Annual Report 2025

Challenging homelessness. Changing lives.

40 YEARS

FOCUS Ireland

Today we believe more strongly than ever that homelessness can end.

Sr Stanislaus Kennedy, 1939–2025

Pictured on the front cover are staff and residents of the Supported Housing for Youth programme, a Focus Ireland and Clúid Housing partnership that helps young adults to move out of homelessness and rebuild their lives.

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Sr Stan's conviction that homelessness is not inevitable was not idealism but a call to action.

Pat Dennigan, CEO Focus Ireland

Shine A Light 2025 highlighted the more than 5,000 children experiencing homelessness in Ireland. Pictured (left to right): Pat Dennigan, Focus Ireland; Catherine Lonergan, Bord Gáis Energy; broadcaster Brendan Courtney; Maura Toles, Sisk; and James Flanagan, Focus Ireland LEAP Ambassador.

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Foreword

This foreword is taken from one of the final messages Sr Stan shared with Focus Ireland staff during our 40th anniversary year. Recorded in early 2025, her words capture the clarity, conviction and compassion that shaped everything she built. They remind us why she founded Focus Point in 1985, how she transformed Ireland's response to homelessness and why her belief that homelessness can end continues to guide our work today.

Sr Stanislaus Kennedy
Life President and Founder, Focus Ireland

Looking back to an Ireland that couldn't see homelessness

When I think back to the early 1980s, I am reminded of an Ireland where homelessness was almost entirely invisible. There were two large hostels for men and one for women, and that was the full extent of the response. There was no public awareness, no political urgency and no media interest. Homelessness existed in the shadows, unseen, unspoken and unaddressed.

To understand the reality behind this silence, I undertook a major piece of research into the nature and extent of homelessness among women in Dublin. What I discovered was startling: more than 500 women were homeless, yet almost entirely hidden from public view. The following year, I spent twelve months with eight young women who had experienced homelessness. I listened to their stories – stories of hardship, resilience and hope. What became clear was that there is no such thing as a 'typical' homeless person. Each woman had her own life, her own history, her own dreams. And none of them wanted to be homeless. They were there because of circumstances, not choices.

I listened to their stories – stories of hardship, resilience and hope. What became clear was that there is no such thing as a 'typical' homeless person.

The birth of Focus Point

Those conversations shaped everything that followed. They taught me that if we were to respond meaningfully, we needed to create not just services, but pathways to home. And so, in 1985, we founded Focus Point, which would later become Focus Ireland. We built the services that simply did not exist: a coffee shop offering warmth and dignity; a drop-in centre providing information and advice; a 24-hour phone line; and an outreach service on the streets at night. These were the first dedicated services for homeless people in Ireland.

But services alone were not enough. People needed homes and some needed supportive housing to rebuild their lives. Two years later, we opened Ireland's first housing for people experiencing homelessness at Stanhope Green, transforming an old convent into 80 apartments. It was a radical step at the time, but it was exactly what people needed: safety, stability and the chance to begin again.

Building a voice for change

From the beginning, we combined frontline work with strong advocacy and research. This ensured that the voices of people who were homeless were finally heard. For the first time, the media began to cover homelessness as a national issue. Awareness grew. Public concern grew. And, slowly, change began.

We are also inspired every day by the people who come to us seeking help. Their resilience, their belief that life can be different and their hope for a home of their own remind us why this work matters so profoundly.

Forty years of impact

Today, as we mark 40 years of Focus Ireland, we reflect with deep gratitude. Thousands of people – staff, volunteers, supporters, partners and donors – have stood with us. Together, we have helped countless individuals and families to leave homelessness behind, and we have prevented many more from ever entering it. Their courage gives us hope. Their determination strengthens our resolve.

We are also inspired every day by the people who come to us seeking help. Their resilience, their belief that life can be different and their hope for a home of their own remind us why this work matters so profoundly.

A future we can shape together

Today we believe more strongly than ever that homelessness can end. If government prioritises housing for those who need it most and if all stakeholders work together with urgency and determination, we can end homelessness in Ireland by the end of this decade. It is ambitious, but it is possible.

I believed in 1985 that change was achievable, and I believe it just as firmly today. Our mission continues because our conviction remains: homelessness is not inevitable; it is not acceptable; and it can be ended.

That is my hope for the future. It is the hope that guides Focus Ireland every day. And it is the hope that will carry us forward into the next 40 years.

Memories of Sr Stan

Alison Cullen, Catering Team Manager

‘She said uncomfortable things, and she kept repeating them until people listened.’

(*The Irish Times*, 3 November 2025)

Photo: Dara Mac Dónaill, *The Irish Times*.

Memories of Sr Stan

Paddy Markey, Focus Ireland Coffee Shop Chef

'She used to come in here on Christmas Day and sit down and talk to the customers ... She had a great way of talking to people at their level. She had their voice, and Christmas was a special time.'

(The Irish Times, 3 November 2025)

Photo: Dara Mac Dónaill, *The Irish Times*.

Our values

Our values shape every decision we make and how we work with customers, tenants, colleagues, volunteers, partners and the wider public. They guide the quality of our services and the culture we build together.

Dignity

We treat every person with equal respect and compassion. We listen carefully, recognise each individual's story and strengths and build relationships based on care and trust.

Quality

We hold ourselves to high professional standards. We are accountable for results, learn from evidence, collaborate across teams and act with care for people and the environment.

Social Justice

We challenge the causes of homelessness and inequality. We advocate for policies that enable independent living, fair access to secure housing and the removal of structural barriers.

Empowerment

We support people to make informed choices and to shape their own future. We foster confidence, share clear information and create the conditions for people to use their strengths.

These values are lived out in our daily practice and in how we partner with others to prevent and end homelessness. They also inform how we measure our impact and how we continuously improve as an organisation.

Glossary of acronyms

A&I	Advice and Information
AHBs	Approved Housing Bodies
CALF	Capital Advance Leasing Facility
CAS	Capital Assistance Scheme
CRFI	Childer's Road Family Initiative
DRHE	Dublin Region Homeless Executive
FHAT	Family Homeless Action Team
HAP	Housing Assistance Payment
HFA	Housing Finance Agency
HSE	Health Service Executive
ICSH	Irish Council for Social Housing
LEAP	Lived Experience Ambassador Programme
LTA	Long-term Accommodation
P&A	Payment and Availability
PETE	Preparation for Education, Training and Employment
PwC	PricewaterhouseCooper
SHY	Supported Housing for Youth
STA	Short-term Accommodation
SVP	Society of Saint Vincent de Paul
TSS	Tenancy Sustainment Support

Messages from Chairpersons

Focus Ireland and Focus Housing Association work side by side to provide integrated housing and support for people who are homeless or at risk of homelessness. Although they deliver services together, they remain legally and financially independent, each with its own governance and regulation. Focus Housing Association secures and develops homes through major capital investment, while Focus Ireland employs skilled teams to deliver the supports that people need to sustain their tenancy. This model helps us to use resources effectively and for the long term.

Katie Burke

Chairperson of Focus Ireland

Homelessness is a complex and human problem. Our purpose is simple: to help people to keep their homes and to end homelessness.

This was an anniversary year and a year of loss. We mourned our founder and Life President Sr Stanislaus Kennedy, whose belief that homelessness is not inevitable continues to guide us. Sr Stan inspired everyone working with Focus Ireland and we miss her hugely. Her values are and will remain evident across our services, research and advocacy, and in the practical pathways to a home that are created with customers and tenants.

The organisation also marked 40 years since its foundation in 1985. We are very proud of the work we do and intensely aware of what still needs to be done. Our partnerships with local authorities, Tusla, the HSE and community organisations remain essential. Our advocacy also informed national policy, and our long-standing partnership with Bord Gáis Energy again showed what sustained corporate purpose can achieve.

The Board's first responsibility is to ensure the structures, supports and conditions for high-quality services. We will maintain robust governance, transparent reporting, prudent financial management and appropriate reserves, and we will support our people.

This year also brought a leadership transition for the Board. Heartfelt thanks to my predecessor Michael Layde for his wise, calm and kind leadership of the Board. Thanks to all our Board colleagues, our staff and volunteers, our donors and partners and the people who use our services for their trust.

Looking ahead, our next organisational strategy will be launched in 2026. It keeps faith with what works: prevention, sustained exits, housing with support and evidence grounded in lived experience. With partnership, prudence and purpose we will carry Sr Stan's legacy forward so that everyone in Ireland can have a place to call home.

Fergal O'Dwyer

Chairperson of Focus Housing Association

As we near the conclusion of our five-year strategy, Focus Housing Association continues to progress delivery with purpose.

For four decades we have been one of Ireland's largest Approved Housing Bodies (AHBs), focused not only on the number of homes provided but on the lives strengthened and the communities supported. In 2025, we delivered 129 additional homes and expanded our portfolio to 1,798 homes across 17 counties. During the period of our five-year strategy *Restating Our Vision 2021–2025* we have provided 766 homes through Capital Advance Leasing Facility (CALF), Housing Finance Agency (HFA) and Capital Assistance Scheme (CAS) funding and our Agile Acquisition Fund, using direct builds, acquisitions and partnerships with developers.

Quality and renewal remained core. At Basin Lane, Dublin 8, we started a deep retrofit and improvement programme for 15 homes in a historic building that supports tenants with complex needs and hosts a community youth project.

We progressed important schemes in Limerick. Old Clare Street delivered four new A-rated apartments through a CAS turnkey acquisition. William Street created 11 A-rated, one-bed homes within a protected structure – a notable sustainability milestone in adaptive reuse. At Windmill House, 19 upgraded homes under the Meascán model reached a B1 energy standard while preventing existing Housing Assistance Payment (HAP) tenants from becoming homeless. Bruach Na Sionna provided 17 family homes with long-term security of tenure.

In Dublin, Fairview Avenue added four one-bed, B2-rated homes, and Hollybrook House delivered 14 A-rated homes alongside a seven-bedroom property that supports mixed need tenancies under the Meascán model. In Cork, West End (Mallow), created 13 B1-rated apartments and a local hub, while 36 South Main Street, Youghal, delivered four refurbished B-rated homes.

As evidenced by the above, sustainability is crucial to how we plan, invest and manage homes. In 2025, we advanced our housing strategy by embedding Environmental, Social and Governance (ESG) principles guided by our Energy Masterplan. Our adapted ESG standard sets out 12 core themes that emphasise environmental sustainability, social value and strong governance. Led by Niamh Allen and supported by Jan Mingle, this work is reducing running costs for tenants, improving comfort, raising energy performance and promoting the responsible reuse of existing buildings.

Looking ahead, Blackbird Park, Cabra, will provide 95 A-rated homes on land gifted by the Dominican Sisters, with further projects in the pipeline across Dublin and Cork. My thanks to our tenants, staff, Board, partners, funders and local authorities. We remain committed to safe homes, person-centred services and sustainable communities where people can thrive.

We remain committed to safe homes, person-centred services and sustainable communities where people can thrive.

CEO's 2025 overview

2025 was another challenging year, with homelessness rising sharply nationwide. By year end, the number of people without a home had grown significantly (16,734), while many more were living in precarious situations. Our services supported 18,800 people who were homeless or at real risk of losing their homes. We also helped 702 households to move out of the trauma of homelessness, thanks to the dedication of our frontline teams. You can read more about these key figures on pages 18 and 19.

Pat Dennigan
CEO Focus Ireland

Amid these pressures, we experienced a profound loss with the passing of our founder and Life President, Sr Stanislaus Kennedy. Her death was deeply felt across Focus Ireland and throughout the country. Stan's humanity, intellect and unwavering belief in every person's dignity have shaped our mission since she opened the Coffee Shop in 1985. Tributes from colleagues, customers and partners reflected a life devoted to service, and her values remain central to our work today.

This year also marked our 40th anniversary, a milestone that brought pride and reflection. Events took place nationwide, including our Research Conference, at which experts examined the evolution of our sector and the impact of Focus Ireland's research. The anniversary celebrated how far we have come and reaffirmed our commitment to the mission Sr Stan began four decades ago.

Advocacy and policy leadership

Our advocacy work played a key role in shaping national policy. In January, concerned that homelessness was being deprioritised in government negotiations, we held a media briefing outlining ten essential actions for the new administration. Several were later reflected in the Programme for Government. In July, we highlighted the challenges facing households relying on HAP, hosting a national seminar that led to the first government-committed review of HAP rates since 2016. By November, sustained engagement resulted in significant Focus Ireland recommendations being included in the new National Housing and Homelessness Strategy. Our priority for 2026 will be ensuring timely delivery.

A lovely moment from our 40th Anniversary Customer Day – one of Sr Stan's final Focus Ireland events, where she clearly cherished spending time with customers.

In 2025, Focus Ireland continued to lead in supporting vulnerable families, children and single adults.

Supporting children, young people and single adults

In 2025, Focus Ireland continued to lead in supporting vulnerable families, children and single adults. Despite rising homelessness, our services engaged with 2,164 families, demonstrating both the scale of the need and the dedication of our teams.

Homelessness remains a childhood issue as much as a housing one. This was captured in *It's Not Always Forever – The Story of Children's Experiences of Homelessness*, created by children and families in our Limerick Childer's Road Family Initiative (CRFI) service. Their poems, drawings and reflections reveal both trauma and resilience. I want to thank our CRFI team and partners, whose commitment made this publication possible.

Our prevention work advanced through the independent evaluation of our Youth Family Mediation service, which showed how structured, compassionate mediation can reduce youth homelessness by restoring family relationships early. The Supported Housing for Youth pilot also demonstrated how tailored support and short-term accommodation can help young adults to move from crisis to stability.

As homelessness increased, early intervention became even more essential. Our Advice and Information services – including the Coffee Shop, helpline and centres nationwide – reached more people than ever.

Our No Child Without a Home campaign brought these messages to a wider audience, calling on Government to adopt a focused, five-point plan to protect children from long-term emergency accommodation.

Lived experience and public engagement

Our Journey Home exhibitions in Cork, Sligo, Waterford and Limerick amplified the voices of our Lived Experience Ambassador Programme (LEAP) Ambassadors. Through photography and storytelling, they challenged stigma and deepened public understanding of homelessness as a human issue, not just a statistic.

Our No Child Without a Home campaign brought these messages to a wider audience, calling on Government to adopt a focused, five-point plan to protect children from long-term emergency accommodation. Powerful testimonies such as these underscored the urgency of action.

Focus Housing Association

Housing delivery remained central to our mission and Focus Housing Association now provides 1,798 units nationwide. Our housing strategy prioritises sustainability, aiming to reduce our carbon footprint while delivering high-quality, energy-efficient homes. We remain committed to unlocking underused and urban sites to provide much-needed housing.

Construction work began this year in Cabra, North Dublin, on a development that will deliver 95 homes and two communal rooms. It was a particularly busy year for Focus Housing Association; and further details are available on page 55.

Our Meascán evaluation showed how integrated, mixed-community models reduce stigma, foster stability and support people with complex needs. These findings will guide future housing and community support work.

Focus Ireland's Housing First projects supported nearly 290 households in 2025, including pre-tenancy assistance for those preparing to move into their homes. Contracts for Lot 3 of the Dublin Housing First tender were signed on 1 November 2025. The service continues to deliver strong tenancy sustainment and enhanced wraparound supports.

Partnerships and culture

Our ten-year partnership with Bord Gáis Energy remained a cornerstone of our work, providing vital resources, volunteer support and innovation through initiatives like EnergyCloud, which supplies free hot water to families, using surplus renewable energy. This is corporate purpose in action – long-term, practical and deeply collaborative. To date, Bord Gáis Energy has committed €4.4 million to support our work in ending family homelessness.

I also want to acknowledge the strong partnership we share with local authorities, the Department of Housing, Tusla, the Health Service Executive (HSE), State agencies, regulators and the many colleagues and collaborators who work alongside us to advance our mission.

Looking ahead

We reached the end of our five-year plan in 2025, and our new organisational strategy – developed through a bottom-up process with strong stakeholder engagement – was approved, ratified and scheduled for launch in Q1 2026 to guide our work from 2026 to 2030. You can read more about our strategic achievement on pages 21–22.

We move forward holding two truths: the grief of losing Sr Stan and the gratitude of marking 40 years of Focus Ireland. Sr Stan's conviction that homelessness is not inevitable was not idealism but a call to action. With evidence, partnership, compassion and a steadfast commitment to human dignity, we will honour her legacy by working tirelessly towards a future where everyone in Ireland has a home.

Construction work began this year in Cabra, North Dublin, on a development that will deliver 95 homes and two communal rooms.

Focus on 2025: Our impact in numbers

Approximately

18,800

people engaged with our services, an increase of 4.4% from 2024 (18,000).

9,888

customers engaged with our Advice and Information (A&I) services.

2,164

families engaged with our services, an increase of 5.4% from 2024 (2,053).

4,787

children were supported across our services, an increase of 6.3% from 2024 (4,502).

Approximately

420

young people were supported by our Youth and Aftercare services.

129

homes were delivered in 2025, a total of 766 since 2021.

352

households were supported to keep their homes.

693

adults were supported by the Preparation for Education, Training and Employment (PETE) service.

166

families were supported by the Family Centre throughout the year.

702

households were supported to exit homelessness and settle into secure accommodation.

A core objective of *Restating our Vision* was to return the objective of ending homelessness to the heart of Government policy.

Focus Ireland 2021–2025 Strategy

This 2025 Annual Report covers the final year of the five years covered by our organisational strategy *Restating Our Vision 2021–2025*, providing us with an opportunity to both look back and set the scene for the new strategy, which will be published in 2026.

A core objective of *Restating our Vision* was to return the objective of ending homelessness to the heart of Government policy. In terms of what was written and said, this was a major success. In June 2021, the Government signed up to the Lisbon Declaration and its goal of 'working to end homelessness by 2030' and included this objective in its subsequent strategy *Housing for All*. In reality, however, the Government failed to develop or deliver policies that made this a realisable goal.

As a consequence, from the day that the Government launched *Housing for All* in September 2021 to the day it left office in January 2025, homelessness rose by 86%, from 8,212 men, women and children to 15,286.

In stark contrast to this failure at national level, Focus Ireland broadly delivered on its own promised contribution, even though its impact was diminished due to the surge in homelessness.

Focus Ireland's **primary performance indicator** is the number of people who we supported out of homelessness. All success depends on a number of people working together, so what we set as our goal was to support 1,000 households each year out of homelessness, where Focus Ireland support was a crucial or one of the crucial contributions. We did not achieve this target in the first two years but continued building our capacity and our collaborations. The 702 households we supported out of homelessness in 2025 resulted in a total of 4,344 households supported into new homes over the five years of the strategy.

A total of

4,344

households were supported into new homes over the five years of the strategy.

Our **second performance indicator** was the number of households we aimed to prevent becoming homeless, with a target of 600 per year. As discussed in previous Annual Reports, too many variables emerged to allow us to reliably record success in this area; for example, helping a family to overturn a notice of termination cannot meaningfully be counted as a success if a new notice is issued three months later. In response to these challenges, we narrowed what we counted as 'successful preventions' over the course of the strategy so that only engagements that resulted in the successful closure of a customer support file were included. With these provisos, our data shows that we were involved in preventing 2,311 households from becoming homeless over the duration of the strategy.

Many of these successes are shared. Complex cases require collaboration with local authorities, the HSE, Tusla and other NGOs. Cooperation, not competition, is at the heart of ending homelessness, and this principle guides our approach.

Our **third performance indicator** was the number of new homes we delivered, and here the challenges faced by the entire housing sector were clear. Our target had been to deliver 1,152 homes but we only met three-quarters of our target, with 766 homes delivered over the course of the strategy. In response, Focus Housing Association has diversified its development strategy, with increased focus on in-fill construction and converting non-residential buildings into homes.

One strand of our work involves taking leases on units, supporting tenants to establish a secure tenancy and then handing the unit back to the owner with a settled, long-term tenant. As a result, we release homes from our stock as well as add them. Taking this into account, over the five years of the last strategy we increased our stock to 1,798 – an increase of almost 80%.

The current Government's new housing and homelessness plan, *Delivering Homes, Building Communities 2025–2030*, was published in November 2025. This will form the backdrop to our new strategy, but in the context of this Annual Report it is important to note and welcome that a number of measures that Focus Ireland has argued for have been included in the Government's plan. It is encouraging that the Government is listening to the evidence-based proposals we bring forward; solutions to homelessness can only be achieved by working collaboratively across government and non-governmental sectors. However, it will only be through determined and consistent implementation that these ideas will have an effect.

Significant challenges are expected to continue over the coming years, but progress remains possible and crucial. At Focus Ireland, we aim to substantially reduce the length of time that people remain homeless, oversee earlier and more effective prevention of homelessness and assist in reducing the harm that homelessness can cause, particularly to children. It is a core element of this strategy that we will continue to make the case for government policy changes that will result in an earlier shift towards falling homelessness and a meaningful commitment to a timeframe for ending it.

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Focus on:
A decade of Bord Gáis Energy support

In 2025, Focus Ireland and Bord Gáis Energy marked ten years of partnership. Since 2015, the steadfast support of Bord Gáis Energy and Managing Director Dave Kirwan has helped prevent homelessness for thousands of families, including strong backing for Focus Ireland's Shine A Light. Their commitment has supported more than 8,500 families, with €4.4 million donated, €2.3 million invested in our Advice and Information services and a further €643,000 raised by colleagues through fundraising and matched giving.

Andrew Mullins, Killian Walsh, Paddy Fitzgerald, Denis Cronin, Denis O'Sullivan, Ross Christie, Bord Gáis Energy, pictured at the Shine A Light sleep-out for Focus Ireland, supported by Bord Gáis Energy, at Cork City Gaol.

Focus on: Presidential support

In one of her first official engagements as the newly elected Uachtarán na hÉireann, Catherine Connolly visited our High Street office, where she met key staff and signed the book of condolences following the passing of Sr Stan. As President Michael D. Higgins concluded his term, he kindly sent a special message of support to mark Focus Ireland's 40th anniversary.

'We work with them, hoping to give them life skills like cooking, budgeting and keeping their apartments up to standard.'

