP tenancies[7] in the 3 counties. Based on the 2024 rate of social housing delivery, it will take approximately 19 years to deliver enough social homes for those currently on the social housing needs assessment list and in HAP tenancies in Galway, Mayo & Roscommon.

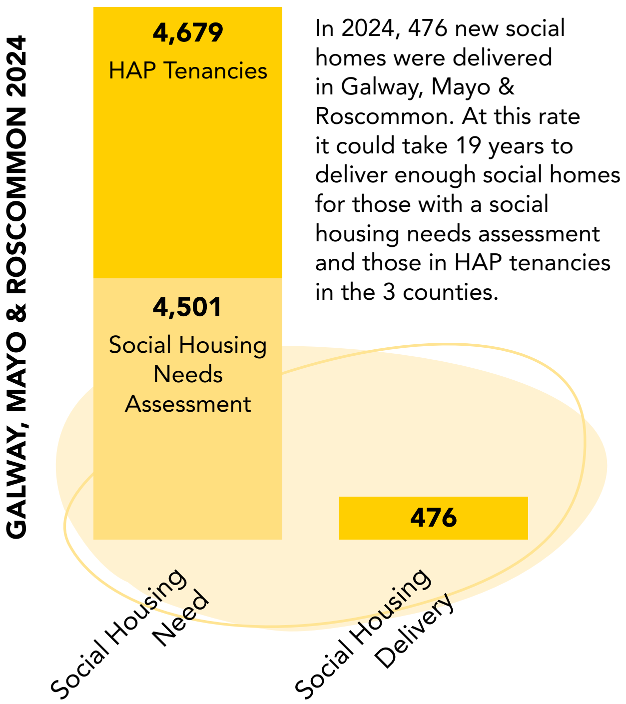


Figure 2: Social Housing Need and Social Housing Delivery – Galway, Mayo & Roscommon 2024

Emergency Accommodation (EA)

At the sharpest end of the housing crisis are people experiencing homelessness. According to the figures released by the Department of Housing, Planning and Local Government, 16,734 people were recorded as living in EA in Ireland at the end of December 2025, while in the West there were a total of 632 people[8]. The number of people in Emergency Accommodation in the West of Ireland has been increasing for the last ten years. Of considerable concern is that homelessness is growing across all age groups and household types. The total number of people in EA in the West has grown by 360% over the past ten years while the number of children has grown at an even faster rate at 450%. In more recent years the fastest growing cohort of people entering EA has been older adults 65+.

Five Year Trends – 2021 to 2025				
	Jan 21	**Dec 25**	**% Increase**	**Times**
Families	46	104	126.09%	2.3
Children	108	197	82.41%	1.8
18-24	52	79	51.92%	1.5
45-64	78	113	44.87%	1.4
65+	8	23	187.50%	2.9
Single Adult	201	269	33.83%	1.3
Overall	377	632	67.64%	1.7

Figure 3: Five Year Trends – Number of people in Emergency Accommodation – West Region 2021-2025

5 2023 Social Housing Delivery By LA Report

6 Summary of Social Housing Assessments 2023 –Key Findings

7 https://data.oireachtas.ie/ie/oireachtas/parliamentaryBudgetOffice/2024/2024-08-16_social-housing-ongoing-need-2023_en.pdf

8 Department of Housing, Local Government and Heritage, Monthly Emergency Accommodation Reports

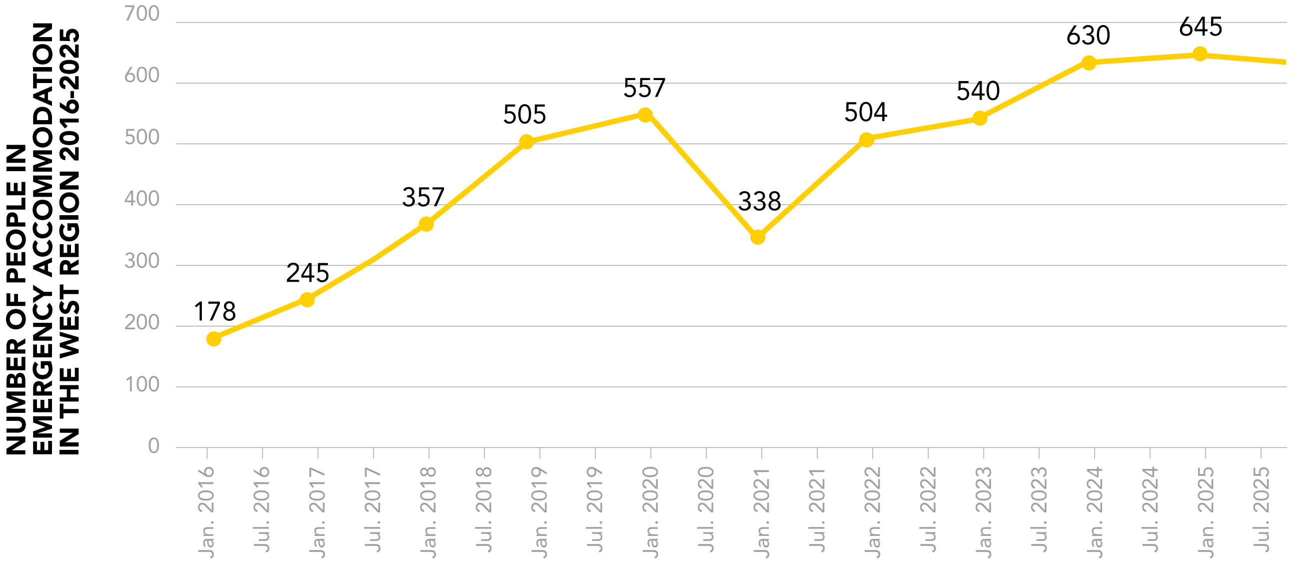


Figure 4: Number of people in Emergency Accommodation – West of Ireland 2016-2025

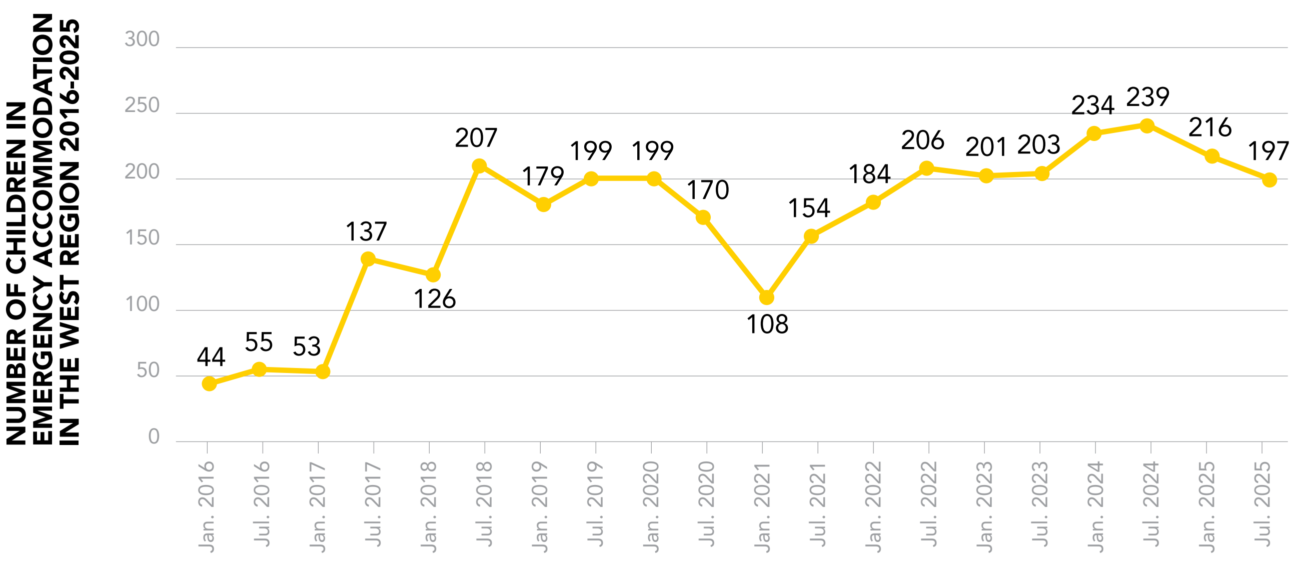


Figure 5: Number of children in Emergency Accommodation – West of Ireland 2016-2025

OUR IMPACT

In 2025, Simon Community (Galway) supported a total of 1,151 unique households across our Housing, Homelessness Prevention and Health & Wellbeing Services, including 226 families with 455 children.

In total, the charity supported 1,732 people in 2025, 1,277 adults and 455 children.

432 households were supported through our Housing with Supports Services. (2024: 235)

638 households were supported through our Homeless Prevention & Tenancy Sustainment Services to prevent them from becoming homeless. (2024: 759)

Additionally 623 individuals supported by the Health & Wellbeing Services were provided with 8,630 interventions (2024: 7,217).

Simon Community (Galway) is firmly dedicated to preventing homelessness wherever possible. When we can support individuals and families in avoiding entry to Emergency Accommodation (EA) in hostels, B&Bs, or hotels, the outcomes are far better—adults and children are spared the stress and trauma that come with losing a home. For those who do find themselves without housing, we work closely with them to identify a clear pathway out of homelessness, aiming to ensure that any period without a home is as short as possible and not repeated.

As the housing crisis continues to intensify in the West, the demand for effective Homelessness Prevention Services has never been greater at a time when the supply of affordable accommodation has never been tighter. Evidence shows that prevention measures make a meaningful difference, significantly reducing the trauma experienced by people at risk. We believe that Simon Community (Galway)'s prevention-focused and solutions-driven approach plays a vital role in addressing homelessness in the region. Over the past four years, more than 90%[9] of the households supported by our Prevention Services have successfully avoided the need to access EA.

In 2025, we introduced enhanced data recording to better track client journeys through our Services. This new approach shifts the emphasis from documenting our team's activities to capturing the client's experience; how our work affects them and the outcomes it helps them achieve.

Responding to the Complexity of Need

Throughout 2025, our Services have continued to respond to the increasingly complex needs of people who are homeless or at risk of homelessness. The instability and insecurity inherent in homelessness profoundly affect individuals' wellbeing and mental health. Those already experiencing mental health difficulties are particularly vulnerable, especially when family supports are strained and secure housing is out of reach.

While our clients need support to resolve their housing situations, many also face deep-rooted and multifaceted challenges. Our multidisciplinary Health and Wellbeing Team—comprising GP and nursing staff, psychology, addiction specialists and occupational therapy—provides wrap-around care for individuals with the most complex needs, including our Housing First clients who require intensive social care and support.

Research consistently shows that people experiencing homelessness are disproportionately affected by mental health difficulties compared with the general population. As a result, our frontline staff frequently support individuals in acute distress. Many clients have endured significant adversity, particularly in childhood, and are living with the effects of trauma. Staff must therefore have the skills, competence and insight to respond effectively to those struggling with their mental health. A considerable number of clients express suicidal thoughts, engage in self-harm as a way of coping with psychological pain and experience a complex interplay between substance misuse, addiction and poor mental health.

Our Services prioritise helping clients access the mental health supports they need. This includes direct advocacy, liaising with GPs and mental health services, and facilitating access to holistic supports. Clients are assisted in engaging with counselling and recovery groups, however, many individuals with emotional or mental health challenges do not meet the criteria for adult mental health services, making our in-house psychology provision essential in addressing unmet needs. Where appropriate, we also support clients in accessing universal services such as the Recovery College, a peer-led initiative promoting mental health recovery. The ongoing

9 Galway Simon Annual Impact Reports: 2025 - 91%, 2024 - 94%, 2023 – 93%, 2022- 94%

development of our Social Inclusion Service, including the Workability Pathways to Employment Programme funded through Pobal further aims to create opportunities for meaningful activity, socially valued roles and pathways to education, training and employment—all of which can significantly enhance mental health and overall wellbeing.