Focus on: Aftercare

Qusair Mahomed works as both a Project Worker and Aftercare Worker in our Chéad Chéim service for young people in North Dublin. She also supports other services as part of the Relief Panel: 'We work with them, hoping to give them life skills like cooking, budgeting and keeping their apartments up to standard.'

Watch more by scanning the QR code below.

Former President Mary McAleese pictured with Campaign Supporter Katie Wallace at the No Child Without a Home campaign, urging the public to sign a petition to support a five-point plan to end child homelessness.

Family homelessness

Since 1985, Focus Ireland has worked alongside families experiencing homelessness, and this support became even more critical in 2025. By year end, 16,734 people were recorded as homeless in Ireland, including over 5,000 children. Despite these increasingly challenging conditions, Focus Ireland services helped 2,164 families, who were homeless or at risk of homelessness, highlighting the continued impact of our integrated, person-centred services.

The scale and what is driving it

Family homelessness increased significantly over the year. Notices of termination in the private rental sector remained the leading cause of new family presentations in Dublin, alongside family relationship breakdown, overcrowding and domestic violence.

Lone-parent families continued to be disproportionately impacted, representing approximately 58% of all families experiencing homelessness. Exits out of homelessness remained severely constrained by sharply rising rents and HAP limits that have not been updated since 2016. Since 2020, the number of families entering homelessness has consistently exceeded the number exiting. This trend was evident in December 2025, when 88 families entered homelessness in Dublin, while only 52 exited – figures that do not include the many families living in hidden homelessness within overcrowded or unsuitable accommodation.

What we delivered in 2025 – key points

- 4,787 children engaged across Focus Ireland services in 2025, including 729 supported through Tenancy Sustainment Support (TSS) outside Dublin.
- Partnered with the Dublin Region Homeless Executive (DRHE), the Family Homeless Action Team (FHAT) prioritised swift, sustainable moves out of homelessness.
- The FHAT casework model combined housing navigation with practical supports so that families could establish and sustain tenancies, an approach that became even more critical amid tight housing supply.
- Over 210 families secured long-term housing with FHAT support in 2025.
- Child Support Workers provided one-to-one, developmentally informed assistance to reduce trauma and protect routines (school and community links); 552 children received direct interventions.

A page from *It's Not Always Forever – The Story of Children's Experiences of Homelessness*, a book written by Focus Ireland staff and illustrated by children who have experienced homelessness.

Prevention and early support

Prevention remained the most cost-effective and least traumatic pathway for families. The Family Centre in Dublin acted as a dedicated prevention hub, offering advice and information, intensive case management and a tailored child-support response.

- 166 families at imminent risk of losing their home, or transitioning from emergency accommodation, were supported by the Family Centre in 2025.
- Nearly 10,000 customers accessed Focus Ireland's national Advice and Information (A&I) services for guidance on entitlements and legal supports, mediation with landlords and engagement with local authorities.

These early-stage interventions helped families to identify risks sooner and stabilise their housing situation before a crisis became unavoidable.

Focus on 2025: Our impact in numbers

2,164

families engaged with our services, an increase of 5.4% from 2024 (2,053).

Sustaining exits and tenancies

Preventing families from returning to homelessness is just as critical as supporting them to exit it. In 2025, TSS teams across Dublin, Kilkenny, Carlow, Wexford, Waterford, Tipperary and Monaghan, working closely with Long-term Accommodation (LTA)/Short-term Accommodation (STA) services and FHAT, supported nearly 2,200 families with the day-to-day realities of sustaining a home. This included managing rent arrears, meeting tenancy obligations, addressing neighbourhood challenges and budgeting to maintain financial stability.

Understanding that many households only seek assistance when a crisis has already escalated, Focus Ireland re-ran a public awareness campaign which was first piloted in the South-East in 2024 with support from Bord Gáis Energy. The campaign aimed to help renters to identify early warning signs such as mounting arrears or unresolved disputes with landlords, and encouraged them to reach out for support earlier, when a wider range of solutions are more positive.

Supporting families across the country

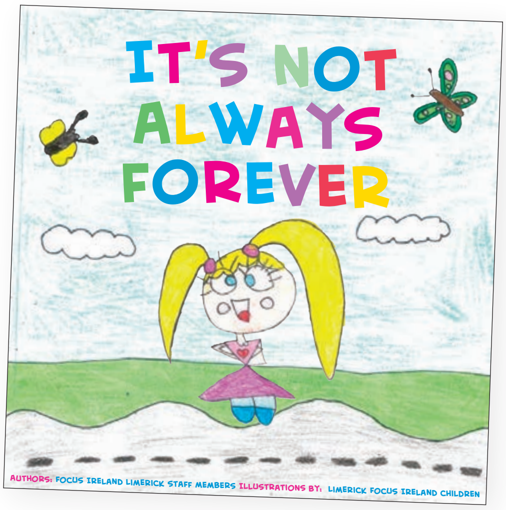
In 2025, prevention and early support were delivered in close collaboration with local authorities and community partners.

- Cork: 50 families homeless or at risk
- Sligo: 52 families homeless or at risk
- Limerick: 181 families homeless or at risk
- Waterford: 120 families supported via local partnerships
- Wexford: 38 families received targeted support

We also continued the CRFI in Limerick, providing case management and dedicated support workers for families in emergency accommodation and helping parents and children to stabilise and progress towards secure housing.

Head of Family Services John O'Haire pictured with Limerick Senior hurler Cian Lynch.

Elevating children's voices



Lived experience continued to shape our work throughout 2025. In partnership with Tusla's Parenting Support Champions and ABC Start Right, Focus Ireland launched *It's Not Always Forever – The Story of Children's Experiences of Homelessness*, a book written by Focus Ireland staff and illustrated by children who have experienced homelessness. Through poetry, artwork and personal reflections, the collection captures both the daily realities and the resilience of children living in emergency accommodation. It has quickly become a practical resource for staff, educators and policymakers seeking to develop trauma-informed supports.

Also in 2025, the latest analysis from the *Focus on Homelessness* series underscored the rising number of families and children, as well as the longer durations that many are spending in emergency accommodation, an evidence base that will guide service planning in the year ahead.

Focus on Homelessness co-author and Research Officer Aisling McGovern and Head of Advocacy Niamh Allen pictured at the Mid-West launch in the Clayton Hotel, Limerick City.

What comes next

Focus Ireland will maintain a dual focus in the years ahead: scaling prevention and tenancy sustainment (so that fewer families enter homelessness and more sustain an exit), while working with partners to support additional housing pathways that match families' needs. Alongside service delivery, Focus Ireland will continue to amplify children's voices and publish rigorous regional analysis so that policy decisions keep pace with the rapidly changing pattern of family homelessness.

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Flavia, Janet and Melissa (not pictured) created a composite character named Emery to represent the experiences of lone parents who came to Ireland seeking a better life.

Emery's story

As part of the EU-funded Involve research project, which collaborated with lone parents with lived experience of homelessness to develop recommendations for improving housing and homelessness services, Flavia, Janet and Melissa (not pictured) created a composite character named Emery to represent the experiences of lone parents who came to Ireland seeking a better life.

I remember the excitement of starting over. I finished my Master's with a certificate in one hand and a baby in the other. I believed that if I studied hard, worked hard and raised my children well, we could build a life here.

I was not just a student, I was a worker and a mother. Relationships ended, some because of addiction, some because of violence and one because he chose to leave. I was left alone with our children.

The struggle began when my finances collapsed. Rent was impossible on maternity benefits. I left my job to care for my baby. I went from graduating to homelessness within months.

I turned to the system for help and felt judged. I faced invasive questions about my ex and my children. At a social welfare office, a woman implied that I was lying.

I appealed for support and waited six months. I minded children and took my baby with me because I had no childcare. Someone asked if I had considered going back to my country. That cut deep. My child is Irish. We are building our lives here now.

Failures in housing are everywhere. Once in homelessness, it is hard to leave. Landlords rarely rent to HAP tenants or to families leaving hubs. HAP is supposed to help yet often does not cover basic rent, so lone parents pay hundreds on top, from already stretched payments. There are empty homes while families spend years in emergency accommodation. Hotels and luxury apartments are built, but they are for investors, not for us.

There is little support for lone parents returning to work. If you take a full-time job, supports vanish. Rent rises, benefits disappear and you can end up poorer. One landlord's decision and you are back in the cycle.

I do not want charity; I want dignity. There should be guaranteed protections for anyone who has experienced homelessness, so no one endures that trauma twice. Government should partner with employers to create flexible jobs for lone parents and embed childcare in employment solutions.

Housing and welfare staff need better training and accountability. People cannot be made to feel like liars or burdens. Stereotypes must end. We are professionals, students, mothers, fighters. We contribute and pay taxes. We are raising the next generation of Irish citizens.

I just want a fair chance to build my life here. Is that too much to ask?

I do not want charity; I want dignity.

Focus on: LGBTQIA+ inclusion

In 2025, Focus Ireland established the Diversity and Inclusion LGBTQIA+ (Lesbian, Gay, Bisexual, Transgender, Queer, Intersex and Asexual) Network. The network celebrates diversity across the organisation, promotes an inclusive culture and keeps colleagues informed about LGBTQIA+ events and initiatives. Digital and Brand Manager Noemi Milani is a member: 'It's important to show how many people want queer rights to be high on the agenda. We have marriage equality but is that really it?'

Watch more by scanning the QR code below.

Focus on: Thank you

Community Foundation Ireland

In 2025, Focus Ireland was delighted to receive funding through various innovative Community Foundation Ireland grants to support our charitable works.

Little Company of Mary

In 2025, we were grateful to the Little Company of Mary for their continued support of our work with adults and children with multiple support needs on the margins of society.

SSJG grant scheme

In 2025, we deeply appreciated the funding towards our PETE and Aftercare Services in the South-East and the support in renovating the communal kitchen in Aylward Green, Dublin.

The Ireland Funds

We are so grateful for the generous grants from The Ireland Funds and The Ireland Funds Japan, awarded in 2025, in support of projects such as the CRFI service in Limerick, Aylward Green Childcare and the Coffee Shop food service in Dublin.

Focus on: Journey home

The Mayor of Sligo Gino O'Boyle officially opened Journey Home, a powerful exhibition created by Focus Ireland's first panel of Lived Experience Ambassadors. Hosted at the Hyde Bridge Gallery, it shares personal photographic stories of homelessness and follows similar successful exhibitions held in Limerick and Waterford.

Focus on: Legacies

Each year, generous supporters remember Focus Ireland with a gift in their Will. In October 2025, the Legacy Society gathered at the Coffee Shop to honour the first service founded by Sr Stan in 1985 and to thank supporters. Thank you to all who joined. If Focus Ireland is close to your heart, please consider a gift in your Will. Contact us on 086 103 3130 or email legacies@focusireland.ie, or visit focusireland.ie/legacy.

Focus Ireland's Legacy Society gathering, October 2025.

Between December 2024 and December 2025, the number of 18–24-year-olds in emergency accommodation increased by almost 14%, reaching a record high of 2,017.

Amin is a resident of Supported Housing for Youth.

Youth homelessness

Homelessness rising

Between December 2024 and December 2025, the number of 18–24-year-olds in emergency accommodation increased by almost 14%, reaching a record high of 2,017. This rise underlines the need to tackle the overlapping drivers of youth homelessness, including family breakdown, poverty and the disproportionate impact on care leavers, young parents and LGBTQIA+ young people. Focus Ireland's youth services seek to disrupt these cycles through developmentally informed, trauma-aware support that builds life skills and helps young people to move into adulthood in a secure home.

Focus Ireland youth services in 2025

In 2025, Focus Ireland provided direct support to 420 young people through Youth Housing and Aftercare services. This excludes our five under-18 services.

Our youth services include:

- Aftercare Support and Settlement and Residential Aftercare
- Youth Housing, Housing First for Youth and Supported Housing for Youth
- Under-18 residential care
- Crisis intervention services
- Day services
- Youth family mediation.

These services are delivered with Tusla, the HSE, local authorities and other State agencies and are supported by public fundraising, including Focus Ireland's Women's Philanthropy Circle.

Focus on 2025:
Our impact in numbers

Approximately

420

young people were supported by our Youth and Aftercare services.

Head of Youth Housing Support Lisa O'Brien speaking at a special event for the anniversary of Supported Housing for Youth (SHY)

Under-18 residential care services

Pathways into homelessness often begin in childhood or adolescence. Focus Ireland delivers specialist residential care for under-18s, fully funded by Tusla. Children's Residential Services provide safe, stable homes where young people can recover from adversity, build resilience and progress in their lives.

Our services include:

- Dalkey and Templeogue medium-to-long-term placements for 13–17-year-olds
- The Haven in Clonmel, Co. Tipperary, which offers supported accommodation for separated children seeking international protection
- The Caretakers Project, which provides emergency placements for 16–17-year-olds through the National Emergency Out-of-Hours Service as part of Tusla's Crisis Intervention Services
- Grange Lodge short-term accommodation for 15–17-year-olds as part of Tusla's Crisis Intervention Services.

In 2025, these services supported 71 young people, offering stability and a pathway away from homelessness.

Aftercare

Young people leaving State care face a higher risk of homelessness. Focus Ireland provides tailored aftercare nationwide, helping care leavers to build independent living skills and secure stable housing.

- In North and South Dublin, residential aftercare and settlement support assisted 68 young people, including 25 housed at Chéad Chéim and Greenhills.
- In the South-East, we provided aftercare in Waterford, Wexford, Carlow, Kilkenny and Tipperary, supporting 62 young people in 2025.

High-quality aftercare provides a clear pathway to housing and independence.

Youth Housing

The Youth Housing programme provides safe, supported housing using Housing First for Youth principles. This approach prioritises rapid access to housing, followed by intensive, person-centred support.

In 2025, we supported 121 young people across Cork, Clare, Dublin, Limerick, North Tipperary and Waterford through Supported Housing for Youth. These programmes operate with Tusla and local authorities to ensure the right support.

Irish Coalition to End Youth Homelessness

Focus Ireland chairs the Irish Coalition to End Youth Homelessness, a group of 19 organisations. The coalition sat on the national steering group for the National Youth Homelessness Strategy for 2023 to 2025, which met quarterly in 2025, and itself met monthly to monitor progress and address wider issues. The group remains committed to coordinated action to end youth homelessness in Ireland.

LGBTQIA+ youth homelessness

With the LGBTQIA+ youth organisation Belong To, Focus Ireland is delivering a three-year training programme to equip frontline workers to better meet the needs of LGBTQIA+ young people. Joint research in 2020 identified a need for specialised training across key access points and services. As a result, LGBTQIA+ youth homelessness is now recognised within the National Youth Homelessness Strategy for 2023 to 2025 and the DRHE Regional Action Plan.

In 2025, the in-person training phase began, with 13 organisations in Dublin, including Focus Ireland, participating. An e-learning element will be launched in 2026, embedding more consistent quality standards for engagement with LGBTQIA+ young people.

With the LGBTQIA+ youth organisation Belong To, Focus Ireland is delivering a three-year training programme to equip frontline workers to better meet the needs of LGBTQIA+ young people.

Report authors Professor Peter Mackie of Cardiff University and Dr Sarah Sheridan pictured with Focus Ireland Head of Youth Services Neil Forsyth.

Youth Family Mediation evaluation

In April 2025, Focus Ireland launched an independent evaluation of Youth Family Mediation by Dr Sarah Sheridan. The report highlights the role mediation plays in preventing youth homelessness and supporting families to address conflict before crisis. Established in 2016 with Tusla, the service offers a space for families to rebuild communication and relationships. In 2025, the service supported 75 young people at risk of entering homelessness or State care.

The evaluation found evidence of lasting impact. Young people felt more supported and better able to remain in stable living situations, and families reported improved communication. The report also notes the value of early intervention, estimating that preventing one young person from entering care can save the State more than €300,000 each year. Experts at the launch, including Professor Peter Mackie of Cardiff University, encouraged expanding access so that more young people can benefit.

The evaluation found lasting impact. Young people felt more supported and better able to remain in stable living situations, and families reported improved communication.

Supported Housing for Youth (SHY) anniversary

In October 2025, Focus Ireland marked the anniversary of the SHY pilot at the Richmond Centre in Dublin. The Minister for Housing, Local Government and Heritage, James Browne, and the Lord Mayor of Dublin, Councillor Ray McAdam, attended. The event recognised the partnership between Focus Ireland supports and Clúid Housing, which provides both homes and wraparound supports to help young adults to move out of homelessness and rebuild their lives. To date, 19 young people have been housed under the pilot. Two participants spoke about the difference a safe home and dedicated support have made. The pilot forms part of the National Youth Homelessness Strategy for 2023 to 2025.

The programme follows Housing First for Youth principles and offers transitional housing and tailored support to young people aged 18 to 24 who have experienced homelessness in Dublin. It provides guidance in maintaining a tenancy and accessing education, training or employment, with the goal of a transition to independent living. A commitment has since been made in the Government's housing plan *Delivering Homes, Building Communities 2025–2030* to mainstream the programme as a core response to youth homelessness in Ireland.

Staff and residents of the SHY programme.

Every day felt uncertain. I woke up wondering what the day would bring, whether anything would change and whether we would ever find a way out.

Katie telling her powerful story at Focus Ireland's No Child Without a Home campaign launch at the Irish Architectural Archive, Dublin.

Katie’s story

Katie Wallace became homeless at 19 while on teaching placement. This is her account of emergency accommodation, the uncertainty her family faced and why she supported Focus Ireland’s No Child Without a Home campaign.

My name is Katie Wallace and I am 21 years old. I was 19 when my family and I became homeless in January 2024. We fell victim to the housing crisis and rising rents in Ireland.

I was on teaching placement at the time, and when I got home, I learned that within a week we would have nowhere to live.

In seven days we packed up 12 years of our lives into cardboard boxes and bin bags, and I said goodbye to the place I had called home for 12 years, my safe space and my security. It was gone in a moment, all because of greed.

My family and I were placed in emergency accommodation. We lived in a B&B. I shared a room with my older sister and my nine-year-old niece, and my mum and dad had their own room.

We used a communal kitchen and sitting-room shared between six different families. Every day felt uncertain. I woke up wondering what the day would bring, whether anything would change and whether we would ever find a way out.

When I first entered Miss Ireland, I wanted to use the platform to tell people what happened to me and what is happening in this country. I was determined that people would know this is real and that it is happening to families every day.

When I first contacted Focus Ireland, I realised the issue is even bigger than many people understand. It made me want to share not only my story but also the stories of the other thousands of people who are experiencing homelessness.

I raised money, I spoke out and I shared my experience publicly for the first time.

The support from Focus Ireland was phenomenal. They backed my campaign in every possible way and continue to support me in all my efforts, as if I am part of the family. I then became a proud ambassador for Focus Ireland.

When I learned about Focus Ireland’s No Child Without a Home campaign, I knew I wanted to play a part. I will remember the launch event for the rest of my life, and it will always be one of the most influential days I have experienced. Standing alongside former president Dr Mary McAleese is something I will tell my children about. It was an absolute honour.

The greatest honour was being part of the campaign launch, being allowed to explain why this work means the world to me and standing in a room full of people who all want the same thing – for children to have a place to call home.

In my speech I was not only speaking for myself, I was also speaking for my niece Zara and for the other 5,000 children living in emergency accommodation who do not have the normal and stable childhood they deserve.

Every child deserves a place to call home, and that belief will guide everything I do.

Focus on: Lone parent research

Focus Ireland published a new research report *Lone Parents and Homelessness in Ireland – Experiences and Interactions with Public Services*, highlighting the significant challenges faced by lone parents without a home and setting out key recommendations for change. The report comes as new figures show that 57% of all families experiencing homelessness are headed by lone parents.

Niamh Allen, Head of Advocacy Focus Ireland, Louise Bayliss, Head of Social Justice and Policy, Society of Saint Vincent de Paul (SVP), and report author and independent researcher Dr Sarah Sheridan.

Focus on: PwC support

PricewaterhouseCooper's 'One Firm One Day' brought colleagues and customers together for a vibrant summer event at Leinster Cricket Club. Families enjoyed sports, music and activities, supported by PwC volunteers. A dedicated toy drive further highlighted PwC's generosity, providing toys and creative items for families living in Focus Ireland family hubs.

Focus on: Sisk support

Focus Ireland is deeply grateful for Sisk's exceptional support during Shine A Light 2025. Hosting a sleepout with over 60 colleagues and raising €227,000, Sisk also encouraged supplier involvement and supported eight additional companies, demonstrating powerful leadership, generosity and commitment to families and individuals experiencing homelessness across Ireland.

Marcus Carne, Chief Commercial Officer of Sisk, pictured with Coffee Shop Manager Rebecca O'Connor and Alison Cullen, Catering Team Manager.

Focus on: Black History Month

Black History Month in October celebrated the achievements, culture and contributions of Black people worldwide. Focus Ireland used this month in 2025 to reaffirm our commitment to diversity, equity and inclusion for our staff and our customers, and to promote a culture where everyone feels respected and represented. Tatiana Mopiti Lutete is Chair of Focus Ireland's Diversity for Black People and Ethnic Minorities group: 'Together we can create lasting change rooted in respect, understanding and unity.'

Watch more by scanning the QR code below.

Since Focus Ireland was established over 40 years ago, people with complex needs have been central to our mission.

Adult-only homelessness

The number of adult-only households experiencing homelessness has risen consistently since 2020. As of December 2025, there were 7,311 adult-only households in emergency accommodation in Ireland.

Despite these pressures, we supported 702 households, including adult-only households, families and young people, to exit homelessness and secure stable accommodation. These outcomes reflect persistent case work and partnership with local services.

Pathways into homelessness can be complex for individuals and couples, with mental health and addiction challenges often present. Since Focus Ireland was established over 40 years ago, people with complex needs have been central to our mission. We have an international reputation as a pioneer of Housing First and we continue to prioritise single adults with complex support needs in our 2026 strategy. In partnership with State bodies and community organisations, we provide:

- long-term supported housing
- Tenancy Support and Settlement
- Housing First.

Permanent housing, with long-term support, remains a core element of Focus Ireland's approach. Our services are person-centred and trauma-informed.

Focus on 2025:
Our impact in numbers

702

households, including adult-only households, families and young people, were supported to exit homelessness and to secure stable accommodation.

We have an international reputation as a pioneer of Housing First.

Housing First

Housing First provides long-term housing with intensive, time-unlimited support. People are offered a home first, not after completing a programme, and wraparound services are provided for as long as needed.

In 2025, Focus Ireland continued to deliver Housing First in partnership with local authorities across the country. Our advocacy emphasises three essentials:

1. Greater flexibility in housing size, particularly to meet the needs of non-custodial parents who require appropriate space for family contact.
2. Enhanced collaboration with tenants to support tenancy sustainability, including regular home visits and rapid responses when challenges arise.
3. Improved well-being and reduced reliance on Housing First supports over time, supported by clear pathways into mainstream health, community and social services.

Housing First prioritises immediate access to permanent housing for people experiencing long-term or chronic homelessness, combined with intensive, person-centred supports. The service is designed for individuals with complex needs, including people with long histories of rough sleeping and those facing challenges related to mental health, addiction, trauma or prolonged social exclusion.

Mid-West

In 2025, the Limerick team added a full-time health inclusion role to strengthen links with primary care and mental health services. Tenancy sustainment rates were 67.2% in Limerick and 90.5% in Clare. Seven first-time tenancies were secured in Limerick and four in Clare.

South-East

Focus Ireland has delivered a housing-led approach across the South-East since 2015. In 2019, we started a close partnership with South-East Simon, Kilkenny Voluntary Housing Association and five local authorities under the National Housing First Implementation Plan. We provide Housing First in County Waterford as a landlord to tenants, and in Kilkenny, Wexford, South Tipperary and Carlow as a service provider.

In 2025, we supported 77 households, with 71 maintaining successful tenancies by December. Funded by the HSE Social Inclusion Unit, we continued the healthy life skills programme with ten participants, focusing on home and garden care, healthy eating and cooking and well-being. Staff provided daily home visits where required and supported community integration. Several tenants engaged in training and employment, including driving lessons, Safe Pass and Manual Handling, art therapy and roles in hospitality and construction.

Housing First provides long-term housing with intensive, time-unlimited support. People are offered a home first, not after completing a programme, and wraparound services are provided for as long as needed.

South-West

Focus Ireland, in partnership with Cork Simon and the HSE, has delivered a Housing First approach for seven years. By the end of 2025, 49 customers were supported in Cork City, with 37 active tenancies, while 23 customers in Cork County had 21 active tenancies. A further 25 active tenancies were in place across County Kerry, ensuring long-term, secure housing for those with the greatest needs.

Dublin

In November 2025, Focus Ireland began delivering Housing First services under Lot 3 of the DRHE tender, marking a significant expansion of our work in the Dublin region.

Following the award of the tender, we began a mobilisation and transition process from the previous provider, while simultaneously establishing new service infrastructure. This work included staff recruitment, development of operational systems and close coordination with the HSE and Dublin local authorities. We collaborated closely with the outgoing provider to ensure continuity of care and a smooth, stable handover for service users.

Through late 2025 and into 2026, the service has continued to scale up. We are building staffing capacity, developing multidisciplinary supports and securing housing placements to meet programme targets. Throughout this expansion, our focus remains on strong fidelity to the Housing First model and on delivering consistent, trauma-informed support that responds to each individual's needs.

Mike Allen, Director of Advocacy at Focus Ireland, with Eoin O'Sullivan, Professor in Social Policy at Trinity College, and Rachel Reddy, Dublin City Council, pictured at the launch of the *Focus on Homelessness* report for Dublin. The report revealed a continuous growth in adult-only homelessness as well as a sharp rise in family homelessness.

The Women's Outlook Programme

Focus Ireland is funded by the Probation Service and the Irish Prison Service to deliver the Women's Outlook Programme, which provides community-based transitional supports for women offenders who are assessed as presenting a low risk of re-offending and a low risk to the wider community. The programme recognises the strong links between homelessness and recidivism, and the critical role that secure accommodation plays in promoting stability, well-being and long-term independence. Case managers work closely with Probation Officers to support women engaged in probation supervision.

Key elements include:

- family reintegration support
- education, training and employment assistance
- alternative accommodation and support for women who are still serving sentences
- assistance in meeting probation conditions while developing life skills.

An evaluation completed in June 2024 found positive outcomes for participants. In response, St Stephen's Green Trust provided funding to expand the programme with evening supports. The year-long pilot, which began in July 2025, is being co-designed with participants. Evaluation is ongoing and will guide the future design and resourcing of the programme.

An evaluation completed in June 2024 found positive outcomes for participants. In response, St Stephen's Green Trust provided funding to expand the programme with evening supports.

Focus on: Customer appreciation

James has been a regular visitor to our Coffee Shop service in Temple Bar for more than 20 years. We met him during our Customer Appreciation Day, part of our 40th anniversary celebrations. 'Today was very special, with a new art piece unveiled, a new customer gazette launched and different parts of the organisation coming together.'

Watch more about James's incredible story by scanning the QR code below.

Focus on: Loyal support

Following John O'Donoghue's early involvement as a volunteer when Focus Ireland was founded in 1985, he has continued his commitment to supporting people experiencing homelessness by including a gift to Focus Ireland in his Will. As John explains, 'I feel that Focus Ireland is fulfilling a huge need.'

Read more about John's story by scanning the QR code below.

Marie's story

Marie Farrell was previously homeless and supported by Focus Ireland. She now works as a Peer Support Worker for the charity and speaks here about how she has transformed her lived experience into support for others.

I am proud to be a Peer Support worker in Focus Ireland, and these roles have a very positive impact.

Over the past three years, I have turned my experience of homelessness, addiction and mental health challenges into a practical asset within Focus Ireland services. Today I work in the Focus Ireland Coffee Shop, offering practical support, emotional connection and hope to people facing the very challenges I once overcame.

How I overcame my struggles

My journey out of homelessness and addiction was not quick or easy. I moved forward through support, self-belief, healing and persistence. When I arrived in supported housing, I was in one of the darkest periods of my life. With the help of my Focus Ireland key worker, I slowly learned to trust again. She reminded me that I mattered, listened without judgment and connected me with the right supports.

Over time, I committed to recovery. Instead of running from painful emotions I faced them. I rebuilt confidence through education and structure. I surrounded myself with people who believed in me until I could believe in myself. I accepted help, even when it felt uncomfortable. I held onto the hope – sometimes only a tiny spark – that life could get better. Little by little, these steps moved me from survival to stability, purpose and pride. That journey now shapes my work.

Building trust and providing emotional support

I draw on my lived experience to build meaningful, supportive relationships. Many people feel isolated, unheard or unsure where to turn. Because I have walked a similar path, they often feel safe opening up about their struggles. I offer encouragement, coping ideas and non-judgmental listening, often becoming a steady source of emotional support. One example is a service user struggling with addiction who had become isolated and hopeless. Through regular conversations, empathy and guidance, I helped him to reconnect with services and to believe in the possibility of change. He is now in rehabilitation.

Group programmes and therapeutic activities

I facilitate weekly group activities to reduce isolation, foster connection and promote well-being. These groups provide structure and routine for people in homeless hostels where overcrowding and uncertainty make life extremely stressful.

Creating community through social outings

Every Tuesday, I organise community outings for up to ten service users, including museum visits, galleries, walks and other cultural trips. These outings offer relief from loneliness, rebuild confidence and help people to feel part of something again. One man said, ‘The outings saved me.’

Impact of peer support

I am proud to be a Peer Support worker in Focus Ireland, and these roles have a very positive impact. Through my role I provide hope and encouragement grounded in lived experience, along with practical guidance and service signposting. I also work to support emotional safety for people in crisis and to amplify the voice of individuals who often feel unheard.

Our West End development in Mallow, Co. Cork, officially launched by Taoiseach Micheál Martin, TD, in early February (pictured above), is a strong example of successful urban regeneration.

Focus Housing Association

Progressing delivery

For four decades, Focus Housing Association, one of Ireland's largest AHBs, has worked with purpose and determination to deliver high-quality social housing nationwide. In 2025, our focus, as always, extended beyond the number of homes provided to the lives strengthened and the communities supported through our work. As we approached the conclusion of our five-year strategy, we expanded our portfolio to 1,798 homes across 17 counties, supporting individuals and families throughout the country.

In 2025, we delivered 129 additional homes. Since 2021, Focus Housing Association has provided 766 homes through CALF, HFA and CAS funding and our Agile Acquisition Fund, using direct builds, acquisitions and partnerships with developers. This progress has made a meaningful and lasting difference in our customers' lives.

Focus on 2025:
Our impact in numbers

129

homes were delivered in 2025, a total of 766 since 2021.

Breakdown

2021: **172** | 2022: **130** | 2023: **168** | 2024: **167** | 2025: **129**

Total 766

The future looks sustainable

In 2025, we advanced our housing strategy by embedding ESG principles to ensure long-term, measurable impact guided by our Energy Masterplan. Our adapted ESG standard sets out 12 core themes highlighting environmental sustainability, social value and strong governance. Led by Niamh Allen and supported by Jan Mingle, this approach embeds sustainability across the organisation.

Quality standards

Basin Lane

Another key project started in 2025 was a deep retrofit and improvement works to 15 housing units at Focus Housing Association's Basin Lane Development (located at Basin Street Upper in Dublin 8). Basin Lane was built as a convent building between 1897 and 1903. In 2000, it was redeveloped into 15 one-bed units for vulnerable tenants with complex needs, who were homeless or at risk of homelessness and who, at that time, required high-level wraparound supports from Focus Ireland services to maintain their tenancies. It also contains a chapel that serves as a community–youth-based project for young people from the surrounding area. The project was fortunate to receive funding from a generous donation and Dublin City Council.

Housing projects delivered in 2025

Limerick

Staff from Focus Ireland and Limerick City and County Council pictured at Old Clare Street, Limerick.

Old Clare Street, four new A-rated homes

On the outskirts of Limerick City, Old Clare Street has been transformed from a former public house left derelict for over 15 years into four high-quality, A-rated apartments through a CAS turnkey acquisition. Delivered by Godwin Consult Ltd, the scheme provides one- and two-bed homes and supports Focus Ireland's Housing First commitments in the region.

William Street, 11 one-bed city centre apartments

Once a bank and credit union, William Street has been redeveloped into 11 A-rated one-bed apartments, completed in late 2025. Located in the heart of Limerick City, the project meets local authority and Focus Ireland goals to deliver homes for those exiting or at risk of homelessness. Achieving an A-rating within a protected structure marks a major sustainability milestone and demonstrates successful reuse of existing buildings.

Focus Ireland marked its 40th anniversary at the Cranmore Regeneration Project by planting birch trees generously donated by the Tree Council of Ireland and Coillte. The project – a landmark development of 494 homes – highlights the strong partnership with Sligo County Council and the shared commitment to environmental sustainability and thriving communities.

Windmill House, 19 upgraded Meascán model homes

At Windmill House on Dock Road, 19 refurbished one- and two-bed apartments were acquired under CALF and HFA funding. Delivered through the Meascán model, this 'evict to sell' purchase prevented existing HAP tenants from becoming homeless while upgrading all units to a B1 energy standard.

Bruach Na Sionna, 17 family homes with security of tenure

This CAS-funded project provides 17 family homes, including four previously vacant units that will enable families to move on from emergency accommodation. The tenant-in-situ purchase ensures long-term security of tenure, allowing families to remain in their community and maintain essential local ties.

Dublin

Fairview Avenue, Dublin 3, four one-bed B2-rated homes

The Fairview Avenue project delivers four high-quality, one-bed turnkey apartments that support Focus Ireland's strategy to provide homes for people exiting homelessness. Two of the units are large enough to accommodate two people or individuals with part-time access to children, offering much-needed flexibility. Located at the corner of Fairview Avenue Lower and the R105, the scheme overlooks Fairview Park and benefits from excellent access to public transport, services and the city centre – ideal for tenants without private transport. Two apartments have their own street-level entrances, while the remaining two share a lobby, creating a balanced and accessible urban living environment.

Hollybrook House, Naas Road, Dublin, 14 A-rated homes

Hollybrook House delivers 14 new A-rated homes alongside a much-needed seven-bedroom property, supporting the Meáscan model for mixed-need tenancies. The apartments, arranged in two blocks, offer a mix of one-, two- and three-bed family homes with parking provided. Located minutes from the Blackhorse Luas stop and beside Lansdowne Valley Park, the scheme provides long-term, well-connected homes close to schools and community services in Drimnagh and Crumlin.

Cork

West End, Mallow

The former Dairygold Agri Division offices were converted and redeveloped to create 13 high-quality, B1-rated apartments, breathing new life into a long-underused town-centre site. Alongside these new homes, the project also delivered a dedicated administrative hub for Focus Housing Association staff.

36 South Main Street, Youghal, Co. Cork

This CAS-funded Buy and Renew project delivered four refurbished apartments – two one-bed and two two-bed – upgraded to a BER B standard. The scheme supports Cork County Council and Focus Ireland's strategy to provide safe, energy-efficient homes for people exiting or at risk of homelessness. Purchased from a private owner, the building underwent full refurbishment, including BER upgrades and fire-safety works, and strengthens Focus Ireland's pipeline of smaller units while contributing to Housing First commitments.

On course for the future

As part of our housing commitments, and despite challenges, we continue to be innovative and to develop invaluable partnerships with others as key to achieving the best outcomes for housing and tenants. This involves our work as an active member of the Irish Council for Social Housing (ICSH) network in helping to develop good housing policy and services to meet the needs of individuals accessing social housing.

Future developments

Dublin

Pat Dennigan, Sr Stan, Mayor of Dublin Emma Blain and Minister for Housing James Browne pictured at the sod turning in Cabra.

The turning of the sod for Focus Housing Association's Blackbird Park development in Cabra marked the transformation of underused Dominican Sisters' land into productive social housing. The scheme will deliver 95 A-rated homes across five three-storey blocks, including apartments and duplexes of varying sizes. Generously gifted by the Dominican Sisters, the project is being delivered with Dublin City Council and national housing partners. It was also Sr Stan's final housing event, a fitting milestone for Focus Housing Association's largest development to date.

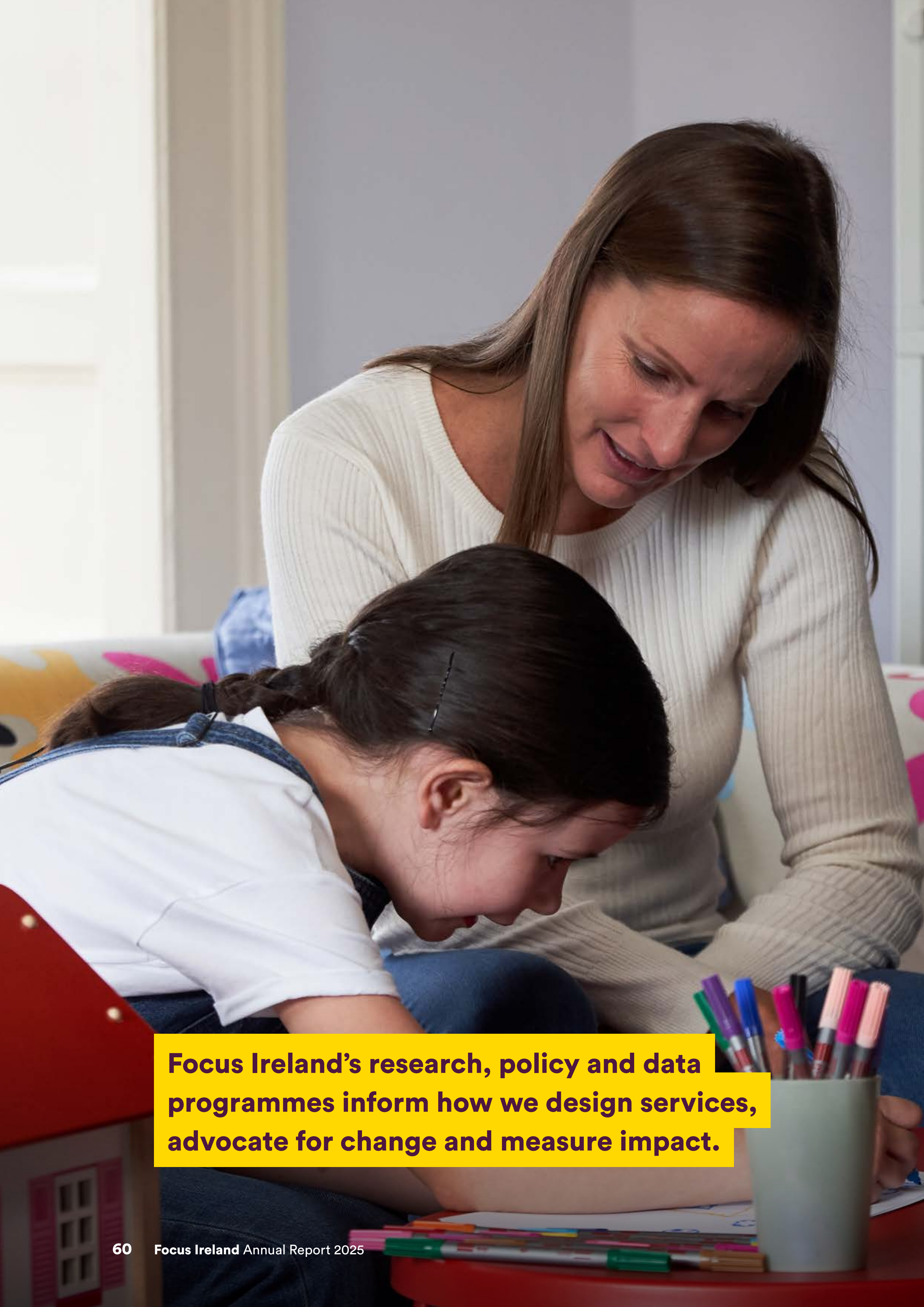
Dublin's development pipeline begins with 13 CALF and HFA-funded apartments in Perrystown – nine one-bed and four two-bed – expected in early 2026. Bow Lane in Kilmainham will follow with 27 much-needed city-centre homes supported by CALF, P&A and donation funding. The year will conclude with 35 additional homes at Richmond Avenue in North Dublin.

Pat Dennigan, Sr Stan and Minister James Browne pictured with the Dominican Sisters at the sod turning for Focus Housing Association's Blackbird Park development.

The turning of the sod for Focus Housing Association's Blackbird Park development in Cabra marked the transformation of underused Dominican Sisters' land into productive social housing.

Cork

In 2026, Focus Housing Association will add vital new homes across Cork. In Glanmire, Rockbrook will deliver eight A-rated one- and two-bed homes for people exiting or at risk of homelessness, managed directly by Focus Housing. In Skibbereen, CAS funding is transforming the former Windmill Tavern into eight high-quality, one-bed apartments. At Ballinglanna's Ashbrook, 30 new CALF- and HFA-funded apartments will come on stream, while Quay Lane in Youghal will convert a former commercial building into eight turnkey one-bed homes for Q3 2026.



Focus Ireland’s research, policy and data programmes inform how we design services, advocate for change and measure impact.

Research and policy submissions

Focus Ireland's research, policy and data programmes inform how we design services, advocate for change and measure impact.

Research publications 2025

- ***Lone Parents and Homelessness in Ireland – Experiences and Interactions with Public Services:*** Executive summary and full report of consultations with 19 lone parents and 10 stakeholders, with recommendations across housing, childcare and employment.
- ***Approved Housing Bodies as Landlords to People Moving out of Homelessness – Exploring the Experience of Third-Party AHBs:*** A study of third-party AHBs supporting tenancies for people exiting homelessness through Housing First and related supports, capturing lessons for practice and policy.

You can read the above publications by scanning the QR code:

Focus on Homelessness data series

The *Focus on Homelessness* series presents official Government data to track trends and inform solutions. In 2025, we released regional editions for all nine local authority regions and special analyses, including 'Public Expenditure on Services for Households Experiencing Homelessness' and an overview of a decade of change.

You can read the above publications by scanning the QR code:

Publications and papers – selected 2025 outputs

- 'Public Expenditure on Services for Households Experiencing Homelessness' (March 2025)
- Focus on Homelessness 2025: All regions and Dublin editions

Policy submissions 2025

- Opening Statement to the Joint Oireachtas Committee on Housing, Local Government and Heritage (Dec. 2025)
- Irish Homeless Policy Group: Opening Statement to the Joint Committee (Dec. 2025)
- Submission to the National Policy Framework on Alternative Care (Dec. 2025)
- Public Consultation on Ireland's 2026 EU Council Presidency Priorities (Dec. 2025)
- Submission to Pathways to Work 2026–2030 (Sept. 2025)
- Ten key actions on homelessness for the new Government from the Irish Homeless Policy Group (Jan. 2025)
- Focus Ireland submission to the National Housing and Homeless Plan 2025–2030 (May 2025)
- Focus Ireland submission on Child Poverty and Deprivation to the Oireachtas Joint Committee on Children and Equality (Sept. 2025)
- Focus Ireland recommendations to the Government for Budget 2026 (Sept. 2025)

We are committed to challenging everything about homelessness: the causes, systemic failures, people's perceptions and how it is tackled.