We also recognise that addiction has taken hold of the lives of some clients. Galway Simon Community provides a range of supports for those affected by addiction, including in-house addiction counselling, relapse-prevention groups, and a Community Detox Service for benzodiazepine dependence. Additional peer-led initiatives, such as Smart Recovery, are delivered in partnership with the HSE and the Western Regional Drugs and Alcohol Task Force.

Alongside these health and wellbeing supports, we acknowledge that clients' needs vary across different life stages. Patterns of addiction among young people present distinct challenges. Many of the young people we work with have spent periods of their young lives in the formal care system or on its margins during childhood, often experiencing rejection and unmet needs. This can lead to diminished confidence in the future and increased vulnerability to substance misuse and risky behaviours. Throughout 2025, we expanded our Services for young people across both Galway City and County to better meet these emerging needs.

The impact of our Services includes:

- **Emergency Service**
  In 2025, Simon Community (Galway) provided 15 full-time beds as part of an Emergency Service to homeless men in Galway City. This Emergency Service operated as part of the city's Cold Weather Response Service over the winter months and added respite beds when required (for example, during severe weather events). This service ensures that homeless men have a warm bed and a hot meal available to them each night. In addition to this, the men are also supported in their search to secure longer-term accommodation. In 2025 we commenced refurbishment work at our Emergency Accommodation in the city including installing improved fire protection. Throughout 2025, 78 men were supported by this service.

- **Men's High Support Housing**
  Our Supported Housing is for men who have multiple and complex needs, have a history of regular contact with Homeless Services or require long-term support. This service consists of 3 houses providing homes for single men, with each house staffed on a 24-hour basis. In addition to providing a home and all meals, addiction, mental and physical health supports are provided by our staff and specialist services. In 2025, this service supported 22 men.

- **Women & Family Service**
  Our Women & Family Service provides three different levels of support, responding to the level of need. In addition to supported residential housing, the Service provides shared housing in the community and a Community Support Service working with women and families who are homeless or at risk of homelessness.

  The women living within the high support residential service have a history of long-term homelessness and multiple needs. Some have experienced significant domestic, physical and/or sexual abuse. In the residential service, our staff team focuses on supporting and empowering our clients to manage the issues that contributed to them becoming homeless and to work towards moving on to living independently and safely. The residential service is staffed on a 24-hour basis and supported 6 women in 2025.

  A further 10 women are supported at any one time within two of our community-based houses and receive intensive visiting support.

  In addition, there are comprehensive support services provided on an outreach basis to single women and families at risk of homelessness. Clients may receive brief interventions to resolve difficulties or more intensive case management where a number of services will be needed to resolve a housing difficulty or ensure a tenancy can be sustained. In 2025, the Women and Family Homeless Prevention and Tenancy Sustainment Service supported 122 unique households, including 77 families with 139 children.

- **Housing First**
  In 2019 Simon Community (Galway) established a Housing First Service in Galway City, in collaboration with Cope Galway, Galway City Council and the HSE. In 2021, the Housing First collaboration between Simon Community (Galway) (as lead non-government organisation (NGO) agency) and Cope Galway extended to the region. In addition to ongoing collaboration with the HSE and Galway City Council (as

regional lead Local Authority), the regional service also saw the collaboration to create Housing First tenancies across the West of Ireland extend to Galway County Council, Mayo County Council and Roscommon County Council.

The lack of suitable one bed properties is a challenge for Housing First Services across the country, however, this issue is particularly acute in Galway City as a result of legacy planning issues and high level of short-term lets in the city.

The first tenancy was created in December 2019 and in total 90 tenancies were in place across Galway, Mayo and Roscommon by the end of 2025. These included 58 single men, 28 single women, 2 couples, 1 mother with children, and 1 couple with children. Clients are achieving very high levels of stability. Independent research carried out by the University of Limerick has found that the Housing First West Service is demonstrating very high levels of fidelity to the principles of Housing First.

Simon Community (Galway) is committed to working in partnership with other agencies to deliver Housing First tenancies and wraparound supports in Galway, Mayo and Roscommon. In 2021, we identified a working space that would enable the City and Regional Tenancy Sustainment Teams, Multi-Disciplinary Health and Wellbeing Team, and the Slí Nua Specialist Community Mental Health Team to benefit from the synergies of co-location. Collectively, we have created a Centre of Excellence with a focused commitment to harm-reduction.

— **Housing Led and Independent Living**
Simon Community (Galway) has several apartments and houses which give people the opportunity to live independently within the community. The clients who live in these properties have long histories of homelessness and a spectrum of support needs. Providing security of tenure has been an important element of ensuring that there is no further recurrence of homelessness. Many clients of our Housing Led Service have had periods of stability within our High Support or Community Based Housing Services, and despite having complex needs will not qualify for Housing First. We have also worked to secure housing for families at risk of emergency homelessness. These properties are located throughout Galway City and County and provided a home to 43 unique households throughout 2025, including 3 families and 13 children.

— **Youth Service**
Simon Community (Galway)'s Youth Service was established in 2016 in partnership with Galway City Council and Túsla to support young adults experiencing and at risk of homelessness in Galway, many of whom are care leavers. The Service works with young adults, aged 18-25, to prevent them from falling into a cycle of homelessness. We work with each young adult to develop their skills so that they can live independently. The Service has evolved since 2016 to provide transitional accommodation, longer term tenancies ringfenced for care leavers, and prevention and tenancy sustainment supports in the community.

In 2025 we provided accommodation for 36 young adult households in Galway City and 13 young adult households in Galway County.

We support young adults to move from our transitional service to live independently and continue to provide tenancy supports as needed. All young adults in our Youth Service have access to regular key working staff support and specialist supports through our Health & Wellbeing Services. In 2025, our Community Youth Prevention and Tenancy Sustainment Service supported 112 households.

Across Galway City and County our Youth Service supported 161 young adult households, including 34 families with 43 children.

— **Community Housing**
This Service has several houses located throughout Galway City and County which give people the opportunity to work towards living independently in the future. Placements are offered to people who have had long stays in Emergency Accommodation and who need focused and targeted support to address the issues that have made them vulnerable to homelessness. The service provides shared housing as well as individual apartments with access to staff support, guided by the needs of those accessing the service. In 2025, this service supported 78 households to maintain a life of greater independence.

— **My Home**
The My Home Project is delivered in collaboration with HSE Mental Health Services in the CHO2 Region across Galway, Mayo and Roscommon. The Service provides social care support for mental health service users transitioning from mental health settings to independent living. In 2025, the Service supported 56 households.

- **Homeless Prevention & Tenancy Sustainment Service**
  Simon Community (Galway)'s Prevention Services were reconfigured in 2021 with the specific purpose of preventing people from becoming homeless. Where a clear risk of homelessness is identified for individuals or families, focused support is delivered that helps people to either save a tenancy or find alternative accommodation. As far as practicable, clients are given necessary assistance to minimise the need to access emergency homeless accommodation or crisis homeless services. With the number of Notices of Termination increasing, and with increasing demand for housing far exceeding available supply, this Service supports clients with rapid intensive interventions around sourcing and securing new accommodation. This style of support focuses on practical bridging (e.g. assistance with budgeting, securing deposits, securing all entitlements), offering information and signposting, meeting all administrative requirements to secure a tenancy, practical assistance to navigate viewings, communication with letting agents and landlords, and practical assistance with resettlement. In general, clients of this Service do not require longer-term intensive tenancy sustainment supports. In 2025, our Homeless Prevention & Tenancy Sustainment Service in Galway City supported 638 unique households, including 201 families and 378 children.

- **Resource Centre and County Outreach Service**
  Our Resource Centre in Ballinasloe plays a vital role in preventing homelessness across East and South Galway, Mayo and Roscommon. In 2025, we adapted our service model to meet the growing need for more intensive, long-term case work with clients who have complex needs. Because staff were required to dedicate significantly more time to each individual, this shift naturally resulted in fewer people being supported overall. From the centre, our teams continue to provide intensive support to people sleeping rough in Galway and Mayo, ensuring those with the highest needs receive sustained and focused assistance.

  In addition, Simon Community (Galway) provides a Homeless Prevention Service that provides advice and practical support to those experiencing or at risk of homelessness in the East Galway area. In 2025, the service supported 103 unique households, including 17 families with 51 children.

- **Health and Wellbeing Services**
  The development of our Health and Wellbeing Services has meant that we can provide specialist support to people including physical and mental health, addiction and occupational therapy. The team includes:

  - GP Services
  - 3 Registered General Nurses (2.2 Whole Time Equivalent (WTEs))
  - 2 Senior and 1 Staff Grade Psychologist
  - 1 Substance Misuse Counsellor
  - 1 Relapse Prevention Counsellor
  - 3 Benzodiazepine Community Detox Workers (2 WTEs)
  - 1 Senior Occupational Therapist
  - 1 Staff Grade OT
  - 1 Harm Reduction Worker

  The team provides specialist clinical services to people accessing all homeless services in Galway, and to people in the Housing First Programme across the region. In total, the team supported 623 unique clients in 2025 and provided 8,630 interventions.

  - GP & Nursing Service
    The GP and Nurse team provide support to clients across homeless services in Galway as well as a street outreach consultation service. In 2025, they supported 228 people with 2,162 interventions.
  - Psychology Service
    The Psychology Service provided supports to 119 individuals with 2,080 interventions.
  - Addiction Services
    The Substance Misuse Counsellor and the Addiction & Relapse Prevention Counsellor supported 147 individuals with 2,071 interventions.
  - Harm Reduction Pilot
    We launched an initiative to focus specifically on assisting clients to reduce the harm that substances are causing in their lives, including identifying and pursuing pathways to recovery and treatment. It provided support to 39 individuals with 542 interventions.
  - Benzodiazepine Community Detoxification Programme
    Simon Community (Galway)'s Community Detox Service supports people who wish to detoxify from benzodiazepines and who are homeless or at risk of homelessness. Using a

psychosocial model of service delivery, the service supports clients to reduce or stop their use of benzodiazepines. This Service worked with 44 individuals in 2025 and provided 1,239 interventions.

- Occupational Therapy
  46 clients accessed the service and were provided with 536 interventions.

— **Dental and Chiropody Services**
In addition to specialist Health and Wellbeing Services provided by our multi-disciplinary team, Simon Community (Galway)'s team coordinates other support services for clients of homeless services, including:

- Dental Services
  Simon Community (Galway) coordinates Dental Services to people in all homeless services in Galway city. 425 individual treatments were provided to clients in homeless services during 2025.
- Chiropody Services
  Simon Community (Galway) provides Chiropody Services to people in all homeless services in Galway city and in our Resource Centre in Ballinasloe. 78 individual treatments were provided for clients during 2025.

— **Social Integration Service**
The Service provides individual coaching and mentoring, identifying clear pathways to meaningful training, education and employment. The Service team has built up activities that create opportunities for people to get involved, gain skills and confidence and have a clear opportunity to progress from the informal (e.g. participation in Recovery College and in Simon Community (Galway)'s music project, garden allotment and soccer team) to more formal learning (e.g. online courses, training, part time and full-time education) and employment. In 2025 we continued our work in the Workability Pathways to Employment Programme with funding provided through Pobal.

In 2025 a total of 113 clients were supported by the Social Integration team and were provided with a total of 1,826 interventions during the year.