Focus Ireland Company Limited by Guarantee

Reports and Consolidated Financial Statements

for the financial year ended 31 December 2025
Company Number: 106149

Contents

Glossary of acronyms

AGM Annual General Meeting
CCMA Commission for Conciliation, Mediation and Arbitration
CISP Crisis Intervention Service Partnership
CREL Cost Rental Equity Loan
CRM Customer Relationship Management
DEASP Department of Employment Affairs and Social Protection
ICTR Institute of Chartered Treasurers and Receivers
PAA Payment and Availability
PACT Private Accommodation Case-management Team
PIE Psychologically Informed Environment
RoPAs Records of Processing Activities
SLA Service Level Agreement
SLI Support to Live Independently
SOFA Statement of Financial Activities
TIC Trauma Informed Care
WRC Workplace Relations Commission

Directors and Other Information

Directors

Focus Ireland Board

Sr Stanislaus Kennedy (Founder/Life President, ceased 3 Nov. 2025)
Ms Katie Burke (Chairperson, appointed 28 March 2025)
Mr Tony Fahey
Mr Conor Jones
Ms Susan O'Connell (retired 28 March 2025)
Ms Orla O'Connor
Ms Freda McKittrick (appointed 25 June 2025)
Mr Declan Black (appointed 30 July 2025)
Mr Sean Fitzpatrick (appointed 28 Nov. 2025)

Focus Housing Association Board

Mr Fergal O'Dwyer (Chairperson)
Ms Patricia Crisp
Mr Mark Dunleavy (resigned 7 April 2025)
Ms Anne Fletcher
Ms Gloria Kirwan
Mr Padraig Breen
Mr Mark McGreevy (appointed 15 Sept. 2025)
Mr John Birmingham (appointed 27 Jan. 2026)
Mr Brian O'Gorman (appointed 27 Jan. 2026)

Members of both Boards

Mr David Kelly
Mr Lonan McDowell

Chief Executive Officer

Mr Pat Dennigan

Secretary and Registered Office

Ms Helen Nason
9–12 High Street
Dublin 8
D08 EIW0

Registered Nos:

Focus Ireland CLG: 106149
Focus Housing Association CLG: 133953

Independent Auditors

PricewaterhouseCoopers
Chartered Accountants and Statutory Audit Firm
1 Spencer Dock
North Wall Quay
Dublin 1

Solicitors

McCann FitzGerald
Mason Hayes & Curran
MM Halley & Sons
Byrne Wallace
HOS Partners LLP
J.W. O'Donovan LLP
Eversheds Sutherland LLP

Bankers

Bank of Ireland
Allied Irish Bank plc
Housing Finance Agency
Swissquote Bank Europe SA

Company	Revenue Registered Charity No.	CRA Registered Charity No.
Focus Ireland	CHY 7220	20015107
Focus Housing Association	CHY 9040	20022624
Excellent Common Areas	Not registered	Not registered

Directors' Report

The Directors present their annual report together with the audited, consolidated financial statements of the company and of its subsidiaries, together 'the Group', for the financial year ended 31 December 2025.

About Focus Ireland

Founded in 1985 by Sr Stanislaus Kennedy, Focus Ireland is a housing and homeless charity that works to prevent people becoming or remaining homeless, or returning to homelessness, through the provision of quality services, supported housing, research and advocacy.

Mission

At Focus Ireland, we are driven by the fundamental belief that homelessness is wrong. Wrong because it is a failure of society that creates victims out of ordinary people and robs them of their potential. Wrong because it can be prevented, it can be solved, but is allowed to continue, thereby undermining society. We need to challenge our society to think and act differently. We are committed to challenging everything about homelessness: the causes, systemic failures, people's perceptions and how it is tackled.

It can be different.

Focus on 2025: Our impact in numbers

Approximately

18,800

people engaged with our services, an increase of 4.4% from 2024 (18,000).

Objectives and activities

Focus Ireland is principally concerned with preventing homelessness and with the provision of support services to people who are homeless, as well as providing homes to secure their exit out of homelessness.

The organisation completed a five-year strategy in 2025: 'Strategy 2021–2025: Challenging homelessness. Changing Lives'. This work will continue in our new strategy 'Turning the Tide on Homelessness, Focus Ireland & Focus Housing Joint Strategic Plan 2026–2030' as we build on our achievements and remain dedicated to our two key pillars:

- preventing homelessness and
- supporting people who are homeless to move into secure homes.

We understand that homelessness remains a blight on individuals, families and our society as a whole. But homelessness cannot be ended by working just at the individual level. Always, our challenge to homelessness is based on the lived experience of the people we work with and support. Over the period of our new strategy, we will continue to draw evidence-based inspiration from all our sources, both domestic and international, and share them with our partners to help change the practices and policies that sustain homelessness.

Homelessness happens when people slip through the gaps in our society. Under our new strategy, Focus Ireland is committed to closing these gaps by working in ever closer partnership with the whole range of organisations, departments, authorities, agencies, donors and citizens who share our commitment to tackling homelessness.

Because our work is fundamentally concerned with people – the challenges they face and how we can support them to secure their existing home or move out of homelessness – the new strategy is built around the household circumstances in which people live. During the period 2021–2025, Focus Ireland concentrated its resources in four key work streams, reflecting the lives of the people we support:

1. Families who are homeless or at risk of homelessness and have complex support needs
2. Families who are at risk of homelessness due to economic reasons
3. Young people who are homeless or at risk of homelessness with complex support needs
4. Single adults who are homeless or at risk of homelessness with complex support needs.

We provided 766 new properties over the course of our last strategy, which were acquired through our approved housing body Focus Housing Association CLG. Focus Housing Association is an Approved Housing Body with the Department of Housing, Planning, Community and Local Government and has attained certified status with the Housing Finance Agency, providing accommodation nationwide.

Under our new strategy Focus Housing Association commits itself to delivering 1,000 homes to help provide an exit route out of homelessness.

Always, our challenge to homelessness is based on the lived experience of the people we work with and support.

Active organisational structure

Focus Ireland CLG	Focus Housing Association CLG
Registered no.: 106149	Registered no.: 133953
Revenue charity no.: CHY 7220	Revenue charity no.: CHY 9040
CRA registered no.: 20015107	CRA registered no: 20022624

The financial statements consolidate the results of Focus Ireland CLG and its subsidiary, Focus Housing Association.

Focus Housing Association became a subsidiary of Focus Ireland in 1998. Since then, consolidated financial statements have been prepared. During 2019, Focus Housing Association underwent a change to the current governance structure, and a separate Board of Directors for this organisation was set up. This Board is made up of nine members, two of whom sit on the Focus Ireland Board. This ensures that, while both organisations remain independent, the overall strategic goal is maintained and aligned.

During 2016, Focus Housing Association acquired Excellent Common Areas Owner Management Limited, which is a dormant company.

Governing document

Focus Ireland is a charitable company limited by guarantee, incorporated under the Companies Act.

The Group companies are governed by their constitution, which was last amended at the AGM (Annual General Meeting) in June 2019. The changes related to the updated governance structure of the Group.

In compliance with Financial Reporting Standard 102, the company, as a registered charity and public benefit entity, has adopted the Statement of Recommended Practices (SORP): Accounting and Reporting by Charities 2015, as issued by the Charities Commission (for England and Wales).

Relationships with other charities

Focus Ireland actively promotes partnership, 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 Dublin Homeless Network and partnership work with local authorities and health services around the country in the Regional Homeless Forums. In addition, Focus Ireland has furthered its objectives through partnerships with other voluntary organisations. We deliver Housing First services in Cork, in partnership with Cork Simon. Focus Ireland is also a member of the Irish Council for Social Housing, the Charities Institute Ireland and FEANTSA (European network of organisations working with people who are homeless).

Focus Ireland and Focus Housing Association staff pictured with Taoiseach Micheál Martin at the official launch of our West End development in Mallow, Co. Cork.

Achievements and performance

Performance

Our achievements in 2025 under our Strategy 2021–2025 are outlined as follows:

Strategic pillar:
Preventing homelessness

Goal	Impact of strategy
3,000 households (600 per year) that would have otherwise become homeless will have been assisted to keep their home or find an alternative	› In 2025, 352 (2024: 276) households in danger of losing their home were prevented from becoming homeless. › During the strategy period we prevented 2,311 households from becoming homeless.

Strategic pillar:
Supporting people who are homeless to move into secure homes

Goal	Impact of strategy
Add 1,152 homes to our housing stock by the end of 2025 through Focus Housing Association	› We added 129 units (2024: 167) to our housing stock in 2025 despite the significant challenges in the housing market – 115 through acquisitions and 14 leases or managed properties. › As of 31 December 2025, the organisation has 1,798 housing units. So far, 766 homes have been delivered over the course of this strategy. › These strengthened our commitment to providing homes for customers and helped them with a pathway to exit homelessness.
5,000 (1,000 per year) households that have experienced homelessness will have moved out of homelessness into social or privately rented homes with Focus Ireland support (in partnership with local authorities and national Government)	› In 2025, Focus Ireland supported 702 households (2024: 1,209) to exit homelessness and settle into secure accommodation, including social housing, Focus Ireland housing or private rented accommodation. › In the strategy period we supported 4,344 households to exit homelessness into a sustainable tenancy.

Services

Focus Ireland supported approximately 18,800 people in 2025 through the provision of services across Ireland. These regions include Dublin, Cork, Limerick, Waterford, Sligo, Leitrim, Mayo, Wexford, Tipperary, Carlow, Kilkenny, Kildare, Clare, Kerry and Monaghan. There continued to be an increase in demand for our Advice and Information services across the country during the year, with almost 10,000 people supported (2024: 9,700). Similar to 2024, demand for our Family Support services remained high, while, overall, in line with previous years, the support needs of the people accessing our services continue to be more intensive in nature and require extended periods of engagement.

2025 focus on:
Pillar one – prevention

In 2025,

352

households at risk of losing their home were prevented from becoming homeless, representing an increase of approximately 28% compared to 2024 (276 households).

2025 focus on:
Pillar two – sustaining exits

Focus Ireland supported

702

households (2024: 1,209) to exit homelessness and settle into secure accommodation, including social housing, Focus Ireland housing or private rented accommodation.

Preventing homelessness:
Prevention services and sustained exit services

Customers accessing Focus Ireland's prevention services are in danger of losing their accommodation and require support to move from a period or situation of crisis to one of stability. As part of our prevention work, Focus Ireland staff provide support and advice in relation to issues like rising rent payments, breakdown in family relations, overcrowded or unsuitable existing accommodation, substance misuse, domestic abuse, or where a young person is leaving the care of the State and requires housing and support to make the transition to independent living. Early intervention and support for people facing these and other risk scenarios are key to ensuring that they maintain their homes or, where this is not possible, ensuring that they are supported in securing alternative housing, thereby avoiding homelessness and having to access homeless services.

The key prevention services delivered by Focus Ireland are:

1. **Advice and Information services**
2. **Tenancy Sustainment Support (TSS) services**
3. **Youth services**
4. **Housing services: long-term, Housing First, short-term, children's residential centres**
5. **Day services**

Customers accessing Focus Ireland's prevention services are in danger of losing their accommodation and require support to move from a period or situation of crisis to one of stability.

1 Focus Ireland's prevention **Advice and Information services** are aimed at reducing or eliminating the factors that may be placing a tenancy at risk. Staff provide a variety of supports and services, including advocacy, mediation and dispute resolution, as well as signposting/facilitating their access to a range of other relevant support services. Operating across the country, in 2025, these services supported approximately 2,400 (2024: 2,800) customers who were at risk of becoming homeless, and we prevented 276 households from entering homelessness through these services. This figure included several customers who required an extended and more intense period of case management support and engagement with staff to prevent them from becoming homeless.

Focus Ireland's Advice and Information services also provide support to people who are already homeless and require support in sustaining an exit out of homelessness. Operating across the country, staff supported almost 7,400 (2025) people in accessing emergency and long-term accommodation and getting access to, and an understanding of, relevant information relating to housing, social welfare, health, education, employment, training, etc. Where appropriate, staff also referred customers to some of Focus Ireland's own services in an effort to support them along a pathway towards housing and independent living. Where customers required an extended and more intense period of engagement to sustain their exit out of homeless, staff also provided intensive case management support.

2 Supporting tenants to sustain their tenancies is central to preventing homelessness and ensuring long-term housing stability. Focus Ireland delivers a range of **Tenancy Sustainment Support (TSS) services** nationwide, encompassing both prevention-focused supports and assistance for households exiting homelessness.

Prevention TSS provides visiting support to households at risk of losing their homes. Trained staff work with tenants to identify potential risks and implement tailored interventions to reduce or eliminate these challenges. Support is based on a structured assessment of need and may include practical assistance with home management, as well as more specialised interventions that promote physical and

mental well-being. Staff also provide support in addressing anti-social behaviour issues, including neighbour disputes and family relationships, which can threaten tenancy stability. A key component of the service is helping tenants to build local connections, strengthen social networks and develop a sense of belonging within their communities.

In addition, Focus Ireland delivers specialist mental health–focused tenancy support services across the country. These services are delivered in close collaboration with the HSE and community mental health teams, supporting individuals transitioning from mental health settings to independent living in the community, with appropriate wraparound supports in place.

In 2025, Prevention TSS services supported 723 households to maintain their tenancy (2024: 785), demonstrating the vital role of early intervention in preventing homelessness and sustaining tenancies.

This work also includes the support provided to more than 1,100 families through the Family Homeless Action Team (FHAT) in Dublin. Despite the continued shortage of available housing, 208 families were successfully supported to move into long-term homes during 2025. These outcomes reflect the importance of sustained, person-centred support in overcoming barriers to rehousing and in preventing a return to homelessness.

In 2025, almost 1,700 households (2024: 1,700) were supported through Tenancy Sustainment Support (TSS) services to maintain an exit from homelessness. The majority were residing in emergency or temporary accommodation and were referred to Focus Ireland by the relevant local authority to assist with their move to appropriate long-term housing and to support their successful settlement.

3 Focus Ireland's **Youth services** provide support to young people who are leaving State care (having turned 18), and young people who require support to transition to, and sustain, a home in their community. These services are based on the Housing First model, with the young person firstly facilitated in accessing appropriate housing, and thereafter provided with the commensurate levels of supports and wraparound services to sustain that housing. Like Housing First, there are no preconditions set for the young person in accessing housing, other than payment of rent and agreeing to a set number of meetings with their Focus Ireland Key Worker. Key features of Focus Ireland's youth services include:

- Preparation for leaving care, in collaboration with Tusla
- The development of flexible, individually tailored care plans to support the young person's transition into long-term housing and independent living
- Ensuring the young person's involvement in all assessments, planning, reviews and decision-making concerning their future, including housing, support services, etc.
- Adopting a case management approach, whereby all services and supports that can have a positive impact on the young person achieving their care plan goals work together
- Supporting social and community integration through signposting/facilitating the young person's access to community supports and services
- Linking in with labour market activation initiatives, including education and training.

In 2025, 420 young people were supported as part of Focus Ireland's youth, aftercare and mediation services.

4 Focus Ireland provides a range of **long-term supported accommodation services** across the country. These services are grounded in the principle of independent living, supporting individuals and families to build the skills, confidence and stability needed to take control of their lives and maintain their tenancies over the long term.

In 2025, nearly 1,100 households (2024: 1,026) were supported through these long-term housing services. This included approximately 286 **Housing First** tenants, all of whom had complex health, care and social support needs and were transitioning from homelessness into permanent accommodation. Housing First provides intensive, person-centred supports to enable individuals to sustain their tenancies while addressing underlying needs.

During the year, a further 194 families were supported to settle successfully into their new homes through the Support to Live Independently (SLI) service. This service delivers essential, time-limited supports to help families establish stable routines, access local services and develop the skills required to live independently, thereby reducing the risk of a return to homelessness.

Short-term accommodation services operate on a 24/7 basis, 365 days a year, and provide a full suite of programmes and activities to customers to meet their short-term accommodation and support needs.

The overarching aim of short-term accommodation services is to minimise the length of time spent homeless and to support the person to access housing with requisite supports as soon as possible after initial presentation to homeless services. During 2025, 324 (2024: 275) households were supported in Focus Ireland's short-term accommodation services across the country.

Focus Ireland's under-18s accommodation service also supported 71 young people during the year. Focus Ireland operates five **children's residential centres** on behalf of Tusla. These include three mainstream centres that provide medium- to long-term residential care, an emergency accommodation service that forms part of Tusla's National Out-of-Hours Service, and a supported accommodation centre established under the Temporary Protection Directive for unaccompanied children seeking international protection.

5 Day services

Focus Ireland's **Coffee Shop** is our main day service, comprising two services, a subsidised, hot-meal service and an Advice and Information Service. Operating 365 days a year, serving breakfast, lunch and dinner, this service ensures that people affected by homelessness who do not have access to hot meals can be catered for in a safe, secure and welcoming environment. Similar to 2024 (5,800), approximately 5,600 customers accessed the Coffee Shop in 2025.

Approximately 693 people engaged with **PETE** during 2025. The PETE service supports people who are experiencing homelessness, at risk of homelessness or transitioning out of homelessness, by empowering them to progress towards education, training and employment. Through practical and personalised support, PETE works with customers to develop structured plans for their future. The service delivers tailored one-to-one support and/or group programmes, collaborates with community providers and helps to remove barriers that prevent people from accessing education or employment. By doing so, PETE plays a vital role in helping individuals to build confidence, regain stability and integrate positively into their communities.

Our dedicated **PACT** (Private Accommodation Case-management) Team managed approximately 186 open cases in 2025, highlighting their commitment to supporting our customers during times of transition and crisis. The Focus Ireland PACT programme is a dedicated care and case management service that supports couples with complex needs residing in emergency accommodation. The programme is delivered through a partnership of multiple NGOs, the DRHE and HSE. The PACT Team provides wraparound, key working support. These supports include mental and physical health interventions as part of a multidisciplinary team.

The Extension service is a drop-in day service for young people aged 18–26 who are homeless or at risk of homelessness. It offers a range of services, including advice and information, key working support, health clinics and group programmes designed to build life skills and promote holistic well-being. The project aims to create a safe, youth-appropriate space that empowers young people to transition out of homelessness and into independent living. The Extension service provided support to approximately 380 customers in 2025.

The Youth Case Management service provides intensive, person-centred support to young adults aged 18–26 who are accessing emergency homeless accommodation or sleeping rough. It provides intensive one-to-one support and helps them to access health services, education, employment and secure housing. During 2025, approximately 70 young people were supported in our Youth Case Management service.

Focus Ireland's **Youth Mediation service** provides intensive support to young people and their families to prevent homelessness by addressing family conflict. The service uses a non-judgemental, impartial mediation approach to strengthen relationships and reduce the risk of young people leaving home prematurely or entering state care. Our Youth Mediation service had approximately 75 new young people engaging in mediation during 2025.

Focus Ireland's Youth Mediation service provides intensive support to young people and their families to prevent homelessness by addressing family conflict.

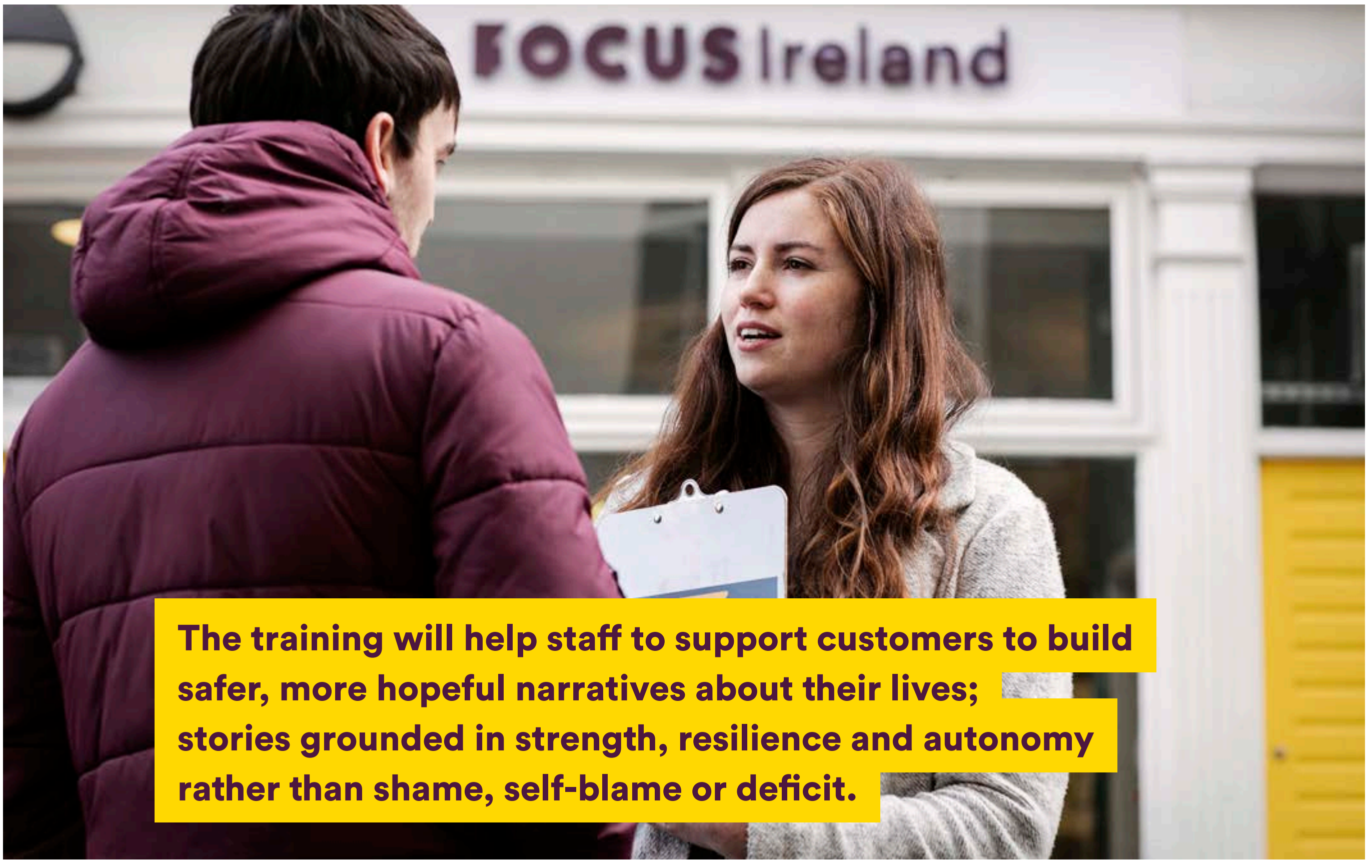
Trauma Informed Care

A psychologically informed environment (PIE) provides the organisational framework for embedding psychological awareness into our everyday practice, ensuring that services are designed around an understanding of the emotional, social and cognitive needs of the people we support.

Trauma Informed Care (TIC) is central to this model. It recognises that many individuals experiencing homelessness have been exposed to a range of adversities, including loss, neglect, discrimination, poverty, abuse and violence. These experiences can shape how people think, feel and behave, and may lead to distress, fear, withdrawal or behaviour that can appear challenging in traditional service settings.

By integrating TIC within a PIE approach, Focus Ireland supports staff in understanding why a person may respond in certain ways, and how those responses often represent adaptive survival strategies rather than 'problems' or 'symptoms'. This perspective helps staff to recognise how trauma affects the brain, the body, relationships and a person's sense of safety and belonging. Through PIE and TIC, staff are now better equipped to create collaborative, compassionate working relationships, where safety, trust and empowerment are prioritised, and where each interaction can contribute to recovery and stability.

In 2026, Focus Ireland will roll out a comprehensive e-learning programme to embed this awareness across the organisation. The training will help staff to support customers to build safer, more hopeful narratives about their lives; stories grounded in strength, resilience and autonomy rather than shame, self-blame or deficit. Staff will be encouraged to consider how wider social factors, including poverty, inequality, discrimination and structural disadvantage interact with personal trauma to shape emotional distress and coping responses.



Peer Support Workers play a vital role in bridging gaps that can emerge when services are designed or delivered by staff without lived experience.

Peer Support Workers

Focus Ireland's strategy places a strong emphasis on meaningful customer involvement. A key expression of this commitment is the expansion of our **Peer Support Worker** roles – employees who bring invaluable expertise through their lived experience of homelessness. Focus Ireland has employed six Peer Support Workers, now based across services in Dublin, Waterford, Cork and Limerick, and will increase the number of Peer Support Workers in the organisation in 2025 through our new and existing Housing First services.

Peer Support Workers contribute something that traditional professional training alone cannot: a deep, authentic understanding of homelessness, trauma, stigma and the realities of navigating systems and services. Their lived experience offers a unique relational connection, one grounded in empathy, credibility and shared understanding.

Peer Support Workers play a vital role in bridging gaps that can emerge when services are designed or delivered by staff without lived experience. They can identify blind spots in policy or practice, challenge assumptions and ensure that services remain relevant, compassionate and accessible. For customers, being supported by someone who has 'walked the path' can reduce shame, increase trust, strengthen engagement and foster a sense of hope that change is possible.

Within teams, Peer Support Workers enhance reflective practice, contribute to a psychologically informed culture and model resilience, recovery and self-determination. Their presence reinforces Focus Ireland's commitment to partnership, dignity and co-production, ensuring that lived experience is not only heard but integrated into the fabric of our work.

Focus Ireland Director of Advocacy Mike Allen speaking before the Raise The Roof protest in Dublin.

Advocacy, communications and research

Throughout 2025, the Advocacy, Communications and Research Team worked to advance Focus Ireland's strategic objectives through evidence-based policy advocacy, expert media engagement and collaboration with key stakeholders. During the year, there was a positive engagement with incoming Minister for Housing, Local Government and Heritage James Browne and his officials around the drafting of 'Delivering Homes, Building Communities 2025–2030'. In its analysis of the new government plan, advocacy noted that it contained a number of the evidence-based policies that we have been arguing for over many years.

The team played a key role in helping to mark Focus Ireland's 40th anniversary by collaborating closely with fundraising and the wider organisation to deliver unified, impactful communications across media and digital platforms. Another highlight was the launch of the No Child Without A Home campaign, which saw 7,000 people sign our petition to Government, calling for the implementation of a five-point plan to help ease the crisis, and the inclusion of our 'Best Interests of the Child' proposal in the new Government strategy.

Advocacy continued to play an influential role in shaping government policies and providing expert analysis on homelessness through various mechanisms. We continued to take a lead role in building collaboration across the sector through the Irish Homeless Policy Group, Irish Coalition to End Youth Homelessness and Housing First Platform, all of which are convened by Focus Ireland advocacy staff. We also participated in a range of other fora, including the Dublin Homeless Network.

Below are key achievements from 2025.

Focus Ireland is dedicated to evidence-based research on the causes, impacts and solutions to homelessness. The Advocacy Team continued to deliver high-quality research on trends and best practice, including:

- Published a dedicated 'Focus on Homelessness' report for each of the nine regions, launching three of these reports at events in Cork, Limerick and Dublin.
- Launched an independent evaluation of the Youth Mediation service, which demonstrated that the service is effective in meeting the needs of young people and their families and recommended areas of improvement and the expansion of the service.

- Led the Irish dimension of the EU European Homelessness Count, in partnership with Trinity College Dublin, contributing to the development of a harmonised data collection methodology for homelessness statistics across Europe, under the leadership of the University of Leuven and FEANTSA.
- As part of the Horizon Europe-funded research project Involve, launched a report on lone parents and homelessness, which explored the experiences of 19 lone parents who had been homeless.
- Held a major research conference in Dublin with leading international speakers as part of 40th anniversary events, which discussed the contribution research can make to practice and policy change and improving the lives of people who are homeless.

The Advocacy Team actively influenced policy changes at the national level to improve responses to homelessness, including:

- Advocated with colleagues across the sector for ten key actions on homelessness to be included in the Programme for Government during coalition negotiations.
- Raised policy issues at the National Homeless Action Committee, Dublin City Council's Housing Strategic Policy Committee, the Oireachtas Committee on Housing, Local Government and Heritage, with TDs and Senators at a briefing on homeless data in Leinster House and at the Steering Group on the Youth Homeless Strategy.
- Provided the keynote speaker and presented at FEANTSA's European Homeless Forum in Athens in May 2025.
- Engaged in the consultation process and secured significant commitments in the new government housing and homelessness strategy 'Delivering Homes, Building Communities 2025–2030'. Significant proposals adopted included targeted social housing allocations for families in long-term homelessness, setting of minimum targets for one- and four-bed homes, a commitment to develop a Child and Family Action Plan and commitments to introduce 'Best Interests of the Child' legislation into Irish Law.
- Highlighted key challenges with the current HAP system and the private rented sector at a stakeholder event in July and achieved a commitment from the Minister for Housing for his department to undertake a review of the HAP scheme.

Some of Focus Ireland's Advocacy Team at the Raise The Roof protest in Dublin.

Focus Ireland and Jigsaw were two of the charities supported by the Forvis Mazars Steps Team Challenge during 2025.

Tenant engagement

Our work in tenant engagement continued to be strong in 2025 and, along with the now standard residents' meetings, fun days, barbecues, Halloween parties and Santa visits, we developed a garden in Grange Cohan, Waterford, with the assistance of B&Q.

Working with our colleagues from Practice Development, we are building on our tenant engagement practice to form Tenant Advisory Panels to inform our future work.

Delivery

In 2025, Focus Housing Association continued to play a central role in the delivery of social housing nationally. Delivery during the year was supported by a strong national development and acquisition pipeline and focused on a mix of new-build developments, acquisitions, refurbishments and leased homes.

The organisation continued to advance its Meascán Model and Housing First approaches, providing appropriate, long-term homes for people with different levels of need and supporting social integration within communities.

Projects completed or progressed in 2025 reflected Focus Housing Association's long-standing commitment to mixed-tenure, regeneration-led and sustainable housing delivery, including the redevelopment of previously disused buildings and town-centre sites, contributing to both housing supply and community renewal. The range of delivery is shown by the following developments:

- Windmill House, Limerick: 19 one- and two-bed apartments bought and refurbished to prevent the tenants from being evicted.
- Holybrook, Naas Road, Dublin: 14 newly built two- and three-bed family homes and a fully refurbished, protected seven-bed home that housed a large family who had spent a considerable time in homeless accommodation.
- 22 Lower John Street, Cork City: four one- and two-bed fully refurbished apartments in the city centre.

Human resources – investing in people

Focus Ireland welcomed 124 new employees in 2025, including 25 Relief Project Workers and 18 Social Care Graduates, while 83 employees left and 7 former employees returned. Our headcount at the end of 2025 was 585. The attrition rate was 11.3%, aligning with national averages.

Talent acquisition

256 vacancies were managed in 2025, 191 filled by year end, with 65 roles carried into 2026. Recruitment drivers included new roles, resignation, internal promotions, transfers and cover for statutory and other leave. Additionally, we grew our Relief Project Worker Panel, with 25 new Relief Project Workers, and 5 onboarding at year end.

Working with our Digital Branding Team, our employer branding was strengthened, with campaigns run on both LinkedIn and Meta. Under-18s residential services vacancies were a key focus. The Housing First Dublin contract added a significant hiring demand, with recruitment commencing in November 2025.

Our Application Tracking System was upgraded to HireHive during 2025, improving workflows and candidate experience.

Our Graduate Programme continued with the close out of the 2024/25 programme and the commencement of our 2025/26 group.

The average time to hire was 11 weeks in 2025, with an additional four to eight weeks' onboarding.

Exit interviews showed 90% job satisfaction, and 92% would recommend the organisation as an employer.

Employee experience

The Focus Ireland Transfer Policy attracted significant internal interest, allowing employees to remain with us and transfer their skills and experience to other teams within Focus Ireland. In 2025, 60 employees availed of transfers to other roles and 46 were promoted.

The HR Team supported quality and standards audits in six service and finance audits with high compliance levels. Forvis Mazars completed a payroll and timekeeping audit at our request to test the compliance with our Time and Attendance System, Softworks. The HR and Finance Teams are partnering to implement recommendations from the audit, including a new time and attendance policy, refreshed training for employees and clock-in terminals for teams who do access IT regularly as part of their role.

The deadline for registration on the social care register with CORU was in November 2025. During the registration period, support was provided to 365 applications, including over 150 via the grand-parenting route and 62 employees from our under-18s residential services.

Garda vetting processes were updated, with meta-compliance training for managers to witness identity documents. A second authorised signatory was registered, and we completed 217 vetting processes or repeat vetting in 2025.

Employee engagement

In 2025, we continued with our engagement initiatives, including our quarterly 'Living the Values' awards, recognising colleagues and teams demonstrating organisational values in their work with customers and peers. The Buddy Programme – a peer-to-peer induction support initiative – was enhanced, with an increase in the employee buddy group to 31, restructured guidelines and an online application.

Our monthly wellness initiatives supported mental, physical and emotional health, promoting our employee assistance programmes and well-being supports.

Our Diversity and Equality Networks continued to establish themselves in 2025, developing their objectives and expanding their work plans. Our networks include our LGBTQI+ Network, Women's Network, Black and Ethnic Minority (including Heritage) Network and Disability and Neurodiversity Network. A steering group supports the work of the networks and includes the Chief Executive, Executive and Senior Managers and the Chairs of each network. The networks were promoted at our regional employee meetings and all employee meetings in 2025.

Initiatives to support employee retention continued in 2025. HR policies, including our Maternity Leave and Pay Policy, Sick Leave and Pay Policy, Flexible Working Policy and Medical Care Leave Policy were updated in 2025. Hybrid working arrangements continued to support work-life balance. Our Retirement Policy continues to offer flexibility with regard to retirement.

During the latter part of the year, we prepared for the Government's Auto-Enrolment Savings System, with structured communication to employees in scope. This resulted in a significant uptake in joining our occupational pension scheme in 2025.

Exit interviews showed 90% job satisfaction, and 92% would recommend the organisation as an employer.

Worker Director

In 2025, based on advice from the Charities Regulator, we removed our Worker Director and restructured employee consultation through a Worker Observer who is a member of the Services Sub-Committee and attends the Board as an observer.

Gender pay reporting

The gender pay gap was reported at 7.78% in 2025 (2024: 6.06%, 2023: 10.81%, 2022: 8.08%), below the national average of 9.6%. Male employees have longer average service than females by 1.15 years. This influences salary due to the application of incremental pay scales. Female representation also increased in the lower pay quartile. Actions to reduce the gap include updated maternity and sick leave policies, strengthening employee voice through our employee networks, supporting flexible working, addressing any recruitment biases, analysing exit data and ensuring gender balance in management development.

Learning and development

During 2025, we expanded blended learning options, coaching, mentoring and automated training and development administrative processes. The annual training calendar included 86 programmes: 48 for customer-facing staff, 25 professional development and 13 health and safety courses. New training included report-writing, creative supervision for managers, mediation skills training, internal auditing and the development of our formal training for our Child Support Workers. Mental Health First Aid programmes increased as we expanded our instructor group, and Therapeutic Crisis Intervention refresher training was rolled out on a regional basis. Designated Liaison Person training was a key learning objective for our management group.

We formalised our coaching programme with a panel of external coaches and a formal coaching request process. Our partnership with the Barclays mentorship programme continued – matching ten mentors and mentees to support career progression. Formal management development included TU Dublin-accredited Managing People Skills programme, with plans for continued development via e-learning modules and peer learning groups in 2026. Training management was improved via Microsoft Bookings automating registration and communications, and standardised evaluations showed high satisfaction and confidence in training and development.

Educational Assistance supported 12 staff in role-specific qualifications and training.

Graduate programme

The 2024/2025 cohort completed the programme, with 67% progressing to permanent or relief roles. Enhancements to the programme included dedicated development days, improved goal setting, regular check-ins, peer networking and more in-person training. The 2025/2026 cohort of 18 graduates is mid-programme, placed across multiple regions and services, with a comprehensive training calendar and supervisor support.

Recruitment for 2026/2027 commenced late in 2025, with digital campaigns, social media, career fairs and targeted outreach to CORU-approved colleges to increase applications.

Diversity and inclusion

The organisation is committed to promoting diversity, equality and inclusion across its activities. This supports effective governance, informed decision-making and the delivery of services that reflect the needs and experiences of the people we support, as well as our staff and volunteers.

Given the nature of Focus Ireland's work with people who experience homelessness and social exclusion, the Board recognises the importance of embedding diversity, equality and inclusion considerations into organisational policies, practices and culture. A structured approach to diversity and inclusion supports staff engagement, organisational effectiveness and service quality.

The Diversity and Equality Working Group, established in 2022, continued its work during 2025. The group's role includes:

- reviewing current policies and practices;
- identifying opportunities to strengthen and enhance existing initiatives; and
- supporting the development of further measures where gaps are identified.

During the year, facilitated listening groups were undertaken with the support of an external provider, Values Lab. The outcomes of this work informed the further implementation of the Diversity and Equality Policy and the development of dedicated intranet resources to support awareness and accessibility across the organisation.

Focus on 2025:
Our impact in numbers

9,888

customers engaged with our Advice and Information (A&I) services.

In 2025, the organisation progressed to the next phase of its diversity and inclusion programme through employee engagement and structured working sessions.

In 2025, the organisation progressed to the next phase of its diversity and inclusion programme through employee engagement and structured working sessions. These sessions reviewed existing measures, considered priority areas for action and identified practical steps to support meaningful impact. As a result, Focus Ireland established a number of Employee Resource Networks (ERNs), including:

- Women's Network
- Disability and Neurodiversity Network
- LGBTQI+ Network
- Black and Ethnic Minority (including Heritage) Network

Each network is led by an Employee Chair. Together with the Chief Executive, Executive representatives, Communications and a senior manager, the Chairs form the Diversity and Inclusion Steering Group. The Steering Group provides oversight and coordination, and the Executive receives regular updates on the activities, plans and progress of the networks.

The potential establishment of an Older Workers Network and a Men's Network will continue to be kept under review, alongside consideration of any additional networks that may be required to further support staff and promote inclusive practice across the organisation.

General data protection

The charity is committed to complying fully with Data Protection legislation, including the General Data Protection Regulation (GDPR) and the Data Protection Acts. Appropriate policies, procedures and controls are in place to ensure that personal data is processed lawfully, fairly and securely and that the rights of data subjects are respected.

Oversight of data protection is provided by the Audit and Risk Sub-Committee, which reviews data protection compliance during the year as part of its wider risk-management responsibilities.

Data protection framework and controls

The charity has established and maintains a comprehensive data protection framework to support compliance with data protection legislation and to protect the rights and freedoms of individuals whose personal data it processes. This includes:

- Records of Processing Activities (RoPAs) are maintained for all core processing activities and are kept under regular review.
- Appropriate data sharing and data processing agreements are in place where personal data is shared with third parties.
- Data Protection Impact Assessments (DPIAs) are completed where required, with mitigating controls implemented and reviewed as necessary.
- The controlled introduction of artificial intelligence (AI) is supported by an organisational AI policy to ensure compliant and ethical use.

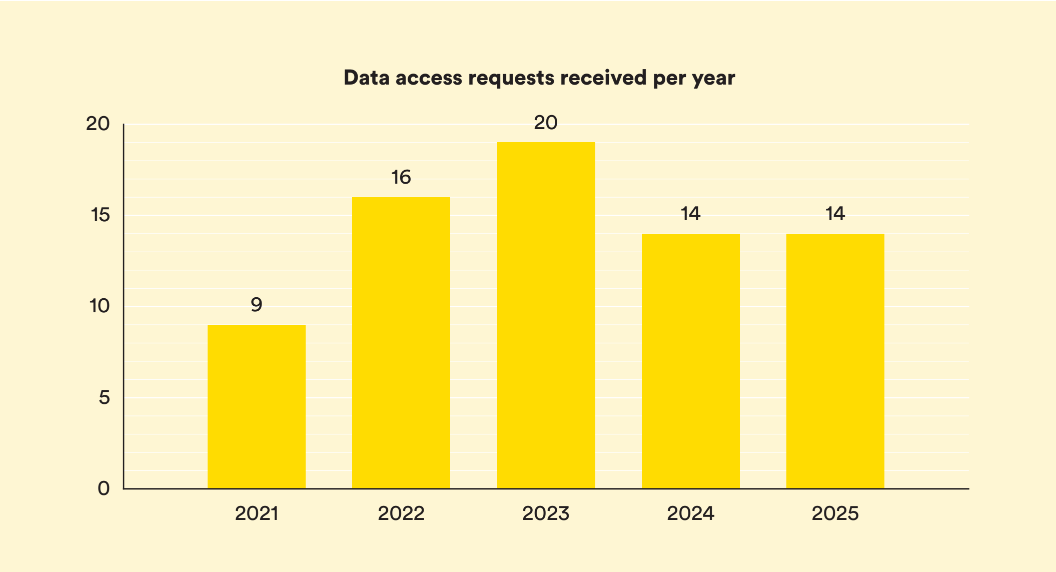
- Privacy notices are in place and readily available and published, setting out how personal data is used and how individuals can exercise their rights.
- A data protection monitoring programme is in place to provide assurance and address any compliance risks or gaps.
- A suite of data protection policies and procedures is maintained and reviewed regularly.
- All employees receive data protection and cyber security training on induction and on an ongoing basis.
- Personal data is retained in accordance with approved retention schedules and securely disposed of when no longer required.
- Appropriate technical and organisational measures are in place to protect personal data against unauthorised access, loss or misuse.

Rights requests

All rights requests received are handled in line with the organisation's internal policies and procedures and applicable data protection legislation.

Data access requests

In 2025, 14 Data Access Requests were received, consistent with 2024 levels. Focus Ireland and Focus Housing Association each received seven requests, all of which were complied with in full and within the statutory timeframe.



Erasure requests

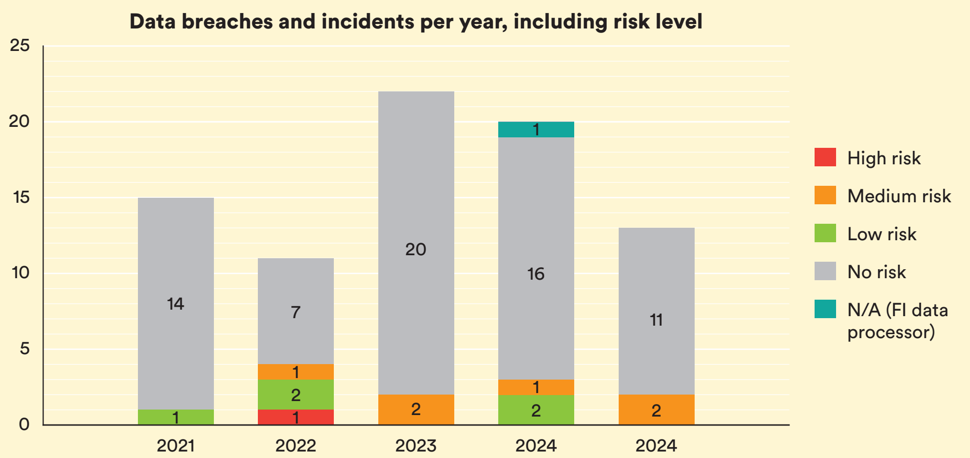
In 2025, four erasure requests were received, three by Focus Ireland and one by Focus Housing Association. This represents an increase from 2024, when one request was received. All requests were fully complied with within the statutory timeframe.

Data breaches

All potential data incidents are reported to the Data Protection Officer and are risk-assessed. Data breaches and incidents are reviewed regularly to identify trends, with additional training or controls implemented where required.

In 2025, 13 data incidents were recorded, two of which required notification to the Data Protection Commissioner. This represents a decrease from 2024, when 20 incidents were recorded, three of which were reportable to the regulator. Of the incidents recorded in 2025, ten occurred in Focus Ireland, including both reportable breaches, with the remaining three occurring in Focus Housing Association.

Email-related errors continue to be the most common cause of data incidents, primarily involving incorrect recipients or attachments. Given the high volume of daily email usage, this remains a key risk area. Employees receive specific training on preventing email-related breaches at least annually as part of the organisation's wider data protection and cyber security training programme.



Complaints

No complaints were submitted to the Data Protection Commissioner against Focus Ireland or Focus Housing Association during 2025, compared with one complaint received in 2024. One complaint submitted in 2023 remains under consideration by the regulator.

Fundraising and marketing

Fundraising activities in 2025 continued to span a wide range of income streams nationwide, including individual giving, community fundraising, corporate partnerships, trusts and foundations, major gifts, legacies, campaigns and events. The fundraising and marketing function remained central to supporting the organisation's mission during a year marked by ongoing economic uncertainty and increasing pressure on charitable giving.

Total fundraising income for the year amounted to €13.85 million, excluding capital income secured for specific projects. While income finished below both budget and reforecast, performance was broadly stable year-on-year, once adjusted for the exceptional major gift received in 2024. The Directors note that 2025 also delivered several important strategic and operational successes which strengthen the organisation's long-term funding position.