Outcomes achieved in 2025 included:

- 10 people secured full time employment
- 16 people secured part-time employment
- 14 people secured volunteering roles
- 17 people enrolled in a full- time educational programme
- 27 people enrolled in part-time courses
- 17 people completed non-accredited training courses
- 4 people secured Level 1 QQI qualification
- 5 people secured Level 2 QQI qualification
- 4 people secured Level 3 QQI qualification
- 3 people secured Level 5 QQI qualification
- 3 people secured Level 6 QQI qualification
- 1 person secured Level 7 QQI qualification
- 1 person secured Level 8 QQI qualification

— **Advocacy**
Simon Community (Galway) continued to advocate for clients at a local level with local authorities and nationally through the Simon Communities of Ireland. Simon Community (Galway) advances the rights of people who are homeless and assists them in an advocacy role. Staff members also contributed to various consultative fora and public speaking events. We continued regular advocacy communications including press releases, engagement with local and national public representatives and delivering advocacy presentations to our stakeholders. Along with other Simon Communities, we participated in Simon Week 2025 which included an advocacy campaign with the public. We organised a very well attended conference on "Older Adult Homelessness in Ireland" at the University of Galway. We believe that campaigning for changes in social attitudes and social policy is a necessary and complementary part of our work.

DIRECTORS AND COMPANY SECRETARY

The directors who served throughout the year and to the date of signing, except as noted, were as follows:

- Ciarán Forken, Chairperson
- Stephen Mackey (Resigned 8 January 2025)
- Gerry Cleary
- Claire Gannon (Resigned 30 September 2025)
- Jean Kelly
- Sean Mahon
- Caroline McGregor
- Billy Owens (Resigned 21 February 2026)
- Claire Glynn (Appointed 26 August 2024)
- Emily Brand (Appointed 27 January 2025)

- John Gilchrist (Appointed 3 November 2025)
- Orla Keady Giblin (Appointed 3 November 2025)
- Sean Mahon served as company secretary throughout the year.

There were no contracts in relation to the business of Simon Community (Galway) in which the directors had any interest, as defined in the Companies Act, 2014.

ACHIEVEMENTS AND PERFORMANCE

Simon Community (Galway) has ensured that our funding was used for the benefit of our clients. With the aid of sound financial management and the hard work of both our staff and volunteers, we worked with a total of 1,151 unique households in 2025.

Highlights for the year included:

- The opening of Sómas, our first development of 10 accessible, A-rated one-bedroom homes for older people and people with impaired mobility;
- Establishing the Acorn Capital Development Fund to support future capital development projects with funding of €750,000 from Acorn Life Group;
- Continuing to develop and enhance our Services in line with our new Strategic Plan Building Better Futures 2024-2027;
- Increasing the number of households we are supporting as the housing and homelessness crises deepen;
- Further developing our capacity to respond to those with the most complex social care and housing needs;
- Responding to people turning to us for help and support as the combination of the shortage of secure affordable accommodation and the cost of living crisis presented particular challenges for people who were homeless or at risk of homelessness;
- Over 90% of households supported by our Prevention Services did not have to access Emergency Accommodation;
- Continued provision of outreach supports to rough sleepers in Galway City, Counties Galway and Mayo;
- Progressing our plans to develop a new Women's Service
- The continued development (in cooperation with our partners in Cope Galway, Galway City Council, Galway County Council, Mayo County Council, Roscommon County Council and the HSE) of Housing First Services across the region;
- The appointment of a dedicated Harm Reduction Worker role within the Health and Wellbeing Team;
- The acquisition of additional housing units in order to provide pathways out of homelessness for clients, including an additional Túsla CAS acquisition to provide tenancies ringfenced for careleavers;
- The implementation of pay increases for employees following the WRC Interim Agreement of October 2023 for Section 10, 39 and 56 organisations;
- Organising an insightful one-day conference "Older Adult Homelessness in Ireland" at the University of Galway in conjunction with the Simon Communities of Ireland as part of Simon Week 2025. The keynote speaker was Margot Kushel, Professor of Medicine at University of California San Francisco USA. We were also joined by Kieran Walsh, Professor of Ageing & Public Policy and the Director of the Irish Centre for Social Gerontology at University of Galway, along with two clients who spoke very movingly and powerfully about their lived experience of homelessness, moving into Galway Simon housing and the difference the Service has made in their lives;
- Eddie Mullins, CEO of Merchants Quay Ireland launching our Annual Report, and running a workshop with our Health and Wellbeing Team and some of our front line social care teams.

CHALLENGES FACED DURING THE YEAR

- The challenges experienced throughout 2025 must be understood within the context of a deepening and increasingly complex homelessness crisis, characterised by sustained housing supply constraints, escalating rental costs and reduced access to affordable accommodation across the private rented sector.
- The continued failure to deliver new social and affordable housing has significantly compounded these challenges. Once again in 2025, national and local housing delivery targets were not met. This ongoing shortfall has had a direct impact on the ability of Services to support people to access and sustain secure accommodation. The persistent dysfunction within the private rental market has left a growing cohort of people without a home and with little realistic prospect of securing one, despite engagement with statutory housing supports.
- The availability of suitable properties at rents affordable to people reliant on social welfare supports continued to decline sharply during the

year. Individuals and families served by Galway Simon Community who received Notices to Quit were placed in an increasingly precarious position, often with limited or no viable housing options available within statutory rent limits. While many households were assessed as eligible for social housing and held entitlements under the Housing Assistance Payment (HAP) scheme, they were frequently unable to secure accommodation without paying significant rent top ups.

- These top up payments placed unsustainable financial pressure on already vulnerable households. In many cases, individuals were forced to divert income away from essential living costs — including food, heating and utilities — in order to maintain their tenancies. This significantly increased the risk of tenancy breakdown, debt accumulation and further housing instability, directly undermining homelessness prevention efforts.
- At the same time, the overall supply of private rented accommodation continued to contract. A growing number of landlords exited the long term rental market, with many opting instead to make properties available to the tourist and short-term letting market. This further reduced options for people dependent on HAP or other income linked supports and disproportionately affected single adults, people with complex support needs and low income households.
- These housing market conditions placed substantial additional pressure on homelessness prevention, tenancy sustainment and housing led services throughout 2025. Staff were required to invest significantly increased time and resources into property searches, landlord engagement, rent negotiations and crisis intervention, often with limited prospect of success due to systemic constraints beyond the control of services or clients.
- In parallel, 2025 was also a challenging year in terms of fundraising income. Fundraising activity was constrained by staff resourcing pressures, while the wider cost of living crisis clearly impacted the capacity of individuals and communities to give. We remain deeply grateful for the continued support shown by the people of the West, including individuals, families, employers and community organisations, whose generosity underpins our work. However, notwithstanding this support, total funds raised during 2025 fell short of projected targets.
- Taken together, these challenges resulted in an increasing gap between assessed housing need and realistic housing options, while also placing additional strain on organisational resources. The experience of 2025 underscores the urgency of sustained structural responses to housing supply, affordability, and regulation, alongside continued investment in homelessness prevention and support services

BUILDING BETTER FUTURES STRATEGIC PLAN 2024-2027

Throughout 2023 consultations were facilitated with the charity's key stakeholders including clients, volunteers, staff, leadership teams, directors, funders, donors and supporters. The collated extensive inputs underpin our Strategic Plan – Building Better Futures 2024-2027.

The plan has been developed in line with national policies including Housing for All (A New Housing Plan for Ireland 2022-2026), the second Housing First National Implementation Plan (2022-2026) and the first Irish Youth Homelessness Strategy (2023-2025).

At the close of 2025, midway through our current plan, we take stock of our environment and note the ever-increasing scale of the challenge. Our strategy must therefore evolve and adapt to meet this changing landscape.

FUTURE DEVELOPMENTS

Simon Community (Galway) will continue to advocate and provide services for people who are homeless or at risk of becoming homeless in Galway, Mayo and Roscommon. The directors plan to build on the solid foundations laid to date by continuing to develop services to meet identified needs, utilising our unique location and expertise. During 2023, the organisation went through a very thorough strategic planning process and implementation of the new strategic plan for the period 2024-27 began in January 2024. The Board reviews progress against the key pillars of the strategic plan annually.

The continuing aims of Simon Community (Galway) are to:

- Ensure that the client remains at the heart of all that we do;
- Provide a holistic response to those who are homeless or at risk of homelessness across Galway, Mayo and Roscommon;
- Continue to focus on prevention work with families and individuals, thus minimising their need for Emergency Accommodation;

- Develop our response to the needs of those who look to us for support across our Emergency Services, High Support Housing, Housing First & Housing Led Services, Youth Service, My Home, Community Based Housing and Community Support Services;
- Increase our housing stock to provide pathways out of homelessness;
- Focus on health and wellbeing by ensuring access to medical services, addiction and mental health supports, occupational therapy and community integration supports;
- Improve the quality of services in line with recognised standards;
- Improve governance, transparency and thereby accountability to our clients, supporters and funders in line with recognised standards.
- Continue to implement initiatives to support our Teams who are working with increasingly complex cases in an environment of increasing demands on our Services.
- Continue our work to hold the government to account for achieving the Lisbon Declaration to eliminate homelessness by 2030 through advocacy, education and campaigning.
- Grow our fundraising and retail income in order to ensure that we maximise our positive impact, while ensuring the organisation is financially stable and sustainable into the future.

FINANCIAL REVIEW

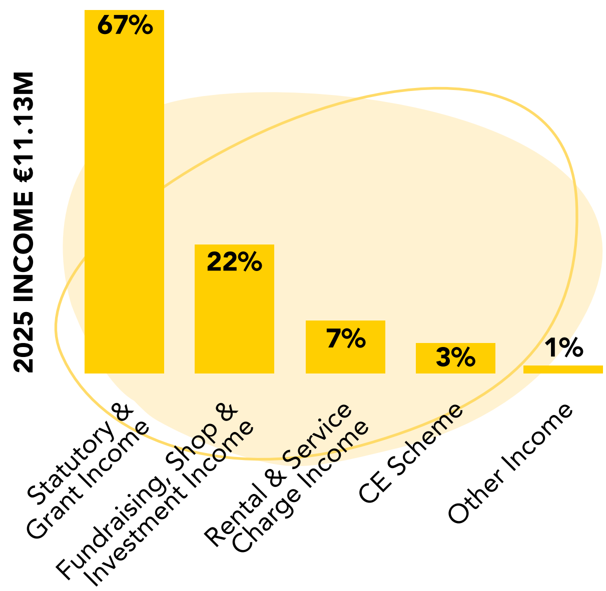
The directors report the following significant financial events during the year:

Overview of Statement of Financial Activities	2025 €	2024 €
Income	**11,130,816**	9,704,327
Expenditure	**(10,870,613)**	(9,728,496)
Operating surplus before Capital Assistance Scheme loan repayments relieved	**260,203**	(24,169)

The operating surplus of €260,203 includes €86,691 (2024: €15,500) of one-off bequests received from donors and €750,000 restricted donation towards capital developments. Legacies fluctuate significantly from year to year and can impact the overall outcome for the financial year. The financial results for the year ended 31st December 2025 are shown in the Statement of Financial Activities on page 82.

Sources of Income

	2025 %	2024 %
Statutory and Grant Income	67	69
Fundraising, Shop and Investment Income	22	19
Rental & Service Charge Income	7	7
Community Employment Scheme	3	3
Other Income	1	1
Total	100	100

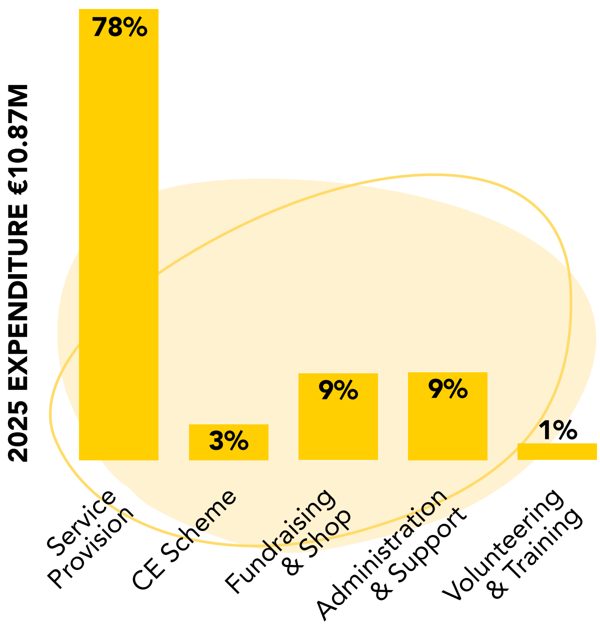


Statutory and grant income which includes funds from the Health Service Executive (HSE), Galway City and County Councils, Túsla and other funding bodies represents 67% of total income in 2025 (69% of total income in 2024).

Total fundraising and charity shop income excluding legacies, bequests and restricted capital development donation decreased by 9% to €1,635,535 in 2025 from 2024 levels. The directors would like to thank supporters, donors and customers for their loyal commitment and much appreciated support during the year. In addition to the vital funds raised through fundraising events throughout the year, the organisation continued to receive invaluable financial support from committed donors. Income from donor legacies by its very nature varies from year to year and increased to €86,691 in 2025 from €15,500 in 2024. The directors would also like to thank and acknowledge the huge efforts made by staff and volunteer teams in a very challenging environment during 2025.

Expenditure Breakdown

	2025 %	2024 %
Service Provision	78	78
Administration and Support	9	10
Fundraising and Shop	9	8
Community Employment Scheme	3	3
Volunteering and Training	1	1
Total	100	100



Total expenditure for 2025 was €10,870,613 (2024: €9,728,496) which represents a 11.7% increase compared to the previous year. This increase is primarily due to increased wage costs arising from Workplace Relations Commission (WRC) Interim Agreement of October 17th 2023 and subsequent Workplace Relations Commission (WRC) Agreement of 10 March 2025 in respect of pay increases for employees in organisations funded under Section 10 of the Housing Act 1988, Section 39 of the Health Act 2004 and Section 56 of the Child and Family Agency Act 2013. New and expanding service developments and increased operational costs due to inflation and the increased cost of living also contributed to the increase in expenditure.

RESERVES AND INVESTMENT STRATEGY

Simon Community (Galway) has total reserves of €10,294,817 as at 31st December 2025. These reserves comprise:

- **Unrestricted reserves**
  The directors believe that the company should hold financial reserves as:

  i) the company has no endowment funding and is entirely dependent on annual statutory funding, grants and donor funding which are inevitably subject to fluctuations;

  ii) the company requires protection against, and the ability to continue operating despite, catastrophic or lesser but damaging events.

  Unrestricted reserves totalling €1,616,959 are available for working capital and continuity of services as at 31st December 2025. This represents 1.8 months of operational costs.
- **Accumulated CAS loan payments waived**
  €5,747,607 represents the total of CAS annual mortgage payments waived up to 31st December 2025 (see Note 16).
- **Designated property maintenance reserve**
  €1,433,989 is designated towards future property maintenance and development costs.
- **Designated capital development reserve**
  €100,000 is designated towards future capital development costs.
- **Designated Acorn capital development reserve**
  €750,000 is designated towards future capital development costs.
- **Designated strategic development reserve**
  €251,819 is in funds designated by the board to enable changes in service delivery models as set out in the Simon Community (Galway) Strategic Plan.

Simon Community (Galway) has a responsibility to ensure that it uses the funds and resources it receives for its charitable purpose of ending homelessness. There are uncertainties around most sources of funding and Simon Community (Galway) must plan its use of these funds and resources to ensure the continuity and sustainability of the services it provides. To this end, Simon Community (Galway) has a reserves policy in place and will work towards the target of holding four months of operating costs - €3,623,538 in reserve based on 2025 operating expenditure. Our current level of €1,616,959 falls below this. However the directors acknowledge that increasing the reserve is very challenging in the context of the current housing and homeless crisis and levels of funding. It is an aim of our strategic plan to increase the unrestricted reserve to buffer against future income/expenditure fluctuations.

As is usual for Approved Housing Bodies (AHBs), and in line with guidance from the Approved Housing Body Regulatory Authority (AHBRA), Simon Community (Galway) holds a designated property maintenance reserve, often referred to as the ‘Sinking Fund’. The directors have designated unrestricted funds for the future maintenance and development of the charity’s properties. The annual transfer from the unrestricted revenue reserve is calculated at a rate of 20% of the annual rental income received. At the year end, this designated fund amounts to €1,433,989

As part of the Simon Community (Galway) strategic plan, the directors have designated funds for future capital developments including property and other capital initiatives. At the year end, this designated fund amounts to €100,000 and €750,000 respectively.

Simon Community (Galway) has put in place an investment strategy that sets out clearly how it plans to make the best use of any available reserve funds in a low risk environment in line with its charitable purposes.

OUR VOLUNTEERS

Simon Community (Galway) has a continuing commitment to voluntarism because of the added value which volunteers bring through their dedication and work. As has been the practice over many years, full-time volunteers work for periods of between 9 and 12 months alongside professional staff in our housing services. In addition, we have part-time volunteers who assist with social integration, capacity building and tenancy sustainment. Part-time volunteers contribute greatly to the success of the Simon shops and charity events, which are an integral part of our fundraising activity.

In 2025, 249 individuals volunteered their time to the benefit of our clients compared to a total of 229 in 2024. The directors on our Board volunteer their time to set the strategic direction and oversee the work of the charity, monitoring all areas of performance including spending. All members of the Board of Directors volunteer their experience, expertise and time to the benefit of Simon Community (Galway) and its continued development. 12 full-time volunteers from three different countries worked in our services. 131 part-time volunteers worked across our two shops on Sean Mulvoy Road and Sea Road, 94 part-time volunteers including 15 student placements helped to co-ordinate community and corporate fundraising events and projects.

It is impossible to quantify the thousands of hours generously given by the public in response to appeals and other fundraising efforts. Without the help from our volunteers, we would not be able to offer our current levels of support during a period of ever- increasing demand. We express our heartfelt thanks to all who support us with their time at our annual Volunteer Appreciation Event.

RELATIONSHIPS WITH CHARITIES AND OTHER BODIES

Simon Community (Galway) is one of seven Simon Communities operating in the Republic of Ireland, the others being Cork, Dundalk, Dublin, Mid-West, Midlands and South East. All the communities, together with the Simon national office, comprise the national body, The Simon Communities of Ireland (SCI). Through SCI, we are actively involved in advocacy work at a national level, including the Simon Week Campaign, the Locked Out of the Market series of studies and the Right to Housing/ Home for Good Campaign.

Simon Community (Galway) actively promotes partnership by working with statutory bodies and other charitable organisations in the provision of services and the pursuit of its advocacy goals. Examples of this work include participation in the West Region Homelessness Consultative Forum; the Galway City Homeless Steering Committee; Galway City Community Network (GCCN); and the Galway City and County AHB Forum. In 2025, the CEO of Simon Community (Galway) was re-elected to the Social Development Strategic Policy Committee

(SPC) of Galway City Council and the Head of Client Services of Simon Community (Galway) is a member of the Housing Disability Steering Group of both Galway City and Galway County Councils. Nationally, we are members of the European Anti-Poverty Network (Ireland), Feantsa, the Irish Council for Social Housing and the Wheel. In 2022, we engaged in partnerships with Cluid Housing, St. Vincent De Paul and Cope Galway in relation to different aspects of service development. Housing First West is a collaboration between the HSE, four local authorities in the region, Simon Community Galway (as lead NGO) and Cope Galway. We are active members of the Housing First Community of Practice.

HEALTH AND SAFETY

The organisation has a policy to ensure the health and welfare of its clients and employees by maintaining a safe place and systems in which to work. This policy is based on the requirements of the Safety, Health and Welfare at Work Act 2005 and the Safety, Health and Welfare at Work (General Application) Regulations 2007. The Health & Safety Statement is reviewed and updated annually. A Health and Safety Committee is in place and regular safety in the workplace audits and meetings are carried out. The Health and Safety Committee meetings are chaired by the organisation's Health and Safety Coordinator.

PAY POLICY FOR SENIOR STAFF

The pay of senior staff within the organisation is either linked with a relevant grade within the HSE/ local authority salary scales or benchmarked against pay levels in similar organisations working within this sector. We review the overall financial position of the company annually and when in a position to do so, award increments to staff members who are on a salary scale and fulfil the appropriate criteria for eligibility. Where recruitment for a particular role has proved difficult, we reserve the right to offer a market adjusted rate of salary, as appropriate, to attract experienced candidates.

PRINCIPAL RISKS AND UNCERTAINTIES

The directors have ultimate responsibility for managing risk and are aware of the risks associated with the operating activities of the organisation. The directors review the risks on an ongoing basis and are satisfied that adequate systems of governance, supervision, procedures and internal controls are in place to mitigate exposure to major risks and that these controls provide reasonable assurance against such risks. The major risks include financial risks, operational and safety risks, compliance risks, reputational and external risks.

The charity mitigates these risks by:

- Continually monitoring the level of activity against its budgeted targets and projections. The charity has a policy of maintaining adequate cash reserves and it has also developed a strategic plan which will allow for the diversification of funding and activities;
- Closely monitoring emerging changes to regulations and legislation on an on-going basis;
- Compliance with the following:
  - The Charities Regulator Governance Code, a code of practice for good governance of charities in Ireland
  - Financial Reporting Standard (FRS102) and the Charities Statement of Recommended Practice (Charities SORP FRS102)
  - The Statement of Guiding Principles for Fundraising
  - The Charities Institute Triple Lock Standard 2021 and 2022
  - The Approved Housing Body Regulatory Authority Governance Standard, Financial Standard, Property Asset Management Standard and Tenancy Management Standard.
  - The National Quality Standards Framework (NQSF) for homeless services.

Financial risk

Reduced or insufficient income will impact directly on Services and the people who avail of them. Changes to government policy and economic climate can impact on grants from statutory agencies and on fundraised income. Measures to reduce this risk include investment in a fundraising strategy which includes a mix of income streams, positive negotiation with key stakeholders, funders and donors and the management and control of budgets. Financial information is subject to detailed review at board level allowing for continuous monitoring of the charity's operations and financial status.

Operational risk

Simon Community (Galway) provides Services for people who are vulnerable and socially isolated. Simon Community (Galway) is committed to providing high-quality Services. We adhere to recognised quality standards, operate a training programme for staff and volunteers and work to a range of operational and staff performance policies and procedures aimed at providing consistently safe living, working and volunteering environments.

Compliance risk
Simon Community (Galway) complies with a range of legislation and regulation. Non-compliance could incur penalties and result in reputational damage. Simon Community (Galway) has signed up to the various governance codes relating to the voluntary sector, approved housing bodies and homeless services. The policies, procedures and internal control systems that are in place aim to ensure compliance with laws, regulations and best practice guidelines and to ensure efficient and effective use of the charity's resources.

Reputational and external risks
Simon Community (Galway) delivers Services on behalf of the wider community and relies on the support of the wider community. Damage to Simon Community (Galway)'s reputation would impact on that support.

External risks include the impact of the current housing crisis. An increase in the number of people needing homeless services, an inability of Simon Community (Galway) to access more move-on accommodation / housing options for people, or a change in government policy or de-prioritisation of homelessness can all impact on the services Simon Community (Galway) can offer. Simon Community (Galway) campaigns and consults with key stakeholders to influence and mitigate the impact of these risks.

COMMITMENT TO INNOVATION AND QUALITY
We continuously invest in training and upskilling of staff.

EVENTS AFTER THE BALANCE SHEET DATE
There have been no significant events affecting the company since the year end.

STATEMENT ON RELEVANT AUDIT INFORMATION
In accordance with Section 330 of the Companies Act 2014, so far as each person who was a director at the date of approval of this report is aware, there is no relevant audit information, being information needed by the auditor in connection with preparing its report, of which the auditor is unaware. Having made enquiries of fellow directors and the company's auditors, each director has taken all steps they are able to take as director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of the information.

POLITICAL DONATIONS
The Electoral (Amendment) (Political Funding) Act 2012 requires companies to disclose all political donations to any individual party over €200 in value. The directors confirm no such donations have been made.