A significant milestone during the year was the continued success of the major gift campaign, A Place Called Home. Originally launched with a target of raising €30 million, the strength of performance led to a decision to extend the campaign for an additional year. By the end of 2025, the campaign had raised €39 million over a six-year period, substantially exceeding original expectations. This outcome reflects the effectiveness of strategic partnerships, philanthropy and sustained investment in relationship-based fundraising and represents a major achievement for the organisation.

Individual giving performance showed encouraging signs of recovery during the year. While cash giving had been on a gradual downward trajectory in recent years, 2025 saw a reversal of this trend, with income exceeding reforecast expectations. This improvement points to renewed donor engagement and the early impact of refinements to campaign planning, messaging and supporter stewardship, providing a more stable foundation for future growth in this income stream.

The Shine A Light campaign delivered a particularly strong result in 2025. Income exceeded €1.4 million, finishing above target and representing an increase of 12% on 2024. Importantly, this performance signals a clear reversal of the post-pandemic decline previously experienced by the campaign and demonstrates its continued relevance and potential when supported by focused investment and execution.

Legacy income also performed strongly during the year, supported in part by a dedicated focus on legacy fundraising and stewardship. The Directors note that this area represents a significant long-term opportunity for the organisation, particularly in the context of the substantial intergenerational transfer of wealth currently underway. Focus Ireland will continue to invest strategically in legacy fundraising, recognising its importance in building sustainable, future-focused income streams and deepening long-term supporter relationships.

During 2025, the Digital and Marketing Team began implementing the actions arising from a comprehensive digital audit carried out in 2024. A clear roadmap for digital fundraising has been established, and implementation commenced during the year, with this work set to continue into 2026. Central to this programme is the transition to a new

Shine A Light delivered a standout result in 2025, raising over €1.4 million, which was an increase of 12% on 2024.

Customer Relationship Management (CRM) system, following a structured partnership selection process completed in 2025. The new CRM will provide a critical foundation for future fundraising activity, supporting improved data integrity, supporter journeys, insight and efficiency across the organisation.

The marketing function also worked closely with the Advocacy Team to develop and launch a cross-directorate advocacy, communications and brand campaign, No Child Without A Home. The campaign was successfully launched with the support of Dr Mary McAleese and customer advocate Katie Wallace, alongside the appointment of Emmet Kerwin as a brand ambassador. The campaign was supported by a brand film developed by filmmaker Zoe Gibney, which aired on television during the final quarter of the year. This integrated approach strengthened public understanding of Focus Ireland's work and demonstrated the value of alignment between advocacy, communications and fundraising.

Community and corporate fundraising continued to face challenges during the year, with income finishing below target. The Directors note that targets for both areas were ambitious, reflecting planned growth expectations, which proved difficult to achieve within the year, particularly in the community area. Performance was further impacted by staffing constraints, recruitment challenges and the timing of a significant tax reclaim as well as a small number of corporate payments expected to be received in early 2026. Notwithstanding these challenges, 2025 marked an important period of transition and rebuilding, including the implementation of a renewed community-led fundraising model and continued strengthening of stewardship capacity, positioning both areas for greater stability and future growth.

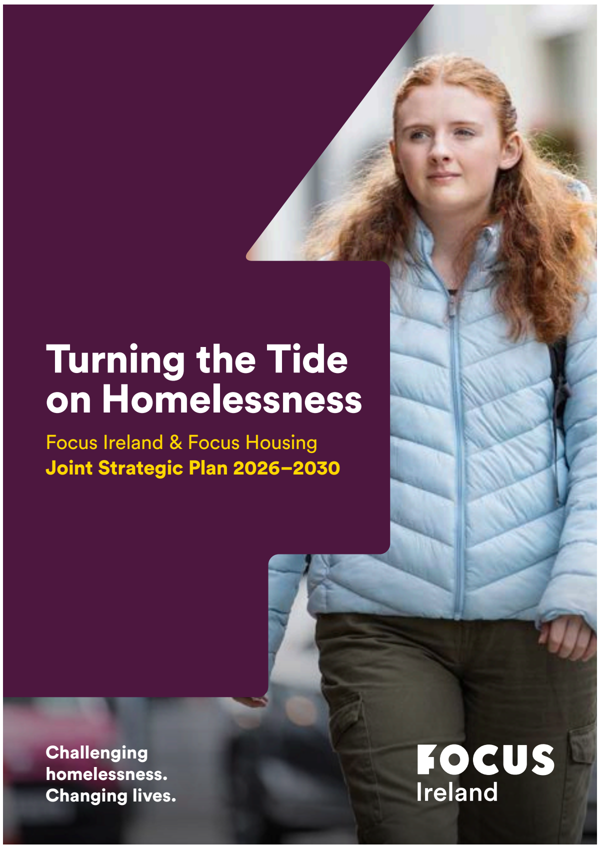
The Directors wish to express their sincere appreciation to all supporters, partners and volunteers for their continued generosity throughout 2025. In a challenging external environment, their support remains vital in enabling Focus Ireland to respond to sustained and growing demand for its services.

Financial review

The financial results for the year are set out in the Statement of Financial Activities on page 119.

The surplus achieved in the year was €247k (2024: €147k). Grant income increased in 2025 by 11% over 2024 levels – this is related to increases in funding from various funders in their 2025 Service Level Agreement (SLA) confirmations covering Workplace Relations Commission (WRC) agreement charges and the conclusion of a Commission for Conciliation, Mediation and Arbitration (CCMA) review, resulting in many local authorities increasing their indirect allowances from 5% to 10% on funded services. Grant income continues to account for almost 45% (2024: 45%) of total income. In 2025, expenditure on charitable activities increased by €2.1m.

We continue to advocate with our State funders for cost-of-living increases in grant income, with success in some areas, especially in new tenders. This is of extreme importance as we have seen costs continue to rise and we need to ensure a sustainable funding stream for our services.



Plans for the future

The organisation has commenced its 'Turning the Tide on Homelessness, Focus Ireland & Focus Housing Joint Strategic Plan 2026–2030', staying true to our values and ethos of treating our customers with fairness, dignity and respect.

We will need to adapt to the challenges that may lie ahead as a result of continuing world unrest and the significant increase of international protection applicants and asylum seekers arriving in Ireland and the impact these may have on our services and fundraising. Finally, we will continue with our high standards in transparency and strong governance to maintain a financially stable organisation, which is vital to deliver this strategy.

The organisation has commenced its 'Turning the Tide on Homelessness, Focus Ireland & Focus Housing Joint Strategic Plan 2026–2030', staying true to our values and ethos of treating our customers with fairness, dignity and respect.

Cash reserves

In the past number of years, the organisation has been focusing on replenishing cash reserves in order to ensure organisational stability and sustainability. In line with our strategy, we have worked to build up cash reserves to a best practice level of 13 weeks' reserves. The way the organisation calculates the level of reserves required is based on 13 times the budgeted weekly cost of running the organisation. The budgeted weekly cost for 2025 amounted to approximately €1,013k (2024: €938k). The aim was to finish the year with approximately €13.17m (13 weeks). The cash balance at the 31 December 2025 was €17.17m, which represented 17 weeks. The additional cash at the end of the year relates to a strong performance in fundraising, coupled with continued strong controls over spending. The organisation is considering the best way these funds can be utilised to have a meaningful impact on the services we provide for our customers as well as strengthening the future viability of our organisation.

Both Focus Ireland and Focus Housing Association have a treasury management policy in place which outlines the Board's appetite for minimum cash levels thresholds. If cash looks like it could dip below these thresholds, then it needs to be reported to the Finance Sub-Committee and the Board and taken onto our risk register where agreed actions will be carried out in line with the Board's advice.

The total reserves of the organisation at 31 December 2025 amounted to €43.4m (2024: €43.0m), of which €20.1m (2024: €18.9m) was restricted.

Dividends and retention

The Group is precluded by its constitution from paying dividends, either as part of normal operations or on a distribution of its assets in the event of a winding-up.

Pensions

Focus Ireland operates a defined contribution scheme, open to all permanent staff. The company contributions are 7% of pensionable salary, while employee contributions are 5% of pensionable salary.

Health and safety

Health and safety compliance and best practice are central to ensuring that employees and customers work and live in safe environments. The Health and Safety Officer provided support and advice to line management and their teams in relation to best practice and legislative compliance. The Health and Safety Sub-Committee completed safety inspections of all sites and also ran a number of events during the year. Events included several programmes during Health and Safety Week to highlight healthy eating/lifestyle, self-care and welfare, which are so important in supporting our employees.

Environment

The Group has a proactive approach to assisting all personnel to conduct our business in a manner that protects the environment of our customers, employees and the community. Some of the sustainable initiatives that the organisation has in place include:

- Hybrid working – the pandemic highlighted that we can reduce our carbon emissions in a way that does not need to comprise our work or the way we communicate. The organisation has started to roll out proper video conferencing equipment in our key hub locations nationally. This has led to a reduced need for staff travel as more meetings are held online rather than in-person.

Focus on 2025:
Our impact in numbers

693

adults were supported
by the Preparation for Education,
Training and Employment (PETE) service.

- Remote working and the use of digital signatures has significantly reduced our use of paper.
- Our Learning and Development Team has moved to a more hybrid approach to training, with some training courses now completed online, again saving staff travel time.
- Energy retrofits carried out by our Property Team are on-going, with a full retrofit and refurbishment completed in our Corbrac House and Henry Street complex and additional works commencing in Basin Lane, Dublin. This has led to an improvement in our customers' quality of life.

Post-balance sheet events

There were no significant post-balance sheet events to be notified.

Political contributions

There were no political contributions made by the Group during the financial year (2024: €Nil).

Principal risks and uncertainties

Focus Ireland operates a risk-management process, culminating in a corporate risk register that identifies the top risks, their likelihood and impact and the consequent actions necessary to manage them effectively.

The risk appetite sets the approach that Focus Ireland takes to managing our risks. The Board views risk appetite as the amount of risk Focus Ireland is willing to take or accept to achieve the organisation's strategic objectives.

The Board and the Audit and Risk Sub-Committee have been actively engaged in enhancing the risk-management process over the year. Our Key Risk Indicator reporting system for each area of the organisation has helped risk to become more embedded across the organisation. It helps to highlight trends and patterns over the year and identifies where the main challenges are. This, in turn, feeds back into our risk register to ensure that we have a robust 'live' risk-management system.

Corporate risks and mitigating actions are regularly scrutinised by the Board and Executive Team. The principal risks identified that could have a serious impact on performance are as follows:

Primary risk area	Risk outcomes	Mitigating actions
Insufficient funding	Funds may not be available for organisational growth plans as cost inflation adds to deficits of services. This could impact the quality of service delivered.	› Maintaining 13 weeks' reserve gives financial stability to the organisation. Annual preparation of budgets and close monitoring of cash are key financial controls to ensure that adequate resources are available to deliver a quality service.
Tendering	Risk of Focus Ireland being forced to tender for services at an unsustainable deficit to funding. The current process of Government bodies tendering is heavily weighted on cost over quality of service. This is having a significant impact on our organisation.	› We continue to work with the relevant bodies regarding our concerns about the current procurement model.
Recruitment	The ability to recruit suitably qualified and experienced staff to fill vacant positions can be challenging. This can impact service delivery.	› Committed to maintaining good terms and conditions to ensure that we can offer competitive salaries within the sector. › Additional resources allocated in 2025 to the HR Team in the area of recruitment.
Safeguarding	The risk of any types of inappropriate behaviour that negatively impacts the people with whom we work.	› Development and enforcement of strong policies. › Good recruitment practices. › Ongoing training and guidance.
Housing supply	The availability of the right type of property in the right location is a significant risk to our ability to deliver on our strategy.	› Establish working relationships with developers and landlords to help generate a pipeline for future supply. › Collaborate with local authorities to find solutions in particularly difficult locations.
Building costs inflation and rising interest rates	The risk of rising costs for all building materials is a significant challenge as well as the potential for further interest rate increases. The impact is resulting in delays and challenges for our development pipeline.	› Financial viability review completed on all potential acquisitions. › Work with developers to agree contract terms that mitigate the risks as far as possible.
Data protection/ cyber security	The risk of reputational damage and/or fines from the Data Protection Commissioner because of data breaches.	› Advanced Threat Protection and Multi-Factorial Authentication in place. Monthly staff training programme which focuses on cyber threats and GDPR-related issues.

Going concern

The company meets its day-to-day working capital requirements through its cash reserves. The current economic conditions continue to create uncertainty over the ability of the company to maintain the level of donations received. The company's forecasts and projections, taking account of reasonably possible changes in trading performance, show that the company will be able to operate for the foreseeable future. Therefore, these financial statements have been prepared on a going concern basis. Further details concerning the adoption of the going concern basis can be found in Note 1(b) to the financial statements.

Governance and management

The Directors and Secretary who currently hold office and who held office during the year are listed on page 64. Focus Ireland has been a long-term advocate for rigorous statutory regulation of governance and fundraising in registered charities and approved housing bodies.

We have a proud track record of governance. Focus Ireland is signed up to, and compliant with, the full range of best practice codes in the Irish charity sector, as follows.

- The new Charities Governance code
- The new standards issued by the Approved Housing Bodies Regulatory Authority (AHBRA)
- The voluntary Institute of Chartered Treasurers and Receivers (ICTR) Guiding Principles of Fundraising, which are reflected in our own Donor's Charter
- The Department of Environment, Community and Local Government's Regulation Code for Approved Housing Bodies
- Triple Locked – member of Charities Institute Ireland.

Broadcaster Clare McKenna showing her support for the Camino 2025 along with Jennifer Akandu.

The Board

The Board is responsible for providing leadership, setting strategy and ensuring control. It comprises 11 Non-Executive Directors, including one Employee Director. The Board's Non-Executive Directors include professionals from diverse backgrounds who bring significant business and decision-making acumen, along with a broad range of experience and views to Board deliberations.

There is a clear division of responsibility at the company, with the Board retaining control of major decisions under a formal schedule of matters reserved to the Board for decision and with the Chief Executive responsible for devising strategy and policy within the authorities delegated to the Chief Executive by the Board. The Chief Executive is not a member of the Board.

The company has a comprehensive process for reporting management information to the Board. The Board is provided with regular information, which includes key performance and risk indicators for all aspects of the organisation. The Board meets regularly as required and met six times during 2025 (2024: 6).

The recruitment of Board members is managed by the HR and Nominations Sub-Committee. A Board skills matrix is also maintained to ensure that we have sufficient knowledge and experience on the Board. The HR and Nomination Sub-Committee reviews the skills and experience matrix and identifies potential Board members for consideration by the Board, taking into consideration alignment with the organisational values and avoidance of conflict of interest.

On appointment, Directors go through an induction process, with briefing sessions and comprehensive briefing documents designed to familiarise them with the company's operations, management and governance structures. All Non-Executive Directors are appointed for an initial three-year term, which may be renewed for two further three-year periods, giving a maximum of nine continuous years for any Director.

One-third of Directors are required to retire annually by rotation and, if eligible, may offer themselves for re-election. The roles of Chairperson and Chief Executive are separate, as is the role of Company Secretary, and all Directors are independent of the management of the company.

The Board of Directors retains overall responsibility for the strategic development of the company in close liaison with the Executive Officers.

The roles of Chairperson and Chief Executive are separate, as is the role of Company Secretary, and all Directors are independent of the management of the company.

Our Board members are as follows:

Board members – Focus Ireland (only)

Name	Brief profile	Board term
Sister Stanislaus Kennedy	› Sister Stanislaus Kennedy was an Irish Sister of Charity and one of Ireland's best-known social innovators. Sister Stan founded Focus Ireland in 1985 and was Life President of the organisation until her death in November 2025.	Life member
Katie Burke	› Katie is Chief Operating Officer at The Corporate Governance Institute, a global educational technology company based in Ireland, specialising in training and educating the next generation of Company Directors and Board members. Katie leads the development of new, online educational programmes, develops and engages with faculty and oversees the Operations Team responsible for learner support and assessments. She is also responsible for talent development and management. Katie is an experienced Board member of Irish and international organisations. She is currently a Board member of Libraries without Borders, a French/international non-profit organisation.	1/3
Tony Fahey	› Tony is Professor Emeritus of Social Policy in University College Dublin. He is a sociologist by training and, before joining UCD in 2007, spent 15 years as a social researcher in the Economic and Social Research Institute, Dublin. He has published on a range of topics connected with social policy and social trends in Ireland, the European Union and the United States.	3/3
Freda McKittrick	› Freda is an independent social worker and Guardian ad litem. She has wide-ranging professional interests and experience of management, governance and regulatory matters. She worked as a Service Manager for Barnardos Ireland from 2000 to 2024, with a commitment to the rights and needs of children and best practice and quality standards. As a social worker of 40 years' experience, she has a strong commitment to social justice, individual rights and tackling the root causes of poverty and disadvantage. Freda is Chair of the Services Sub-Committee of Focus Ireland.	1/3
Declan Black	› Declan is a solicitor and partner in the law firm Mason Hayes & Curran LLP. He served as the firm's Managing Partner from 2013 to 2022. Declan's professional work focuses on dispute resolution, particularly business disputes, with significant reputational and financial consequences. Declan is also a practising mediator with a focus on mediating commercial disputes and partnership issues. Outside of his professional work, Declan is a Director of Rethink Ireland, a national charity that supports innovative, non-profit organisations working in communities across Ireland through financial grants and non-financial assistance. He is also a Director of The Ark – a charity that creates and delivers art for children – and he is a council member of the Irish Management Institute.	1/3

Name	Brief profile	Board term
Sean Fitzpatrick	› Sean retired from executive roles in June 2025, having been the HR Director for John Sisk and Son for nine years. Prior to that, he worked as HR Director in Bord Gáis Energy, IBRC and Intel. Before working in the private sector, Sean spent 16 years in the Defence Forces in a variety of roles. Sean was a non-executive member of the GOAL Board from September 2022, where he was a member of the People Advisory Board and the Nominations Committee and served for two years as Company Secretary.	1/3
Conor Jones	› Conor Jones is a Senior Advisor at Melior Equity Partners, a private equity fund investing in small and medium sized enterprises in Ireland. Conor previously led the global revenue organisation of Wayflyer, comprising sales, customer success, marketing, partnerships, as well as strategy and go-to-market functions. Conor joined Wayflyer from Google where he spent several years, latterly serving as the Managing Director of UK&I, leading its large customer segment. Prior to that he spent over a decade at McKinsey & Company where he was Managing Partner in Ireland, consulting Tech, Telecoms, and Media clients across EMEA. He initially trained as an electronic engineer and designed microchips for semiconductor intellectual property startup, Parthus Technologies. Conor holds an M.B.A. from MIT Sloan School of Management and a Bachelors degree in Electrical Engineering from University College Dublin.	3/3
Orla O'Connor	› Orla was Chair of law firm Arthur Cox and a partner in the firm's Finance Group. As Chair of the firm, Orla was responsible for chairing the firm's Board, which dealt with new partner appointments and other strategic matters. She also led and chaired all partnership meetings and played a key role in the firm's governance and strategic direction. › In addition to her role as Chair, Orla practised in the firm's Finance Group, advising banks, private equity firms and corporate clients on financing and restructuring transactions, M&A transactions in the financial services sector, and regulatory matters including anti money laundering requirements and compliance with Central Bank regulations. › Prior to being elected Chair, Orla served on the firm's Management Committee from 2013 to 2018 and on the firm's Conflicts Committee for ten years. › Orla is a Board member of AsIAm, Ireland's National Autism Charity and a Council member of Chartered Accountants Ireland. She also sits on the Electoral Committee of the Football Association of Ireland.	1/3

Board members – Focus Housing Association (only)

Name	Brief profile	Board term
Fergal O'Dwyer	› Fergal joined the Board of Focus Housing Association in 2019, assuming the role of Chair of the Board on 26 March 2024. Fergal is a Chartered Accountant with significant experience in financial management, treasury, strategy, capital deployment and development. Fergal retired in 2020 from DCC plc, the Irish-headquartered international sales, marketing and business support services group, which is a FTSE100 constituent company, where he was Chief Financial Officer from 1992, and an Executive Director from 2000. He now also sits on the Boards of AIB plc and Goodbody Stockbrokers.	FHA 2/3
Patricia Crisp	› Patricia has over 30 years' experience in all aspects of commercial and residential property, including professional services and agency. A former Executive Director of Corcoran Jennison Europe Ltd, she is experienced in advising companies and institutions on their property holdings in relation to their company or institutional strategy. Patricia specialises in Corporate Property Services, providing strategic property advice to corporate and institutional clients regarding all aspects of their property portfolio, such as relocation, sales and leaseback, development projects, fit-out, facilities management, project management and landlord and tenant issues.	2/3
Anne Fletcher	› Anne is a founder and former Managing Director of Coady Architects, with over 40 years' experience as a practising architect.	2/3
Gloria Kirwan	› Gloria is a registered social worker and academic. She has previously served as Social Work Course Director in Trinity College Dublin and Maynooth University, Ireland. She is currently Senior Lecturer in the Graduate School of Healthcare Management at the Royal College of Surgeons in Ireland, where her work focuses on leadership and management education for health and social care providers. Gloria has supported the work of Focus Ireland for many years through her membership of the Services Sub-Committee.	1/3
Mark McGreevy	› Mark had a 28-year career with the Sisk Group, holding Board level commercial/operational positions. He gained significant experience in the infrastructure, commercial, industrial and residential sectors. Mark now works independently in a Non-Executive Director and Strategic Advisor capacity to a select group of clients, including as NED and Chair of the Risk Committee for the Collen Group. He leverages his broad sectoral experience to help public and private enterprises to achieve sustainable success.	1/3
John Birmingham	› John is a Chartered Surveyor with over 45 years' experience in the real estate sector in Ireland. He has wide experience across all sectors of the market and worked at senior management level in major retail chains and with large real estate advisory firms. › Prior to his retirement at the end of 2024, he specialised as an Asset and Property Management Consultant and advised a range of investment funds, private clients and public bodies.	1/3