AUDITORS
The auditors, Candor Chartered Accountants Limited have indicated their willingness to continue in office in accordance with the provisons of section 383(2) of the Companies Act 2014.

ACCOUNTING RECORDS
The measures taken by the directors to secure compliance with the requirements of sections 281 to 285 of the Companies Act 2014 with regard to the keeping of accounting records are the implementation of necessary systems, policies and procedures for recording transactions, the employment of competent accounting personnel with the appropriate expertise and the provision of adequate resources to the financial function. The accounting records are maintained at the company's office at 11 Mulvoy Commercial Centre, Sean Mulvoy Road, Galway.

APPROVAL OF ACCOUNTS
The accounts were approved by the board of directors on 27/04/2026.

On behalf of the board
Ciaran Forken **Gerry Cleary**

Statement of Directors' Responsibilities

For the year ended 31st 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 as modified by the Statement of Recommended Practice 'Accounting and Reporting by Charities' (2nd edition, effective 1st January 2019). 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 in accordance 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 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 as a going concern.

The directors are responsible for ensuring that the company keeps 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 and enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 and enable the financial statements to be audited. They are also responsible for safeguarding the assets of the company and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Ciaran Forken **Gerry Cleary**

Independent Auditors' Report

For the year ended 31st December 2025

candor

OPINION

We have audited the financial statements of Simon Community (Galway) for the year ended 31st December 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cashflows and notes to the financial statements, including a summary of significant accounting policies set out in Note 2. The financial reporting framework that has been applied in their preparation is applicable Irish law and Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' issued by the Financial Reporting Council as modified by the Statement of Recommended Practice 'Accounting and Reporting by Charities' (2nd edition, effective 1st January 2019).

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31st December 2025 and of its surplus for the year then ended; and
- have been properly prepared in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' as modified by the Statement of Recommended Practice 'Accounting and Reporting by Charities' (2nd edition, effective 1st January 2019) effective; and
- have been 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 "Auditors' 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 the financial statements in Ireland, including the Ethical Standard as issued by the Irish Auditing and Accounting Service Authority ("IAASA") Ethical Standard, and the provisions available for small entities, in the circumstances set out in Note 25 to the financial statements, 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

We have nothing to report in respect of the following matters in relation to which the ISAs require us to report to you where:

- the directors' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the directors have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis for a period of at least twelve months from the date when the financial statements are authorised for issue.

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 Auditors' 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 COMPANIES ACT 2014

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 consider necessary for the purposes of our audit;
- the accounting records of the charity were sufficient to permit the financial statements to be readily and properly audited;
- the financial statements are in agreement with the accounting records;
- the information given in the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- in our opinion, the Directors' Report has been prepared in accordance with the Companies Act 2014.

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 disclosures of directors' remuneration and transactions required by sections 305 to 312 of the Act are not made. We have nothing to report in this regard.

RESPECTIVE RESPONSIBILITIES

Responsibilities of directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities, 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 company's ability to continue as a going concern, disclosing, as applicable, matters related to the going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operation, or has no realistic alternative but to do so.

Auditors' 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 Auditors' 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 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 contained in the appendix to this report, located on page 81, 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 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 Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any 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.

George Taylor
for and on behalf of
CANDOR CHARTERED ACCOUNTANTS LIMITED
Statutory Audit Firm
1st Floor
Cloch Mhile
Dublin Road
Galway
27/04/2026

Appendix to the Independent Auditors' Report

FURTHER INFORMATION REGARDING THE SCOPE OF OUR RESPONSIBILITIES AS AUDITOR

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' Report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Statement of Financial Activities

For the year ended 31st December 2025

	Notes	Unrestricted Funds €	Restricted Funds €	Designated Funds €	Total 2025 €	Total 2024 €
INCOME FROM						
Donations		265,083	855,160	-	1,120,243	545,826
Legacies		86,691	-	-	86,691	15,500
Other fundraising activities	**6**	1,210,500	32,480	-	1,242,980	1,241,632
Charitable activities	**4 - 5**	766,817	7,742,478	-	8,509,295	7,773,423
Interest		22,313	-	-	22,313	1,502
Other income	**7**	-	149,294	-	149,294	126,444
TOTAL INCOME		**2,351,404**	**8,779,412**	**-**	**11,130,816**	**9,704,327**
EXPENDITURE ON						
Raising funds		1,001,205	-	-	1,001,205	868,324
Provision of homeless services		-	9,489,654	-	9,489,654	8,481,317
Community employment scheme		-	379,754	-	379,754	378,855
TOTAL EXPENDITURE	**8**	**1,001,205**	**9,869,408**	**-**	**10,870,613**	**9,728,496**
OPERATING SURPLUS BEFORE CAPITAL ASSISTANCE SCHEME LOAN REPAYMENTS RELIEVED		**1,350,199**	**(1,089,996)**	**-**	**260,203**	**(24,169)**
Capital Assistance Scheme loan repayments relieved		552,417	-	-	552,417	511,099
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		**1,902,616**	**(1,089,996)**	**-**	**812,620**	**486,930**
TRANSFERS BETWEEN FUNDS						
Transfer to/(from) restricted fund deficit		(1,453,953)	1,453,953	-	-	-
Transfer to/(from) designated funds		(153,363)	(750,000)	903,363	-	-
NET MOVEMENT IN FUNDS		**295,300**	**(386,043)**	**903,363**	**812,620**	**486,930**
RECONCILIATION OF FUNDS						
Total funds brought forward on 1st January		7,069,266	780,486	1,632,445	9,482,197	8,995,267
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER	**19**	**7,364,564**	**394,443**	**2,535,808**	**10,294,817**	**9,482,197**

The Statement of Financial Activities includes all gains and losses recognised in the year. There are no other items to be included in the Statement of Comprehensive Income. Income and net income/(expenditure) arose solely from continuing activities. Movements in funds are set out in Note 19 on page 98.
The 2024 Statement of Financial Activities is shown on page 102.

On behalf of the board
Ciaran Forken **Gerry Cleary**

Balance Sheet

For the year ended 31st December 2025

	NOTES	2025 €	2024 €
FIXED ASSETS			
Tangible assets	**13**	**20,451,490**	19,441,100
CURRENT ASSETS			
Debtors	**14**	**468,954**	606,843
Cash at bank and in hand	**22**	**3,602,636**	3,005,590
TOTAL CURRENT ASSETS		**4,071,590**	3,612,433
CREDITORS – Amounts falling due within one year	**15**	**(1,630,007)**	(1,514,077)
NET CURRENT ASSETS		**2,441,583**	2,098,356
TOTAL ASSETS LESS CURRENT LIABILITIES		**22,893,073**	21,539,456
CREDITORS – Amounts falling due after more than one year	**16**	**(12,598,257)**	(12,057,259)
NET ASSETS		**10,294,817**	9,482,197
TOTAL FUNDS OF THE CHARITY			
Unrestricted funds		**1,616,959**	1,874,078
Restricted funds		**394,443**	780,486
Designated property maintenance reserve funds		**1,433,989**	1,280,626
Designated capital development reserve funds		**100,000**	100,000
Designated Acorn capital development reserve funds		**750,000**	-
Designated strategic development reserve funds		**251,819**	251,819
CAS loan payments relieved fund		**5,747,607**	5,195,188
TOTAL CHARITY FUNDS	**19**	**10,294,817**	9,482,197

The notes on pages 85 to 100 form an integral part of these financial statements.

The financial statements on pages 82 to 100 were authorised for issue by the board of directors on the 27th April 2026 and signed on its behalf:

On behalf of the board
Ciaran Forken **Gerry Cleary**

Statement of Cashflows

For the year ended 31st December 2025

	NOTES	2025 €	2024 €
NET CASH PROVIDED BY CHARITABLE ACTIVITIES	**21**	**978,378**	109,053
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments to acquire tangible fixed assets		**(1,468,792)**	(2,993,952)
Proceeds from disposal of fixed assets		**500**	-
Interest received		**22,313**	1,502
NET CASH USED IN INVESTING ACTIVITIES		**(1,445,979)**	(2,992,450)
CASH FLOWS FROM FINANCING ACTIVITIES			
New loans advanced			
CAS loan		**1,239,595**	2,364,259
Clann Credo loan		**-**	197,494
Capital element of loan repayments		**(109,986)**	(101,424)
Interest paid on loan		**(64,962)**	(68,889)
NET CASH PROVIDED BY FINANCING ACTIVITIES		**1,064,647**	2,391,439
Change in cash and cash equivalents in the year		**597,046**	(491,958)
Cash and cash equivalents at beginning of year		**3,005,590**	3,497,548
CASH AND CASH EQUIVALENTS AT END OF YEAR	**22**	**3,602,636**	3,005,590

On behalf of the board

Ciaran Forken **Gerry Cleary**

Notes to the Financial Statements

1 GENERAL INFORMATION

Simon Community (Galway) is a charitable organisation established to provide a wide range of care, accommodation and advocacy services to people who are homeless or at risk of becoming homeless. The organisation is a registered charity (CHY number: 20018962. CRO number: 144699).

Simon Community (Galway) is a company limited by guarantee in the Republic of Ireland and is a public benefit entity (as defined by Section 3.40 of Charities SORP). The company is precluded by its constitution from paying a dividend either as part of normal operations or on distribution of the company's assets in the event of it being wound up. All income must be applied solely towards the charitable objectives of the company. The address of its registered office and principal place of business is 11 Mulvoy Commercial Centre, Sean Mulvoy Road, Galway.

These financial statements are the company's financial statements for the financial year beginning the 1st January 2025 and ending the 31st December 2025.

The company's functional and presentation currency is the euro, denominated by the symbol "€".

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies used and consistently applied in the preparation of the entity's financial statements are set out below.

(a) Basis of preparation

The financial statements have been prepared with reference to the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) Charities SORP (FRS 102) (2nd edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act, 2014.

Simon Community (Galway) meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The preparation of financial statements in conformity with FRS 102 requires the use of certain key assumptions concerning the future, and other key sources of estimation relating to uncertainty at the end of the financial year. It also requires the directors to exercise their judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or areas where assumptions and estimates have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are disclosed in Note 3.

(b) Income

All income sources are included in the Statement of Financial Activities when the charity is entitled to the income, when the amount can be quantified with reasonable accuracy and when it is probable the income will be received. The following specific policies are applied to particular categories of income:

(i) Donations and other fundraising activities

In common with many similar charitable organisations, the company derives a proportion of its income from voluntary donations and fundraising activities organised by individuals or parties outside the control of the company. Accordingly, donations are recognised when the company has entitlement to the income and certainty of receipt and when the amount can be measured with sufficient reliability. In the case of voluntary income receivable by way of donations and gifts, income is recognised when the donation is received into the company's bank accounts. Fundraising income is shown gross before deduction of any overhead costs involved in raising such funds.

(ii) Legacies

Income is recognised from legacies once the legacy is actually received, or title deeds of the related properties have transferred to the company. On occasion, legacies will be notified to the company in advance of receipt, however it is generally not possible to measure the amount expected to be distributed and, in these circumstances, it is not recognised until received.

(iii) Revenue grants

Revenue grants relating to charitable activities are recognised when receivable and are reflected in the Statement of Financial Activities on this basis.

(iv) Capital grants
The directors have approved a change in accounting policy from 2015 onwards to record capital grants in restricted funds on receipt of the grant in order to comply with Charities SORP (FRS 102). On an annual basis, a transfer is made from the restricted reserve fund into the unrestricted reserve fund on the same basis as the related tangible fixed assets are depreciated.
(v) Income from charitable trading activities
Income from charitable trading activities is accounted for when earned, which is usually when the risk and rewards of ownership transfers and the sale can be reliably measured.
(vi) Income from Government grants
The company is in receipt of government grants to support the services that they provide. Income from government grants are recognised at fair value when the company has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. Where the entitlement is not met then these amounts are deferred at the end of the financial year.

(c) Deferred income
Grants relating to expenditure which is to be incurred in a future accounting period are deferred and recognised in the period to which they relate.

(d) Capital Assistance Scheme Loans
Loans under Capital Assistance Schemes, receivable from local authorities for the purpose of acquiring and developing specified housing properties and advanced to the company under the terms of a mortgage agreement, are recognised in the financial statements as creditors repayable over fixed terms ranging from 20 to 30 years. Under the terms of the mortgage agreement, the company is relieved of monthly capital and interest repayments by the relevant local authority, provided the company is in compliance with certain specified conditions. The repayments so relieved are recognised in the Statement of Financial Activities as they are waived or relieved.

The amounts repayable to the local authorities under the terms of the Capital Assistance Scheme, representing advances received as reduced by repayments relieved, are disclosed as creditors and classified as amounts repayable within one year and amounts repayable after more than one year.

(e) Restricted and unrestricted funds
Simon Community (Galway) operates the following funds:

(i) Restricted funds
Restricted funds are donations and other income sources received for charitable purposes which are to be spent within a reasonable period from their receipt for specific purposes.
(ii) Unrestricted funds
Unrestricted income funds are donations and other income sources received or generated for charitable purposes which can be used at the discretion of Simon Community (Galway) in furtherance of the objects of the charity.
(iii) Designated funds
Simon Community (Galway) aims to maintain its housing properties in good condition and repair. The designated property maintenance fund represents unrestricted funds allocated for the future maintenance and development of the company's housing properties. The designated capital development reserve represents funds approved by the board specifically allocated towards future property acquisition/development and/or other capital costs. The designated strategic development reserve represents funds approved by the board to be used to fund developments and operational costs that could not be funded from annual revenue funding.

(f) Expenditure
Expenditure is accounted for when it is incurred and includes amounts due but not paid at the end of the year. Expenditure includes Value Added Tax which cannot be fully recovered. Expenditures are allocated to the particular activity or service where the cost relates directly to that activity or service. The costs of supporting activities, training, volunteers and overall direction are reallocated to each activity or project based on staff and volunteer numbers and utilisation.

Expenditure on raising funds includes the staff time spent directly on raising funds, the cost of producing and disseminating literature and the delivery of fundraising events. The cost of generating funds also include the costs incurred in fundraising and encouraging third parties to make voluntary contributions. The costs are expensed when they are incurred although the benefit in terms of funds raised may occur in a future period.

(g) Tangible fixed assets
Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses. Cost includes the original purchase price, costs directly attributable to bringing the asset to the location and condition necessary for its intended use, applicable dismantling, removal and restoration costs.

The company's property, plant and equipment are deemed to be held for its utilisation in services. Where there are indicators that the assets are not delivering on their anticipated service potential, consideration is given as to whether the asset is impaired or not. Accordingly, an impairment of fixed assets will only arise where the asset suffers impairment in a physical sense resulting in physical damage, or the assets are not delivering on their anticipated service utilisation.

Tangible fixed assets purchased for less than €3,000 are expensed in the Statement of Financial Activities in the year of purchase.

(i) Depreciation and residual values

Depreciation is calculated using the straight-line method, so as to write off their cost less residual amounts over their estimated useful economic lives; some older assets may be depreciated using the reducing balance method over their estimated useful lives, as follows:

Furniture, fixtures and equipment - 10% straight line or 10% reducing balance

Premises - 2% straight line (excluding site element estimated at 40%)

Motor vehicles - 25% straight line or 25% reducing balance

Shop fittings and fixtures - 10% straight line

Computer/IT equipment - 33% straight line

The assets' residual values and estimated useful economic lives are reviewed at the end of each financial year and the depreciation charge adjusted, where appropriate, in order to reflect any revisions required.

Fully depreciated property, plant and equipment are retained in the asset register until they are removed from service.

(ii) Repairs and maintenance

Repairs, maintenance and minor inspection costs are expensed as incurred.

(iii) De-recognition

Tangible assets are de-recognised on disposal or when no future economic benefit is expected. On disposal, the difference between the net disposal proceeds and the carrying amount is recognised in the Statement of Financial Activities.

(h) Financial instruments

The company has chosen to apply the provisions of Sections 11 and 12 of FRS 102 to account for all of its financial instruments.

(i) Financial assets

Basic financial assets, including sundry debtors, cash and cash equivalents, short-term deposits and investments in corporate bonds, are initially recognised at the transaction price (including transaction costs), unless the arrangement constitutes a financing transaction. There are currently no financial asset arrangements that constitute a financing arrangement.

Other financial assets are initially measured at fair value, which is normally the transaction price. Realised gains and losses on disposal of investments are the difference between sales proceeds receivable and carrying value. Unrealised gains and losses are the difference between market value at year end and carrying value.

Financial assets are de-recognised when (a) the contractual rights to the cash flows from the asset expire or are settled, or (b) substantially all the risks and rewards of ownership of the financial asset are transferred to another party, or (c) control of the financial asset has been transferred to another party who has the practical liability to unilaterally sell the financial asset to an unrelated third party without imposing additional restrictions.

(ii) Financial liabilities

Basic financial liabilities, including trade and other creditors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction. Where the arrangement constitutes a financing transaction, the resulting financial liability is initially measured at present value of the future payments, discounted at a market rate of interest for a similar debt instrument.

(i) Cash and cash equivalents

Cash and cash equivalents include cash on hand, demand deposits and other short-term highly liquid investments with original maturities of three months or less.

(j) Contingencies

Contingent liabilities arising as a result of past events, are not recognised when;

(i) It is not probable that there will be an outflow of resources or that the amount cannot be reliably measured at the reporting date or

(ii) When the existence will be confirmed by the occurrence or non-occurrence of uncertain future events not wholly within the company's control.

Contingent liabilities are disclosed in the financial statements unless the probability of an outflow of resources is remote.

Contingent assets are not recognised. Contingent assets are disclosed in the financial statements when an inflow of economic benefits is probable.

(k) 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 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 a finance cost within the expenditure on charitable activities.

(l) Allocation of support costs
Support costs are derived from those functions that assist the work of the company but do not directly relate to charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charitable programmes and activities. These costs have been allocated on the basis of staff and volunteer numbers and utilisation as appropriate.

(m) Donated goods, facilities and services, including volunteers' time
Goods and services donated for which the value can be measured reliably are included in income and related expenditure.

In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised in the financial statements. Please refer to the review of activities section in the Directors' Report, for more information about the volunteers' contribution to the charity.

(n) Employee benefits
(i) Defined contribution plan
The company operates a defined contribution pension scheme. The company's contributions to this scheme are dealt with in the Statement of Financial Activities on an accruals basis. The assets are held separately from those of the company in an independently administered fund
(ii) Short-term benefits
Short-term employees' benefits, including paid holiday arrangements and other similar benefits, are recognised as an expense in the financial year in which employees render the related service

3 CRITICAL ACCOUNTING JUDGEMENTS AND ESTIMATION UNCERTAINTY

Estimates and judgements made in the process of preparing the company's financial statements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions
The directors make estimates and assumptions concerning the future in the process of preparing the company's financial statements. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are addressed below.
(i) Useful economic lives of tangible fixed assets
The annual depreciation on tangible fixed assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are reviewed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets. See Note 13 for the carrying amounts of the tangible fixed assets and Note 2(g) for the useful economic lives for each class of tangible fixed assets.
(ii) Going concern
A change in government policy regarding the grant funding provided to the company could have a negative impact on the services the company is able to provide and the ability of Simon Community (Galway) to continue as a going concern. The directors, after making enquiries and having considered the company's financial position and expected future cash flows, conclude there are no material uncertainties about the company's ability to continue operating for the foreseeable future. For this reason, the going concern basis continues to be adopted in preparing the financial statements.

4 INCOME FROM CHARITABLE ACTIVITIES

	2025 €	2024 €
Government and other grants	**7,742,478**	7,059,800
Rental income	**766,817**	713,623
	8,509,295	7,773,423

5 INCOME FROM CHARITABLE ACTIVITIES - GOVERNMENT GRANTS

All grants detailed below are service type grants not of a capital nature, are for restricted use and the term of the grant is for the calendar year 2025 unless otherwise indicated.

Name and performance conditions\restrictions of grant	Total grant awarded over term €	Grants due / (deferred) at 1 Jan 2025 €	Grant amount received in the year €	Grant taken to income in the year €	Grants due/ (deferred) at 31 Dec 2025 €	Grant brought forward in restricted funds at 1 Jan 2025 €	Grant carried forward in restricted funds at 31 Dec 2025 €	Grant expended in period €
HSE								
Health Service Executive (Department of Health) Its purpose is to fund the provision of homeless services	3,357,901	208,001	3,401,937	3,357,901	163,965	424,296	70,443	3,287,458
Health Service Executive (Department of Health) Its purpose is to fund substance misuse counselling services	56,320	-	56,320	56,320	-	-	-	56,320
Health Service Executive (Department of Health) Its purpose is to fund the provision of homeless services under My Home Project	241,595	-	241,595	241,595	-	-	-	241,595
Health Service Executive (Department of Health) Its purpose is to fund the provision service to Housing First complex case	46,028	-	46,028	46,028	-	-	-	46,028
GALWAY CITY COUNCIL								
(Department of Housing, Planning and Local Government) Provision of homeless services and tenancy sustainment support	1,962,755	-	1,962,755	1,962,755	-	-	-	1,962,755
(Department of Housing, Planning and Local Government) Provision of homeless services and tenancy sustainment support Housing First Regional	288,928	-	288,928	288,928	-	-	-	288,928
(Department of Housing, Planning and Local Government) Provision of homeless services and tenancy sustainment support Housing First	311,581	-	311,581	311,581	-	-	-	311,581
(Department of Housing, Planning and Local Government) Provision of supports for specific house repairs	4,911	-	4,911	4,911	-	-	-	4,911

Name and performance conditions\restrictions of grant	Total grant awarded over term €	Grants due / (deferred) at 1 Jan 2025 €	Grant amount received in the year €	Grant taken to income in the year €	Grants due/ (deferred) at 31 Dec 2025 €	Grant brought forward in restricted funds at 1 Jan 2025 €	Grant carried forward in restricted funds at 31 Dec 2025 €	Grant expended in period €
(Department of Housing, Planning and Local Government) To fund the development fee for CALF properties	-	22,353	22,353	-	-	-	-	-
(Department of Housing, Planning and Local Government) To fund the increased cost of business grant	5,999	-	5,999	5,999	-	-	-	5,999
(Department of Housing, Planning and Local Government) To fund the increased cost of energy (Power Up)	8,000	-	8,000	8,000	-	-	-	8,000
(Department of Housing, Planning and Local Government) To fund the art projects from Creative Communities Grant	-	-	-	-	-	1,169	-	1,169
GALWAY COUNTY COUNCIL								
(Department of Housing, Planning and Local Government) Its purpose is to fund the provision of a resource centre, youth services and tenancy sustainment supports in the county	749,301	-	743,586	749,301	5,715	-	-	749,301
MAYO COUNTY COUNCIL								
(Department of Housing, Planning and Local Government) Its purpose is to fund the provision of a resource centre, youth services and tenancy sustainment supports in the county	65,168	-	65,168	65,168	-	-	-	65,168
Túsla Its purpose is to fund homeless services specifically for young persons	67,450	-	67,450	67,450	-	-	-	67,450
Léargas Its purpose is to fund the training and supervision of full-time volunteers	90,233	(22,454)	103,547	90,233	(35,768)	-	-	90,233
Department of Social Protection Its purpose is to fund a Community Employment Scheme for up to 25 participants	331,231	(36,472)	338,167	331,231	(43,408)	-	-	331,231
Department of Social Protection Its purpose is to fund a Wage Subsidy Scheme	3,232	-	3,232	3,232	-	-	-	3,232
AN POBAL								
(Department of Rural and Community Development) Its purpose is to fund Workability Pathways to Employment pilot project	145,292	-	145,292	145,292	-	-	-	145,292