Name	Brief profile	Board term
Brian O'Gorman	› Until his retirement in early 2026, Brian was CEO of Clúid Housing, a role he held for 15 years of his 30 years with Clúid. Before joining Clúid he worked with Focus Ireland and prior to that he worked in housing advice and housing policy with Threshold. Brian holds a Master's Degree in Business from UCC. He has been Chair of the ICSH and a member of the Dublin City Council Strategic Policy Committee. He was also, for a period, a member of the Housing Commission. Brian views non-profit housing bodies as the best vehicle for developing social and affordable housing, for promoting best practice in property and facilities management and for supporting vulnerable households to sustain their accommodation.	1/3
Padraig Breen	› Padraig is the CFO of Lioncor Properties. Lioncor is an Irish residential property development company delivering new homes nationwide. Padraig is responsible for the finance function, along with the capital requirements for the future development and expansion of Lioncor's development portfolio. He has extensive experience in managing significant real estate portfolios, which include office, residential and retail assets. Padraig was previously Vice President in the Asset Management Team of a private equity firm managing a European-wide real estate portfolio.	1/3

Members of Boards of both Focus Ireland and Focus Housing Association

Name	Brief profile	Board term
David Kelly	› David is a financial consultant, sometimes undertaking assignments as an interim Finance Director/CFO. He is an independent Director of Deposit Return Scheme Ireland (trading as Re-turn), which operates Ireland's deposit return scheme for plastic bottles and aluminium cans. He also sits on the Board of Circol ELT, which provides environmentally sound recovery and recycling solutions for end-of-life tyres across Ireland. David was previously Board Secretary to NAMA; General Manager – Operations and Head of Finance in AIB Bank; and Managing Director of AIB Mortgage Bank. He is a Fellow of the Institute of Chartered Accountants in Ireland and an Associate Member of the Institute of Taxation.	FI 1/3 FHA 1/3
Lonan McDowell	› Lonan qualified as a solicitor with McCann FitzGerald in 1980, giving more than 40 years to the practice. His area of expertise is in commercial property. Performing as a partner for 30 years, Lonan retired from McCann FitzGerald in 2017. He continued to work with the practice as a consultant until April 2022.	FI 1/3 FHA 1/3

Meeting and Sub-Committee attendance 2025

Board Member	FI Board	FHA Board	Research Advisory	Public Affairs	HR and Nominations	Finance	Audit	Funding and Branding	Services	Development	Joined Board
Focus Ireland (FI)											
Sister Stanislaus Kennedy	4/6				2/3				3/6		Sept. 1985
Michael Layde (Chair FI)	2/2				1/1	2/2					April 2016
Katie Burke (Chair FI)	6/6			1/1	3/3	6/6			3/3		Sept. 2023/Chair March 2025
Conor Jones	5/6							5/6			Jan. 2019
Declan Black	0/2			3/3							July 2025
Freda McKittrick	3/3								6/6		Chair July 2025
Ger Spillane (Employee Representative)	5/6								5/6		June 2024
Orla O'Connor	5/6						5/5				Sept. 2024
Susan O'Connell	1/1				0/1		1/1				Retired Jan. 25
Tony Fahey	6/6		4/4								March 2019
Focus Housing Association (FHA)											
Fergal O'Dwyer (Chair FHA)		6/6			2/3	6/6				4/6	May 2024
Anne Fletcher		0/6								0/6	Dec. 2020
David Kelly		5/6				6/6	6/6				May 2024
Gloria Kirwan		6/6							6/6		July 2024
Lonan McDowell		5/6								4/6	Sept. 2024
Mark Dunleavy		0/2									Feb. 2019
Mark McGreevy		2/2					0/1			6/6	Sept. 2025
Padraig Breen		6/6				1/1					Sept. 2024
Patricia Crisp		6/6									Feb. 2019
FI and FHA											
David Kelly	4/6	5/6									May 2024
Lonan McDowell	2/2	5/6									Sept. 2024

Board Member	FI Board	FHA Board	Research Advisory	Public Affairs	HR and Nominations	Finance	Audit	Funding and Branding	Services	Development
Sub-Committee Volunteer Members										
Caroline Godsil							4/6			
Carole Pollard										3/6
Catherine Keenan									1/2	
Daragh Grennan							2/2			
Deirdre Power					3/3	4/6				
Donnchadh Casey								6/6		
Dr Kate Frazer			1/4							
Dr Kathy Reilly			2/4							
Fiona Scott				3/3				5/6		
Francis Chance									6/6	
Gerry Cahill										0/6
Jacqui Lynskey (Horan)									0/3	
Joe Little				3/3						
John Gallagher				0/3						
Kate Polson									6/6	
Kathleen Twomey									2/3	
Marie Farrell									2/3	
Michael McGowan										5/6
Dr Marget Buckley			2/4							
Niall O'Driscoll								6/6		
Orla Gallagher								4/6		
Patrick Farrell							4/6			
Professor Eoin O'Sullivan			0/4							
Sarah Parker			2/4							
Sean Fitzpatrick					3/3					
Shane Burke			4/4							
Tomas Sexton										5/6
Yvonne Connolly								4/6		

The Executive Team

Name	Division	Profile
Pat Dennigan	Chief Executive Officer	› Pat joined Focus Ireland in 2014 as head of the finance function, adding responsibility for property in 2016. He was appointed Chief Executive in March 2018. Pat is a Fellow of Chartered Accountants Ireland. Prior to joining Focus Ireland, Pat held several senior Finance and Operations roles in companies such as Nortel Networks and Boston Scientific. He is a past president of Galway Lions Club and is a past member of the Charity SORP Committee.
Niall Keane	Services – Housing Support and Families	› Niall has worked in the NGO sector for the past 25 years. He joined Focus Ireland in 2006 as a Project Manager and has held the roles of Head of Service and Acting Director of Service. During this time, he has managed a wide range of services, including Young People Services, Aftercare, Housing, PETE, Case Management and Advice and Information services.
Rebecca Moore	Services – Youth and Day Services	› Rebecca joined Focus Ireland in January 2025 and has over 20 years' management experience working within the social care sector in Ireland. She has worked for organisations and services including Sophia Housing, Finglas Teen Parents Support Programme, the Peter McVerry Trust, Barnardos, Better Finglas ABC Programme, Finglas West FRC, Chime (National Association for the Deaf) and Tusla PPFS (Prevention, Partnership and Family Support). Rebecca's career actually began in Focus Ireland when she worked as a graduate based in Stanhope Green in 1999.
Helen Nason	Finance, IT and Administration	› Helen joined Focus Ireland in February 2026. She is a graduate of UCC and a member of the Chartered Institute of Management Accountants. She brings extensive experience in financial leadership, operational improvement and technology-driven process optimisation, supporting the organisation's long-term strategy and day-to-day effectiveness.
Mike Allen	Advocacy Research, Policy, Communication and Education	› Mike joined Focus Ireland in 2010. He previously spent eight years as the General Secretary of the Labour Party. Prior to that he was the General Secretary of the Irish National Organisation of the Unemployed (INOU). He is a former member of the National Economic and Social Council (NESC) and other social partnership bodies. He is currently the President of FEANTSA (the European Federation of National Organisations Working with the Homeless).
Barbara Dempsey	Human Resources	› Barbara joined Focus Ireland in March 2022 with more than 20 years' experience in human resources in the not-for-profit and aviation sectors. Barbara holds a Bachelor of Social Science, Post-Graduate Diploma in Business Studies and National Diploma in Human Resources. She is a Fellow of the Chartered Institute of Personnel and Development.

Name	Division	Profile
Amy Carr	Fundraising and Marketing	› Amy was appointed Director of Fundraising and Marketing in January 2020, having worked with Focus Ireland as the Trusts and Major Donor Officer and Head of Partnerships and Philanthropy. Amy brings a wealth of experience from the NGO sector, having worked in Our Lady's Hospice, the ISPCA and Barnardos. A graduate of NUI Galway and Anglia Ruskin University, she holds an MSc in Marketing, a Higher Diploma in Business Studies and a Post-Grad in Digital Marketing.
Jan Mingle	Property Management	› Jan has more than 30 years' social housing experience, having previously worked in both general and special needs housing. Jan joined Focus Ireland from Co-operative Housing Ireland, where she was the Director of Housing and Quality Systems. Jan holds qualifications in Housing Management, Communications, Corporate Governance, Internal Auditing and Volunteer Management, amongst others.
Colm Lundy	Development	› Colm is a Chartered Surveyor and has over 30 years' experience in the Irish real estate market. He oversaw the expansion into Ireland of Lidl, the international retailer, rolling out their store network across the country. He has held senior positions in both private and public bodies and has concentrated in recent years on the social housing sector, working on a number of large-scale schemes and, most recently, the delivery of the latest Cost Rental Equity Loan (CREL) model of housing supply.

Focus on 2025:
Our impact in numbers

166

families were supported by the Family Centre throughout the year.

Board sub-committees

Sub-committees of the Board are established for good governance under the code of practice as follows. The sub-committees have members of both Focus Ireland and Focus Housing Association Board, and they cover the activities of both Boards.

Finance Sub-Committee

This committee monitors and reviews financial performance. The committee should meet six times per year (2025:6, 2024:7) and consists of Non-Executive Directors and Focus Ireland Executives.

Functions

- Monitor and review financial performance.
- Review internal financial control policies and risk-management processes.
- Offer advice and assistance to Focus Ireland's Executive Team to ensure the financial sustainability of the organisation.
- Provide specialist financial expertise and perspective to enable Focus Ireland and Focus Housing Association to carry out their work effectively.
- Report findings and recommendations from its review directly to the relevant Board.
- Provide oversight of the finance procedures suited to the organisation's activities.
- Provide oversight of the procurement procedures suited to the organisation's purchasing profile.
- Authorise expenditure greater than €100k.
- Authorise property acquisitions requiring the use of the Agile Acquisition Fund.
- Act as a point of escalation for the Focus Ireland Executive.
- Provide a forum where relevant issues/controls and financial or sustainability concerns can be discussed and appropriate solutions devised.

Focus on 2025:
Our impact in numbers

2,164

families engaged with our services, an increase of 5.4% from 2024 (2,053).

Audit and Risk Sub-Committee

This committee reviews internal financial controls and risk management. The committee liaises with internal and external auditors and reports to the Board. The committee should meet at least six times yearly (2025:6; 2024:6) and consists of Non-Executive Directors and Focus Ireland Executives.

Functions

- Advise the Board on the risk-management framework and its effectiveness in supporting the arrangements for risk management, internal control and governance.
- Consider the organisation's risk register, including an assessment of its principal risks and the mitigating controls in place or being put in place.
- Provide oversight of the organisation's internal financial controls.
- Consider and approve the remit of any internal audit function.
- Monitor the integrity of the financial statements of Focus Ireland and Focus Housing Association and any formal announcements about the organisation's financial performance.
- Promote best practice in terms of financial reporting and governance throughout the organisations.
- Liaise directly, and independently of Focus Ireland Executive, with internal and external auditors.
- Meet the external auditors at least once a year without any employees of Focus Ireland present to ensure that there are no unresolved issues of concerns.
- Report findings and recommendations from the external audit review directly to the Board.
- Review and advise on choice of external and internal auditors as appointed every five to seven years.
- Review the outcome of any audits or review processes carried out by external regulatory bodies and report any issues to the Board to ensure compliance with the reporting requirements of the relevant regulatory bodies.
- Review annually all insurance claims and cover to ensure that an appropriate level of protection is maintained.
- Review periodically the health and safety policy of the organisation and monitor compliance with our obligations.
- Review any investigations required, and work with the Executive to complete any actions arising from such investigations.
- Offer advice and assistance to Focus Ireland's Executive Team on the development of robust processes and on the protection of Focus Ireland's and Focus Housing Association's reputation.
- Act as a point of escalation for the Focus Ireland Executive and undertake actions agreed at the Audit and Risk Sub-Committee meetings.

Human Resources and Nomination Sub-Committee

The function of this committee is to ensure successional planning and that the composition of the Board has appropriate skills, knowledge and experience, as well as to approve and determine remuneration for Executive Management. The committee should meet at least three times yearly (2025:3, 2024:4) or when required and consists of Non-Executive Directors and Focus Ireland Executives.

Functions – Nomination

- The Board of Directors need to have the skills, experience, expertise and time to fulfil their role and responsibility on the Board as detailed in the Terms of Reference for the Board.
- There needs to be certain Board Directors with the necessary experience to chair and/or participate in the sub-committees of the Board, e.g. Research, Funding, Audit, Finance, Services, Housing Development and Maintenance, Remuneration and Regions.
- Board Directors are appointed initially for a three-year term. In general, they will be asked to stay for a second three-year term by the Chairperson of the Board, and the decision will be endorsed by the full Board. The Chairperson will decide whether a Director should stand down from the Board, and the decision will be endorsed by the full Board.
- The HR and Nomination Sub-Committee will make recommendations to the Board to ensure there is sufficient rotation of Directors on the Board to allow new perspectives to be brought in while balancing the continuity of the Board and recognising the knowledge and experience of Focus Ireland built up over time.
- The HR and Nomination Sub-Committee endeavours to ensure that chosen nominees are integrated into the Board seamlessly and assist in the induction of new Directors.
- The HR and Nomination Sub-Committee will ensure that all Directors nominated to the Board for approval will:
  - Be key individuals who act at a senior level in their area of expertise
  - Act as champions for Focus Ireland and be able to influence key stakeholders in the statutory, business and community sector
  - Operate in the interest of Focus Ireland and Focus Housing Association and in line with their mission, vision and values.

Functions – Remuneration

- The HR and Nomination Sub-Committee has been formed to assist the Board with the appointment of the CEO, the determination and approval of the remuneration of the CEO and changes to the remuneration of the Executive Team reporting directly to the CEO.
- The Chairperson of the Board will be Chairperson of the HR and Nominations Sub-Committee.
- The Life President and Chairperson of Focus Housing Association will be members of the HR and Nomination Sub-Committee and one other Board Director (e.g. a person who brings HR/finance/business experience to the Board).
- The CEO will be responsible for monitoring and assessing the performance of the Executive Team.

- The CEO will make recommendations to the HR and Nomination Sub-Committee for endorsement in relation to remuneration of the Executive Team.
- The Chairperson of the Board will be responsible for monitoring and assessing the performance of the CEO in accordance with Focus Ireland's performance management policy and procedures.
- Meetings will aim to reach consensus decision, but, if necessary, a vote will be taken. The Chairperson will hold the deciding vote.

Research Sub-Committee

The Research Sub-Committee is a committee of the Focus Ireland Board. Its aim is to provide advice, guidance and recommendations in relation to research on the causes of and solutions to homelessness, and to support the organisational aim of ending homelessness in Ireland.

The committee should meet at least three times a year (2025:4, 2024:4) and comprises Non-Executive members of the Board, volunteer experts, leading academics and Focus Ireland Executives. The Chair of the committee is a member of the Focus Ireland Board. The Director of Advocacy, Research and Communications will act as the Executive Officer of the committee, with the support of the Research Coordinator.

Functions

- Advise Focus Ireland on a programme of research and evaluation in the context of the organisation's strategic plan and objectives.
- Contribute to and advise Focus Ireland on the development of its research strategy.
- Monitor the progress of the research programme and advise the Director of Advocacy, Research and Communications (DARC) and/or the Research Coordinator in relation to particular research projects.
- Review, critically analyse and comment on draft research reports prior to publication.
- Advise in relation to the dissemination of research reports and the most effective means to influence public policy.
- Establish a Research Ethics Sub-Committee and be responsible for ensuring that Focus Ireland's Ethical Research Guidelines are adhered to.
- Participate in the development of the organisation's multi-annual strategic plan, with particular reference to emerging areas of research and evidence of effective practice and policy.
- Advise on relevant external experts and leading academics to be members of the Research Sub-Committee to ensure that expertise in all relevant areas is available.
- Advise regarding any other matters of common interest that the Chairs and/or the CEO believe would contribute to the objectives of Focus Ireland.
- The Research Sub-Committee will hold periodic joint meetings with the Services Sub-Committee, as decided by the Chairs of the two committees, in relation to:
  - Evaluations and impact assessments of Focus Ireland services
  - Assessment of the emerging trends in the scale and nature of homelessness
  - Discussions of emerging innovations in policy and practice.

Services Sub-Committee

This committee provides advice and guidance on available models of service and good practice associated with service delivery. The committee should meet four times each year (2025:6, 2024:6) and consists of Non-Executive Directors, volunteer experts and Focus Ireland Executives.

Functions

- Advise Focus Ireland on available models of service and good practice associated with service delivery within the context of the organisation's strategic plan.
- Contribute to and advise Focus Ireland on the development of its services strategy.
- Participate in a think tank on services every three to five years, taking into account future demand and policy over the following five to ten years.
- Provide a forum where relevant issues/challenges can be discussed relating to services in meeting demands and needs and provide recommendations.
- Advise on external experts to invite to join the Services Sub-Committee.
- Introduce Focus Ireland Executive and Management to key influencers and decision makers in statutory, business and community sectors to improve policies, services and strategy to eliminate long-term homelessness in Ireland.

Funding and Branding Sub-Committee

The function of this committee is to advise on brand, digital and marketing development, fundraising and retail development in the context of the Focus Ireland strategic plan.

This committee should meet up to six times per year (2025:6, 2024:6) and consists of Non-Executive Directors and Focus Ireland Executives.

Functions

- Offer advice and assistance to Focus Ireland on brand development and raising funds within the context of Focus Ireland's strategic plan.
- Contribute to and provide advice on the development of Focus Ireland's sustainable growth and investment strategy, including development of partnerships, channels and strategies that will help raise awareness.
- Consider proposals made, approaches adopted and contribute to discussions on lobbying, campaigning, fundraising and how to overcome challenges.
- Provide a forum where relevant issues can be discussed and solutions devised, appropriate for specific regions.
- Introduce the Focus Ireland Executive, fundraising staff and regional managers to key high-worth individuals, philanthropists, corporate stakeholders, media and branding specialists, influencers and decision makers.
- Actively engage stakeholders in the statutory, business and community sectors to improve policy and services to eliminate homelessness in the region.
- Provide specialist expertise and perspective to enable Focus Ireland to raise funds to carry out its work effectively.
- Contribute to and provide advice on the development of Focus Ireland's funding strategy every three to five years.
- Provide a strong voice for Focus Ireland within its own community/region and provide specialist expertise and perspective to help it to carry out its work and fundraising effectively.

Public Affairs Sub-Committee

The function of this committee is to provide advice, guidance and recommendations in relation to good practice in all aspects of Focus Ireland's work related to public affairs to support the organisational aim of ending homelessness in Ireland.

This committee meets at least three times per year (2025: 3, 2024:2) and consists of Non-Executive Directors, volunteer experts and Focus Ireland Executives.

Functions

- Advise Focus Ireland on good practice in relation to all aspects of the organisation's public affairs work, including policy development, public policy advocacy and related communications, within the context of the organisation's strategic plan and objectives.
- Contribute to and advise Focus Ireland on the development of its public affairs and policy advocacy strategy.
- Provide a forum where relevant issues/challenges relating to public policy advocacy and communications issues can be discussed and provide recommendations in relation to these.
- Support the relationships of Focus Ireland Executives and Managers with key influencers in all sections of the public realm and media.
- Attend and represent Focus Ireland at relevant events.
- Play an active role in promoting our key messages.
- Participate in the development of the organisation's multi-annual strategic plan, with particular reference to public policy formation, key audiences, public perceptions and emerging media trends.
- Advise on relevant external experts to be members of the committee to ensure expertise on all relevant areas is available.

Former President Mary McAleese with Paddy Markey, Focus Ireland Coffee Shop Chef.

Development and Acquisition Sub-Committee

The function of this committee is to provide advice, guidance and recommendations in relation to good practice in all aspects of Focus Housing Association's work related to housing development and acquisition within the context of the organisation's strategic plan.

This committee should meet at least six times per year (2025: 6, 2024: 6) and consists of Non-Executive Directors, volunteer experts and Focus Housing Associations Executives.

Functions

- Offer advice and assistance to Focus Housing Association on housing development and acquisition within the context of the organisation's strategic plan.
- Review and consider all strategic proposals and developments.
- Contribute to and provide advice on the development of the housing development and acquisition strategy to ensure that our efforts in the area of development and acquisition are fully aligned with the strategies of Focus Ireland for service delivery to our staff, clients and other stakeholders.
- Contribute to the development of new mechanisms and models of delivery of housing to Focus Housing Association.
- Advise the Board regarding the most appropriate and efficient use of resources and the management and mitigation of risk.
- Advise the Board on the purchase, sale, construction or other application of funds on properties owned or to be acquired or developed by Focus Housing Association.
- Recommend to the Board the approval or otherwise of specific projects brought to the committee by the Executive Team. This will include the review and examination of schemes at agreed milestones on agreed criteria. In particular, any acquisitions, disposals, leasing or construction projects involving combined expenditure over €500K will be first approved by the Development and Acquisition Sub-Committee.
- Provide guidance to the Executive Team on all aspects of housing development and acquisition as required.
- Provide a forum where relevant issues can be discussed and solutions appropriate to development and acquisition for Focus Housing Association can be brought forward.

Focus on 2025:
Our impact in numbers

4,787

children were supported across our services, an increase of 6.3% from 2024 (4,502).

Internal controls

The Directors acknowledge their overall responsibility for the Group's systems of internal control and for reviewing its effectiveness. They have delegated responsibility for the implementation of this system to the Executive Management. This system includes financial controls, which enable the Board to meet its responsibilities for the integrity and accuracy of the Group's accounting records.

The Board has also established a process of compliance which addresses the Board's wider responsibility to maintain, review and report on all internal controls, including financial, operational and compliance risk management.