Name and performance conditions\restrictions of grant	Total grant awarded over term €	Grants due / (deferred) at 1 Jan 2025 €	Grant amount received in the year €	Grant taken to income in the year €	Grants due/ (deferred) at 31 Dec 2025 €	Grant brought forward in restricted funds at 1 Jan 2025 €	Grant carried forward in restricted funds at 31 Dec 2025 €	Grant expended in period €
(Department of Rural and Community Development) Its purpose is to part-fund capital works in the Bridge Resource Centre, Ballinasloe	3,553	-	3,553	3,553	-	-	-	3,553
Hospital Saturday Fund Its purpose is to fund aids and therapies for older persons	3,000	-	3,000	3,000	-	-	2,873	127
Housing Finance Agency To grant fund social integration project (€25k)	-	10,193	-	-	10,193	-	-	-
AIB To grant fund social integration project (€25k)	-	-	-	-	-	27,050	-	27,050
ESB Funds To support our social enterprise project (79G)	-	-	-	-	-	13,500	-	13,500
Erasmus+ Its purpose is to fund co-operation for innovation and the exchange of good practices in the provision of homeless services to women across member states of the European Union.	-	-	-	-	-	7,419	7,419	-
Amazon To fund energy cloud initiatives in services	-	-	-	-	-	13,500	13,500	-
Community Foundations of Ireland RTE Does Comic relief (Demand for Digital) Its purpose is to facilitate digital collection of donations	-	-	-	-	-	7,883	6,043	1,840
Religious Order Its purpose is to support a Trauma programme for individuals in our services	-	-	-	-	-	12,810	-	12,810
TOTAL RESTRICTED INCOME FROM GRANTS	**7,742,478**	**181,621**	**7,823,403**	**7,742,478**	**100,696**	**507,627**	**100,278**	**7,725,531**

6 OTHER FUNDRAISING ACTIVITIES

	2025 €	2024 €
Retail income from charity shops and coffee van	**880,322**	941,975
Other fundraising activities	**362,658**	299,657
	1,242,980	**1,241,632**

7 OTHER INCOME

	2025 €	2024 €
VAT refund	**6,084**	8,951
Cope Galway Housing First Partnership	**100,013**	114,413
Insurance Claims	**42,111**	-
Miscellaneous items	**1,086**	3,080
	149,294	**126,444**

8 ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

Expenditure on charitable activities has been classified to comply with Charities SORP (FRS 102). Such costs include the direct costs of providing homeless services together with those support costs (accounting and finance, maintenance, I.T., human resources, administration and general management functions) incurred that enable these activities to be undertaken. These have been allocated across the activities based on staff and volunteer numbers and utilisation.

Total support costs for 2025 of €1,033,277 were 9.51% of the total expenditure (2024: €959,275: 9.86%) and include headcount costs of €686,968 and administration costs of €328,274. These costs are reflected in the Statement of Financial Activities and a breakdown is included in the table below:

For the year ended 31st December 2025	Staff costs €	Direct costs €	Depreciation costs €	Training and volunteering costs €	Support costs €	Total €
Homeless services	6,374,746	1,605,020	425,991	106,061	913,245	9,425,064
Advocacy & Campaigning	55,166	70	-	1,502	7,852	64,590
TOTAL CHARITABLE ACTIVITIES	**6,429,912**	**1,605,090**	**425,991**	**107,563**	**921,097**	**9,489,654**
Community Employment Scheme	323,713	9,636	328	-	46,077	379,754
Raising funds	464,408	438,552	23,537	8,605	66,103	1,001,205
Training and volunteering	41,278	85,720	-	(126,997)	-	-
Support costs	686,968	328,274	7,206	10,829	(1,033,277)	-
TOTAL 2025	**7,946,279**	**2,467,272**	**457,062**	**-**	**-**	**10,870,613**

For the year ended 31st December 2024	Staff costs €	Direct costs €	Depreciation costs €	Training and volunteering costs €	Support costs €	Total €
Homeless services	5,519,647	1,632,389	354,633	71,990	838,285	8,416,945
Advocacy & Campaigning	54,123	765	-	1,319	8,165	64,372
TOTAL CHARITABLE ACTIVITIES	**5,573,770**	**1,633,154**	**354,633**	**73,309**	**846,450**	**8,481,317**
Community Employment Scheme	322,478	7,727	-	-	48,650	378,855
Raising funds	425,388	353,620	19,864	5,277	64,175	868,324
Training and volunteering	36,944	49,738	-	(86,681)	-	-
Support costs	622,466	322,130	6,584	8,095	(959,275)	-
TOTAL 2024	**6,981,046**	**2,366,369**	**381,081**	**-**	**-**	**9,728,496**

Support costs include accounting and finance, maintenance, I.T., human resources, administration and general management functions. Training costs relate to the cost of running extensive training for staff and volunteers essential to their work environment. Volunteering costs are incurred in accommodating and providing for full time volunteers and coordinating full-time and part-time volunteer activity. These costs are allocated across other services on the basis of staff and volunteer numbers and utilisation as appropriate.

9 OPERATING SURPLUS IS STATED AFTER CHARGING/(CREDITING)

	2025 €	2024 €
OPERATING SURPLUS IS STATED AFTER CHARGING/(CREDITING)		
Staff costs (Note 10 (b))	**7,946,279**	6,981,046
Depreciation	**457,062**	381,081
Interest payable	**71,426**	75,354
AUDITOR'S REMUNERATION		
Audit of charity's financial statements	**8,610**	8,979
Audit of Community Employment Scheme	**984**	984

10 EMPLOYEE INFORMATION AND BENEFITS

(a) The average number of employees (as calculated using the methodology required by Companies Act 2014) during the year is analysed below:

	2025 No.	2024 No.
Chief Executive Officer	**1.3**	1.0
Head of Client Services	**1.0**	1.0
HR Manager	**1.0**	1.0
Financial Controller	**1.0**	1.0
Service Managers/Team leaders	**11.0**	9.0
Social Care and Housing Support staff	**72.8**	73.0
Relief Care Staff	**46.2**	42.7
Multi-Disciplinary Team	**12.9**	8.1
CE Scheme Participants	**19.8**	18.2
Property Manager, Co-ordinator and Housing Officer	**2.6**	3.0
Quality and Best Practice Co-Ordinator	**1.0**	0.7
Health & Safety Officer	**1.0**	1.0
Social Enterprise Staff	**0.9**	1.5
Communications (including student placement)	**2.1**	2.5
Volunteer Co-ordinator	**1.0**	1.0
Accounts Department & Executive Assistant	**4.7**	3.8
IT Program Manager	**0.0**	0.4
CE Supervisor and HR Department	**3.6**	3.6

	2025 No.	2024 No.
Fundraising team	**4.9**	4.0
Shop Staff	**5.0**	5.0
Van Drivers	**2.0**	1.0
	195.8	**182.5**

(b) The company's employment costs for all employees comprise:

	2025 €	2024 €
Wages and salaries	**7,023,734**	6,175,531
Social insurance costs	**735,718**	646,648
Pension costs	**186,827**	158,867
	7,946,279	6,981,046

Simon Community (Galway) employs staff as participants in government sponsored Community Employment Schemes. The company additionally engages full-time volunteers directly involved in providing services for homeless persons.

(c) The number of employees receiving remuneration over €60,000 in the year were as follows:

	2025 No.	2024 No.
SALARY		
€60,001 to €70,000	**6**	11
€70,001 to €80,000	**7**	3
€80,001 to €90,000	**1**	2
€90,001 to €100,000	**2**	2
€100,001 to €110,000	**1**	-
	17	18

Pension costs for these higher paid employees amount to €61,813 in 2025 (2024: €60,647). The company's former Chief Executive Officer, Karen Golden, received a gross salary of €72,710 and an employer's pension contribution of €3,304 and the company's current Chief Executive Officer, Carol Baumann received a gross salary of €44,706 and an employer's pension contribution of €2,235.

11 DIRECTORS' REMUNERATION
No members of the board of directors received any remuneration during the year or during the prior year.

12 TAXATION
No provision for taxation has been made because the company, being a registered charitable organisation, is exempt from tax under Section 207 and 208 of the Taxes Consolidation Acts, 1997.

13 TANGIBLE FIXED ASSETS

	Land and buildings €	Computer equipment €	Furniture and fittings €	Office equipment €	Motor Vehicles €	Total €
COST						
At 1st January 2025	21,635,225	178,991	295,573	73,313	359,721	22,542,823
Additions	1,360,697	21,554	18,377	3,321	63,500	1,467,449
Disposals	-	-	-	-	(5,000)	(5,000)
AT 31ST DECEMBER 2025	**22,995,922**	**200,545**	**313,950**	**76,634**	**418,221**	**24,005,272**
ACCUMULATED DEPRECIATION						
At 1st January 2025	2,322,381	163,385	264,063	68,823	283,069	3,101,721
Charge for the year	362,267	17,869	5,306	975	70,645	457,062
Charge on disposals	-	-	-	-	(5,000)	(5,000)
AT 31ST DECEMBER 2025	2,684,648	181,254	269,369	69,798	348,714	3,553,782
NET BOOK VALUE						
AT 31ST DECEMBER 2025	**20,311,275**	**19,291**	**44,581**	**6,836**	**69,507**	**20,451,490**
At 1st January 2025	19,312,843	15,606	31,510	4,490	76,652	19,441,100

14 DEBTORS

	2025 €	2024 €
AMOUNTS FALLING DUE WITHIN ONE YEAR:		
Galway City Council	-	22,352
Galway County Council	**5,715**	-
Health Service Executive core grant retention	**163,972**	143,001
Health Service Executive One Off Supports (Inflation/ Arrears)	-	65,000
Leargas	**19,687**	23,539
Housing Finance Agency (Grant)	**10,193**	10,193
Cope Galway	-	113,698
Other debtors	**219,657**	181,661
Sundry debtors	**49,730**	47,399
	468,954	606,843

15 **CREDITORS** – Amounts falling due within one year

	2025 €	2024 €
Trade creditors	**175,015**	231,500
Accruals	**298,270**	215,375
PAYE and Pay Related Social Insurance	**164,693**	146,056
Value Added Tax and Relevant Contracts Tax	**32,214**	4,592
Deferred income (Note 17)	**128,566**	114,180
Other creditors	**102,544**	114,989
Capital Assistance Scheme loans (Note 16)	**552,419**	511,099
Clann Credo loan (Note 16)	**106,534**	106,534
Housing Finance Agency loan (Note 16)	**69,752**	69,752
	1,630,007	1,514,077

16 **CREDITORS** – Amounts falling due after more than one year

	2025 €	2024 €
Capital Assistance Scheme loans	**10,590,258**	9,944,402
Housing Finance Agency (HFA) loan	**1,072,645**	1,118,737
Capital Advance Leasing Facility (CALF) Scheme loans	**358,276**	351,811
Clann Credo loans	**577,078**	642,309
	12,598,257	12,057,259

Loans under Capital Assistance Schemes are received by Simon Community (Galway) from Galway City Council, by way of mortgage, with repayable periods for each funding agreement ranging from 20 to 30 years. Galway City Council has a charge over Simon Community (Galway) properties as security for the finance provided. Under the terms of the mortgage, Simon Community (Galway) is relieved of monthly capital and interest payments so long as in compliance with specific conditions set out in the relevant mortgage agreement, primarily with respect to the use and upkeep of the related properties. Under the terms of the Capital Assistance Schemes, the amounts repayable to the local authority as at the balance sheet date of €11,142,677 (2024: €10,455,501) represent the aggregate finance received to date as reduced by the cumulative repayments relieved to date of €5,747,607 (2024: €5,195,188).

Secured Loans

Included in loans are housing loans which are provided by HFA, which are secured by fixed charges on specific housing properties. The loans are subject to interest rates of 2% on CALF funding and 1.75%-2.25% (2024: 1.75%-2.25%) on HFA funding. The HFA are due for repayment in bi-annual instalments over 25 years. CALF loans are only repayable at the end of the 25 year loan period.

Included in loans are other loans which are provided by Clann Credo which are secured on retail and office properties. These loans are subject to interest of 5.35%- 6.5% (2024: 5.35%-6%) which are repayable in monthly instalments over 15 years.

The loans are repayable in the following periods:

	2025 €	2024 €
Within one year	**728,705**	687,385
Between one and two years	**728,705**	687,385
Between two and five years	**2,186,115**	2,062,155
After five years	**9,683,437**	9,307,719
	12,598,257	12,057,259
	13,326,962	12,744,644

17 DEFERRED INCOME

	2025 €	2024 €
At 1st January	**68,187**	64,072
Community Employment grant advance utilised in current year	**(52,311)**	(48,220)
Community Employment grant advance for following year	**57,235**	52,335
Leargas Funding advanced for following year	**55,455**	45,993
AT 31ST DECEMBER 2025	**128,566**	114,180
SPLIT OF DEFERRED INCOME		
Amounts falling due within one year	**128,566**	114,180
Amounts falling due after more than one year	**-**	-
	128,566	114,180

18 CAPITAL RESERVES

Capital reserves are represented by an amount of €9,368 being the excess of assets over liabilities transferred to the company by the directors of Simon Community (Galway) on incorporation in 1989. In 2016, it was decided that capital reserves could be transferred to the accumulated restricted reserve.

19 RECONCILIATION OF MOVEMENTS IN ACCUMULATED FUNDS

Funds description	Balance at start of year €	Incoming resources €	Resources expended €	CAS Loan repayments relieved €	Transfers €	Balance at end of year €
RESTRICTED INCOME						
Health Service Executive	424,296	3,645,525	(3,999,378)	-	-	70,443
Galway City Council	-	2,563,264	(2,563,264)	-	-	-
Galway County Council	-	749,301	(749,301)	-	-	-
Mayo County Council	-	65,168	(65,168)	-	-	-
Health Service Executive – Western Region Drugs & Alcohol Task Force	-	56,320	(56,320)	-	-	-
Túsla	-	67,450	(67,450)	-	-	-
Léargas	-	90,233	(90,233)	-	-	-
Department of Social Protection – Community Employment	-	331,231	(331,231)	-	-	-
Department of Social Protection – Wages Subsidy	-	3,232	(3,232)	-	-	-
An Pobal – Workability Pathways to Employment Pilot	-	145,292	(145,292)	-	-	-
An Pobal – part fund Ballinasloe Resource Centre works	-	3,553	(3,553)	-	-	-
Galway City Council – Property repairs	-	4,911	(4,911)	-	-	-
Galway City Council – Increased cost of business grant	-	5,999	(5,999)	-	-	-
Galway City Council – Increased cost of energy – Power-up grant	-	8,000	(8,000)	-	-	-
Hospital Saturday Fund	-	3,000	(127)	-	-	2,873
Galway City Council – Creative Communities	1,169	-	(1,169)	-	-	-
Erasmus	7,419	-	-	-	-	7,419
Community Foundation of Ireland - Demand for Digital	7,886	-	(1,840)	-	-	6,043
Religious Order – Trauma Program	12,810	-	(12,810)	-	-	-
ESB Funds	13,500	-	(13,500)	-	-	-
Amazon	13,500	-	-	-	-	13,500
AIB Community Fund	27,050	-	(27,050)	-	-	-
OTHER RESTRICTED DONATIONS (INCLUDING FUNDRAISING)						
Acorn Capital Development	-	750,000	-	-	(750,000)	-
Boston Scientific	107,582	38,591	(10,759)	-	-	135,414
University of Galway	4,092	-	(838)	-	-	3,254
Essential Funds	99,735	63,655	(65,929)	-	-	97,461
Reddington Grant	1,029	-	(401)	-	-	628
Miscellaneous Restricted Donations	4,542	2,915	(1,613)	-	-	5,844
79G Coffee Van	-	32,480	(32,480)	-	-	-
Cope Housing First Partnership	-	100,013	(100,013)	-	-	-
Insurance claims	-	42,111	(42,111)	-	-	-
Miscellaneous Income	-	7,170	(7,170)	-	-	-
Capital grants received in prior years	46,509	-	(3,933)	-	-	42,576
Capital reserves	9,368	-	-	-	-	9,368

Funds description	Balance at start of year €	Incoming resources €	Resources expended €	CAS Loan repayments relieved €	Transfers €	Balance at end of year €
TOTAL RESTRICTED FUNDS	**780,486**	**8,779,412**	**(8,415,073)**	**-**	**(750,000)**	**394,823**
Unrestricted reserves	1,874,078	2,351,404	(2,455,540)	-	(153,363)	1,616,580
Designated property maintenance	1,280,626	-	-	-	153,363	1,433,989
Designated capital development reserve	100,000				-	100,000
Designated Acorn capital development reserve	-	-	-	-	750,000	750,000
Designated strategic development	251,819	-	-	-	-	251,819
Capital Assistance Scheme loan payments waived	5,195,188	-	-	552,419	-	5,747,607
ACCUMULATED FUNDS	**9,482,197**	**11,130,816**	**(10,870,613)**	**552,419**	**-**	**10,294,817**

20 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds €	Restricted funds €	Designated funds €	CAS Loan payments relieved €	Total funds 2025 €
Tangible assets	4,800,801	-	-	15,650,689	20,451,490
Current assets	3,325,328	394,443	351,819	-	4,071,590
Creditors falling due within one year	(1,077,588)	-	-	(552,419)	(1,630,007)
Creditors due after more than one year	(2,007,999)	-	-	(10,590,258)	(12,598,257)
NET ASSETS AT 31ST DECEMBER 2025	**5,040,542**	**394,443**	**351,819**	**4,508,012**	**10,294,817**

21 RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM CHARITABLE ACTIVITIES

	2025 €	2024 €
INCOME FOR THE PERIOD (AS PER THE STATEMENT OF FINANCIAL ACTIVITIES)		
Net income	**812,622**	486,930
Adjust for:		
Capital Assistance Scheme loan repayments relieved	**(552,419)**	(511,099)
Depreciation charges	**457,062**	381,081
Loss/(Profit) on disposal of tangible fixed assets	**(500)**	-
Decrease/(increase) in debtors	**137,889**	(224,091)
Increase/(decrease) in deferred income	**14,386**	50,108
Increase/(decrease) in creditors	**60,224**	(147,728)
Bank interest received	**(22,313)**	(1,502)
Interest payable	**71,427**	75,354
NET CASH PROVIDED BY CHARITABLE ACTIVITIES	**978,378**	109,053

22 ANALYSIS OF CASH AND CASH EQUIVALENTS

	At 1st January 2025 €	Cash flow €	At 31st December 2025 €
Cash at bank and in hand	1,917,804	(60,026)	1,857,778
Notice Deposits	1,087,787	657,071	1,744,858
NET FUNDS/(DEBT)	**3,005,590**	**597,046**	**3,602,636**

23 CONTINGENT LIABILITY

The company is currently subject to a Revenue audit which commenced in April 2026. The Revenue audit arose following the identification of certain compliance matters that originated from incorrect technical advice previously provided by the company's professional advisors in relation to RCT. The charity made an unprompted voluntary disclosure to Revenue for the purposes of clarifying and resolving the matter.

While Revenue initially reviewed these matters as part of the audit, additional concerns were raised with regard to the VAT treatment of sales from the charity shops. Revenue has indicated a view that VAT may be applicable to those activities.

The directors, having considered the matter, fundamentally disagree with Revenue's interpretation. Initial informal discussions with peers within the charity sector suggest that Revenue's position does not appear to be consistent with the prevailing sector practice.
The directors intend to get specialist VAT advice to robustly challenge any assertion that VAT is chargeable, particularly in respect of prior periods. The matter remains at an early stage, no assessment has issued, and it is not possible at this time to determine the outcome of the audit or any potential liability. On that basis, no provision has been made in the financial statements in relation to this matter.

24 CAPITAL COMMITMENTS

The company has capital commitments totalling €9,406,646 relating to residential properties, which includes new developments. These properties will be financed by loans under the Capital Assistance Scheme.

25 PROVISIONS AVAILABLE FOR SMALL ENTITIES

In common with many other businesses of our size and nature, we use our auditors to assist with preparation of the financial statements.

26 LIMITED LIABILITY

The company is limited by guarantee and does not have a share capital. Each member's liability in the event of winding up will not exceed €2.

27 POST BALANCE SHEET EVENTS

There have been no significant events affecting the charity since the year end.

28 RELATED PARTY TRANSACTIONS

There were no related party transactions during the year.

29 TAX CLEARANCE COMPLIANCE WITH CIRCULARS

The company has complied with relevant Government Circulars, including Circular 44/2006 'Tax Clearance Procedures Grants, Subsidies and Similar Type Payments' and Circular 13/2014 'Management of and Accountability for Grants from Exchequer Funds' by providing the tax clearance access number to grant providers when requested throughout the year. The company has an up-to-date tax clearance certificate at the date of approval of the financial statements.

30 APPROVAL OF FINANCIAL STATEMENTS

The accounts were approved by the board of directors on 27th April 2026.

Simon Community (Galway)

(A company not having a share capital and limited by guarantee)

Supplementary Information Relating to the Financial Statements

For the financial year ended 31 December 2025 not covered by the auditors report.

The following does not form part of the audited financial statements.

Statement of Financial Activities

For the year ended 31st December 2024

	Notes	Total Funds €	Unrestricted Funds €	Restricted Funds €	Designated 2024 €	2023 €
INCOME FROM:						
Donations		545,826	-	-	545,826	672,681
Legacies		15,500	-	-	15,500	43,089
Other fundraising activities	**6**	956,030	285,602	-	1,241,632	1,098,982
Charitable activities	**4 - 5**	713,623	7,059,800	-	7,773,423	7,193,124
Interest		1,502	-	-	1,502	728
Other income	**7**	8,951	117,493	-	126,444	7,745
TOTAL INCOME		**2,241,432**	**7,462,895**	**-**	**9,704,327**	**9,016,349**
EXPENDITURE ON:						
Raising funds		868,324	-	-	868,324	896,721
Provision of homeless services		-	8,481,317	-	8,481,317	7,436,210
Community employment scheme		-	378,855	-	378,855	366,457
TOTAL EXPENDITURE	**8**	**868,324**	**8,860,172**	**-**	**9,728,496**	**8,699,388**
OPERATING SURPLUS/(DEFICIT) BEFORE CAPITAL ASSISTANCE SCHEME LOAN REPAYMENTS RELIEVED		**1,373,108**	**(1,397,277)**	**-**	**(24,169)**	**316,961**
Capital Assistance Scheme loan repayments relieved		511,099	-	-	511,099	432,290
NET INCOME/(EXPENDITURE) BEFORE TRANSFERS		**1,884,207**	**(1,397,277)**	**-**	**486,930**	**749,251**
TRANSFERS BETWEEN FUNDS						
Transfer to/(from) restricted fund deficit		(1,385,428)	1,385,428	-	-	-
Transfer to/(from) designated funds		(214,087)	-	214,087	-	-
NET MOVEMENT IN FUNDS		**284,692**	**(11,849)**	**214,087**	**486,930**	**749,251**
RECONCILIATION OF FUNDS						
Total funds brought forward on 1st January		6,784,574	792,335	1,418,358	8,995,267	8,246,016
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER	**19**	**7,069,266**	**780,486**	**1,632,445**	**9,482,197**	**8,995,267**

11 Sean Mulvoy Centre, Sean Mulvoy Road,
Galway, H91 EAY0

T: 091 381828
E: info@galwaysimon.ie

GALWAYSIMON.IE

Registered Charity No. 20018962