The key elements of internal control systems

1. The Group has strict policies and procedures in place for the receipt, recording and control of donations received from private individuals and the corporate sector. These procedures are regularly reviewed and independently audited.
2. The Group has an established risk-management programme. A detailed risk register is in place and risk is owned and monitored by an Executive. Risk is regularly discussed and reviewed in Executive meetings and risks are regularly reviewed by the Audit and Risk Sub-Committee.
3. An independent internal audit is conducted periodically to evaluate the internal financial controls and assessment of business risk. In 2025, an external consultant conducted an internal audit covering payroll, timekeeping and compliance with Organisation of Working Time Act 1997 (as amended) and other relevant employment regulations. The findings were presented to the Audit and Risk Sub-Committee. The recommendations and feedback identified were implemented where appropriate.
4. The Audit and Risk Sub-Committee reports independently to the Board on all aspects of controls and risks.
5. There is a formal organisational structure in place with clearly defined lines of responsibility, division of duties and delegation of authority.
6. Detailed budgets are prepared annually, in line with the strategic plan. Budgets are reviewed by the Finance Sub-Committee and further reviewed and approved by the Board. Actual results and service outcomes are regularly compared against these budgets to ensure alignment with the strategic plan, tight budgetary control and value for money.
7. As part of the reserve policy, we will endeavour to maintain reserve levels to mitigate risks and to ensure sustainability of our services.

The Board has also established a process of compliance which addresses the Board's wider responsibility to maintain, review and report on all internal controls, including financial, operational and compliance risk management.

Conflicts of interest

In line with the requirements of the Charities Governance code, the organisation has a conflict of interest policy in place which is circulated to each Board member. There is also a declaration of interest statement which is completed by each Board member on an annual basis where they declare and note any conflicts they may have. This policy is reviewed by the Board every three years.

Agendas for each Board meeting are circulated in advance for review. The Chairperson on each Board asks at the start of each Board meeting if anyone has a conflict of interest that needs to be declared. Any conflicts are recorded in our conflicts of interest register and this is reviewed annually by our Audit and Risk Sub-Committee.

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 engagement of appropriately qualified accounting personnel and the maintenance of computerised accounting systems. The Group's accounting records are maintained at the Group's registered office at 9/12 High Street, Dublin 8.

Statement of disclosure of information to auditors

Each person who is a Director at the date of approval of these financial statements confirms that:

1. so far as the Director is aware, there is no relevant audit information of which the Group's auditors are unaware, and
2. the Director has taken all the steps that he/she ought to have taken as a Director in order to make him/herself aware of any relevant audit information and to establish that the Group's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of Section 350 of the Companies Act 2014.

Statement of Directors' Responsibilities

The Directors are responsible for preparing the Directors' Report and the group and company financial statements in accordance with Irish law.

Irish law requires the Directors to prepare group and company financial statements for each financial year, giving a true and fair view of the group and company assets, liabilities and financial position at the end of the financial year and the profit or loss of the group and company for the financial year. Under that law, the Directors have prepared the financial statements in accordance with Irish Generally Accepted Accounting Practice (accounting standards issued by the UK Financial Reporting Council, including Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland and Irish law).

Under Irish law, the Directors shall not approve the group and company financial statements unless they are satisfied that they give a true and fair view of the group and company's assets, liabilities and financial position as at the end of the financial year and the profit or loss of the company for the financial year.

In preparing these financial statements, the Directors are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether the financial statements have been prepared in accordance with applicable accounting standards and identify the standards in question, subject to any material departures from those standards being disclosed and explained in the notes to the financial statements
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the group and company will continue in business.

The Directors are responsible for keeping adequate accounting records that are sufficient to:

- correctly record and explain the transactions of the group and company
- enable, at any time, the assets, liabilities, financial position and profit or loss of the group and company to be determined with reasonable accuracy; and
- enable the Directors to ensure that the financial statements comply with the Companies Act 2014 and enable those financial statements to be audited.

The Directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps in the prevention and detection of fraud and other irregularities.

The Directors are responsible for the maintenance and integrity of the corporate and financial information included on the company's website. Legislation in Ireland governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent auditors

The statutory auditors PricewaterhouseCoopers were appointed in 2019 and have indicated their willingness to remain in office, and a resolution that they be reappointed will be proposed at the AGM.

On behalf of the Board:

Katie Burke
Director

David Kelly
Director

Date: 2 June 2026

Independent Auditors’ Report to the Members of Focus Ireland Company Limited by Guarantee

Report on the audit of the financial statements

Opinion

In our opinion, Focus Ireland Company Limited by Guarantee’s consolidated financial statements and company financial statements (the ‘financial statements’):

- give a true and fair view of the Group’s and the company’s assets, liabilities and financial position as at 31 December 2025 and of the Group’s net income and the Group’s and the company’s cash flows for the year then ended;
- have been properly prepared in accordance with Generally Accepted Accounting Practice in Ireland (Irish GAAP) (accounting standards issued by the Financial Reporting Council of the UK, including Financial Reporting Standard 102 ‘The Financial Reporting Standard applicable in the UK and Republic of Ireland’ and Irish law); and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

We have audited the financial statements, included within the Reports and Consolidated Financial Statements (the ‘Annual Report’), which comprise:

- the Consolidated and Company Balance Sheet as at 31 December 2025;
- the Consolidated Statement of Financial Activities for the year then ended;
- the Consolidated and Company Statement of Changes in Reserves for the year then ended;
- the Consolidated and Company Statement of Cash Flows for the year then ended; and
- the notes to the financial statements, which include a description of the significant accounting policies.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (‘ISAs (Ireland)’) and applicable law. Our responsibilities under ISAs (Ireland) are further described in the auditors’ responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remained independent of the Group in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, which includes IAASA’s Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Conclusions relating to going concern

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Group's or the company's ability to continue as a going concern for a period of at least 12 months from the date on which the financial statements are authorised for issue.

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

However, because not all future events or conditions can be predicted, this conclusion is not a guarantee as to the Group's or the company's ability to continue as a going concern.

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

Reporting on other information

The other information comprises all of the information in the Reports and Consolidated Financial Statements other than the financial statements and our auditors' report thereon. The Directors are responsible for the other information. Our opinion on the financial statements does not cover the other information and, accordingly, we do not express an audit opinion or, except to the extent otherwise explicitly stated in this report, any form of assurance 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 an apparent material inconsistency or material misstatement, we are required to perform procedures to conclude whether there is a material misstatement of 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 based on these responsibilities.

With respect to the Directors' Report, we also considered whether the disclosures required by the Companies Act 2014 have been included.

Based on the responsibilities described above and our work undertaken in the course of the audit, ISAs (Ireland) and the Companies Act 2014 require us to also report certain opinions and matters as described below:

- In our opinion, based on the work undertaken in the course of the audit, the information given in the Directors' Report for the year ended 31 December 2025 is consistent with the financial statements and has been prepared in accordance with the applicable legal requirements.
- Based on our knowledge and understanding of the Group and company and their environment obtained in the course of the audit, we have not identified any material misstatements in the Directors' Report.

Responsibilities for the financial statements and the audit

Responsibilities of the Directors for the financial statements

As explained more fully in the Statement of Directors' Responsibilities set out on page 112, the Directors are responsible for the preparation of the financial statements in accordance with the applicable framework and for being satisfied that they give a true and fair view.

The Directors are also responsible 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 Group's and the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the Group or the company or to cease operations, or have 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Our audit testing might include testing complete populations of certain transactions and balances, possibly using data auditing techniques. However, it typically involves selecting a limited number of items for testing, rather than testing complete populations. We will often seek to target particular items for testing based on their size or risk characteristics. In other cases, we will use audit sampling to enable us to draw a conclusion about the population from which the sample is selected.

A further description of our responsibilities for the audit of the financial statements is located on the IAASA website at: https://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description_of_auditors_responsibilities_for_audit.pdf

This description forms part of our auditors' report.

Use of this report

This report, including the opinions, has been prepared for and only for the company's members as a body in accordance with section 391 of the Companies Act 2014 and for no other purpose. We do not, in giving these opinions, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

Other required reporting

Companies Act 2014 opinions on other matters

- We have obtained all the information and explanations which we consider necessary for the purposes of our audit.
- In our opinion, the accounting records of the company were sufficient to permit the company financial statements to be readily and properly audited.
- The Company Balance Sheet is in agreement with the accounting records.

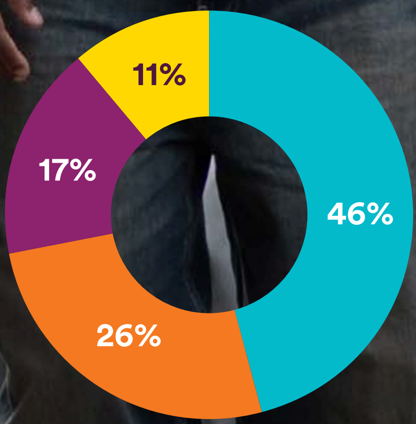
Other exception reporting

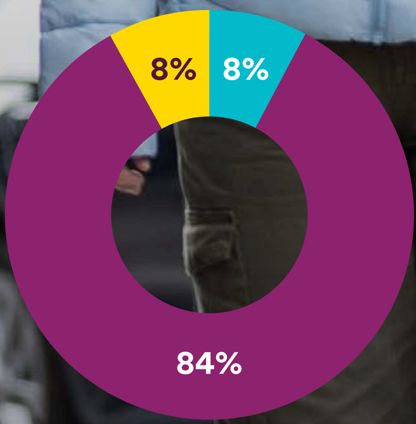
Directors' remuneration and transactions

Under the Companies Act 2014 we are required to report to you if, in our opinion, the disclosures of Directors' remuneration and transactions specified by sections 305 to 312 of that Act have not been made. We have no exceptions to report arising from this responsibility.

Aisling Fitzgerald
for and on behalf of PricewaterhouseCoopers
Chartered Accountants and Statutory Audit Firm
Dublin

2 June 2026





2025: Mix of income	€m
Grant income	25.84
Fundraising income	14.88
Other income	9.63
Rental income	5.95
Total income	56.30

2025: Mix of expenditure	€m
Fundraising and events costs	4.45
Direct charitable activities costs	47.33
Governance and support costs	4.27
Operational expenditure	56.05

Consolidated Statement of Financial Activities

for the financial year ended 31 December 2025

	Notes	2025 Unrestricted funds €	2025 Restricted funds €	2025 Total €	2024 Unrestricted funds €	2024 Restricted funds €	2024 Total €
Income from:							
Donations and legacies	*4*	12,795,180	2,080,706	14,875,886	14,061,343	1,818,970	15,880,313
Charitable activities	*5*	–	25,845,048	25,845,048	–	23,475,418	23,475,418
Other	*6*	15,579,449	–	15,579,449	13,046,820	–	13,046,820
Total income		**28,374,629**	**27,925,754**	**56,300,383**	**27,108,163**	**25,294,388**	**52,402,551**
Expenditure on:							
Raising funds	*4*	4,453,136	–	4,453,136	4,020,128	–	4,020,128
Charitable activities	*7*	20,605,004	26,723,580	47,328,584	20,555,897	24,653,741	45,209,638
Interest on borrowings	*8*	4,271,410		4,271,410	3,026,243	–	3,026,243
Total expenditure		**29,329,550**	**26,723,580**	**56,053,130**	**27,602,268**	**24,653,741**	**52,256,009**
Net (expenditure)/ income before taxation		**(954,921)**	**1,202,174**	**247,253**	**(494,105)**	**640,647**	**146,542**
Taxation	*13*	–	–	–	–	–	–
Net movement in funds for the year		**(954,921)**	**1,202,174**	**247,253**	**(494,105)**	**640,647**	**146,542**

There are no other recognised gains or losses other than those listed above and the net movement for the financial year. All income and expenditure derives from continuing activities.

Consolidated Balance Sheet

as at 31 December 2025

	Notes	2025 €	2024 €
Fixed assets			
Fixed assets – properties	*15*	352,544,114	288,479,633
Other tangible assets	*16*	1,093,668	868,255
Total fixed assets		**353,637,782**	**289,347,888**
Current assets			
Cash at bank and in hand		17,173,576	20,070,238
Debtors	*17*	4,177,750	4,694,227
Total current assets		**21,351,326**	**24,764,465**
Creditors: amounts falling due within one financial year	*18*	(16,388,745)	(15,428,968)
Net current assets		**4,962,581**	**9,335,497**
Total assets less current liabilities		**358,600,363**	**298,683,385**
Creditors: amounts falling due after more than one financial year			
CAS loans	*19*	(149,483,874)	(132,967,287)
CALF loans	*20*	(56,519,213)	(37,554,099)
Bank loans	*21*	(109,159,948)	(84,971,924)
Total creditors falling due after more than one year	*22*	**(315,163,035)**	**(255,493,310)**
Net assets		**43,437,328**	**43,190,075**
The funds of the charity			
Restricted income funds	*23*	20,135,705	18,933,531
Unrestricted funds	*24*	17,550,191	18,485,043
Capital grants and donations	*25*	3,161,167	3,181,236
Unrestricted capital reserves	*26*	2,590,265	2,590,265
		43,437,328	**43,190,075**

The financial statements were approved and authorised for issue by the Board of Directors on 2 June 2026 and signed on its behalf by:

Katie Burke

Katie Burke
Director

David J Kelly.

David Kelly
Director

Company Balance Sheet

as at 31 December 2025

	Notes	2025 €	2024 €
Fixed assets			
Other tangible assets	*16*	**1,059,788**	**868,255**
Current assets			
Cash at bank and in hand		8,720,859	11,684,071
Debtors	*17*	5,571,105	3,864,899
Total current assets		**14,291,964**	**15,548,970**
Liabilities			
Creditors: amounts falling due within one financial year	*18*	(2,986,475)	(3,744,483)
Net current assets		**11,305,489**	**11,804,487**
Net assets		**12,365,277**	**12,672,742**
The funds of the charity			
Restricted income funds	*23*	2,026,103	2,026,103
Unrestricted funds	*24*	9,986,422	10,283,270
Capital grants and donations	*25*	352,752	363,369
		12,365,277	**12,672,742**

The financial statements were approved and authorised for issue by the Board of Directors on 2 June 2026 and signed on its behalf by:

Katie Burke

Katie Burke
Director

David J Kelly.

David Kelly
Director

Consolidated Statement of Changes in Reserves

for the financial year ended 31 December 2025

	Notes	Restricted accumulated reserves €	Unrestricted accumulated reserves €	Designated reserves €	Capital grants and donations €	Unrestricted capital reserve €	Total €
Group							
At 1 January 2025		18,933,531	18,485,043	–	3,181,236	2,590,265	43,190,075
Surplus/(Deficit) for the financial year		1,202,174	(954,921)	–	–	–	247,253
Amortisation of Capital Grant	*25*	–	20,069	–	(20,069)	–	–
At 31 December 2025		**20,135,705**	**17,550,191**	**–**	**3,161,167**	**2,590,265**	**43,437,328**

In respect of the prior year

	Notes	Restricted accumulated reserves €	Unrestricted accumulated reserves €	Designated reserves €	Capital grants and donations €	Unrestricted capital reserve €	Total €
Group							
At 1 January 2024		18,292,884	18,949,627	–	3,210,757	2,590,265	43,043,533
Surplus/(Deficit) for the financial year		640,647	(494,105)	–	–	–	146,542
Amortisation of Capital Grant	*25*	–	29,521	–	(29,521)	–	–
At 31 December 2024		**18,933,531**	**18,485,043**	**–**	**3,181,236**	**2,590,265**	**43,190,075**

Company Statement of Changes in Reserves

for the financial year ended 31 December 2025

	Notes	Restricted accumulated reserves €	Unrestricted accumulated reserves €	Designated reserves €	Capital grants and donations €	Unrestricted capital reserve €	Total €
At 1 January 2025		2,026,103	10,283,270	–	363,369	–	12,672,742
Deficit for the financial year		–	(307,465)	–	–	–	(307,465)
Amortisation of Capital Grant	*25*	–	10,617	–	(10,617)	–	–
At 31 December 2025		**2,026,103**	**9,986,422**	**–**	**352,752**	**–**	**12,365,277**

In respect of the prior year

	Notes	Restricted accumulated reserves €	Unrestricted accumulated reserves €	Designated reserves €	Capital grants and donations €	Unrestricted capital reserve €	Total €
At 1 January 2024		2,026,103	10,267,202	–	373,986	–	12,667,291
Deficit for the financial year		–	5,451	–	–	–	5,451
Amortisation of Capital Grant	*25*	–	10,617	–	(10,617)	–	–
At 31 December 2024		**2,026,103**	**10,283,270**	**–**	**363,369**	**–**	**12,672,742**

Consolidated Statement of Cash Flows

for the financial year ended 31 December 2025

	Notes	2025 €	2024 €
Cash flows generated from charitable activities	*27*	**7,355,799**	**3,984,288**
Cash flows used in investing activities			
Purchase of tangible fixed assets	*15*	(66,709,421)	(56,576,284)
Disposals of tangible fixed assets		–	–
Net cash used in investing activities		**(66,709,421)**	**(56,576,284)**
Cash flows from financing activities			
Interest paid		(3,184,218)	(2,256,840)
Increase in bank loans		28,575,570	27,689,147
Loan repayments		(4,416,093)	(2,288,829)
Increase in CAS housing loans		16,516,587	13,302,513
Increase in CALF loans		18,965,114	17,234,011
Net cash generated from financing activities		**56,456,960**	**53,680,002**
Change in cash and cash equivalents in the financial year		(2,896,662)	1,088,006
Cash and cash equivalents at the beginning of the financial year		20,070,238	18,982,232
Total cash and cash equivalents at the end of the financial year		**17,173,576**	**20,070,238**

Company Statement of Cash Flows

for the financial year ended 31 December 2025

	Notes	2025 €	2024 €
Cash flows (used in)/generated from charitable activities	*27*	**(2,674,906)**	**1,566,804**
Cash flows used in investing activities			
Purchase of tangible fixed assets	*16*	(288,306)	(76,388)
Disposals of tangible fixed assets		–	–
Net cash used in investing activities		**(288,306)**	**(76,388)**
Cash flows from financing activities			
Cash inflows from new borrowings			–
Cash inflows from capital donations			–
Net cash generated from financing activities			**–**
Change in cash and cash equivalents in the financial year		(2,963,212)	1,490,416
Cash and cash equivalents at the beginning of the financial year		11,684,071	10,193,655
Total cash and cash equivalents at the end of the financial year		**8,720,859**	**11,684,071**

Notes to the Financial Statements

for the financial year ended 31 December 2025

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) General information and basis of preparation

The nature of the Group's operations and its principal activities are set out in the Directors' Report on pages 65 to 113. The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Financial Reporting Standard 102 (FRS 102) and Irish statute comprising the Companies Acts 2014 as applied in accordance with the Statement of Recommended Practice (SORP) (FRS102) 'Accounting and Reporting by Charities', as jointly published by the Charity Commission for England and Wales and the office of the Scottish Charity Regulator, who are recognised by the UK Accounting Standards Board (ASB) as the appropriate body to issue SORPs for the charity sector in the UK. Financial reporting in line with the SORP is considered best practice for charities in Ireland. As noted above, the Directors consider that the adoption of the SORP requirements is the most appropriate accounting practice and presentation to properly reflect and disclose the activities of the organisation.

The functional currency of Focus Ireland Company Limited by Guarantee is considered to be the Euro because that is the currency of the primary economic environment in which the company operates.

(b) Going concern

The company meets its day-to-day working capital requirements through its cash reserves. General economic conditions, the ongoing impact of geo-political instability in Ukraine and the Middle East, along with the current economic conditions continue to create uncertainty over the ability of the company to maintain the level of donations received. The company's forecasts and projections, taking account of reasonably possible changes in trading performance, show that the company should be able to operate for the foreseeable future. The Directors are comfortable that the forecasts prepared have considered a number of sensitivities, including a range of outcomes, and that in all cases there remains sufficient mitigation measures available to the Directors to ensure that cash flows are managed and that the organisation can continue to meet its obligations as they fall due for the period of at least 12 months from signing the financial statements. Therefore, these financial statements have been prepared on a going concern basis.

(c) Group financial statements

The financial statements consolidate the results of the charity and its subsidiaries, Focus Housing Association and Excellent Common Areas Owner Management Limited.

(d) Income

Income is recognised when the charity has entitlement to the funds, and performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donations and legacies income represents the gross money raised, including all gross income from events held. In accordance with best practice, donations and legacies income is shown gross without deduction of any overhead costs involved in raising such funds.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income from Government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Other trading activities income includes rental income, Payment and Availability (PAA) income and restaurant income. Rental income and PAA income are recorded on a receivable basis. Restaurant income is recorded on a cash receipts basis.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Other income includes parents' contributions towards childcare centres, restaurant sales, capital management income for properties, PAA income and other miscellaneous income.

Income received in respect of future specified service provision is deferred until the criteria for income recognition are met.

Gifts in kind for use by the Group are included as incoming resources when received. Gifts are valued at open market value or at a reasonable estimate of the gross value to the Group. Donated goods received for resale in our retail stores are recorded as income when sold.

(e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds relate to donations or a grant which the donor or funder has specified are to be solely used for particular areas of the charity's work. Designated funds relate to funds which have been allocated for specific spend.

(f) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds include staff, direct/indirect overheads and event costs. Costs are recorded on a receipts basis.
- Expenditure on charitable activities includes staff, direct/indirect overheads and support costs incurred in furthering the purposes of the charity.
- Expenditure on advocacy includes staff and campaign costs.
- Governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include headquarter costs, finance, personnel, payroll and other costs which support the charity's programme and activities. These costs have been allocated between costs of raising funds and expenditure on charitable activities based on staff headcount.

Governance cost policy

The resources expended on charitable activities have been classified to comply with SORP. Such costs include the direct costs of the charitable activities together with those support costs (finance and administration cost) incurred that enable these activities to be undertaken. These support costs have been allocated across the activities based on headcount and floor space occupied.

Fundraising costs cover all costs incurred in raising funds, including staff and event costs.

(h) Leases

All operating lease rentals are charged to the Consolidated Statement of Financial Activities on a straight line basis.

(i) Fixed assets

From 1 January 2014, fixed assets (properties) are capitalised at cost and are depreciated according to the estimated useful economic lives of their relevant components and on a straight line basis in order to bring the assets to their residual value. All fixed assets at year-end date are included in land and buildings (main fabric).

In addition, under the terms of our loan agreements with respective local authorities, the Group is required to keep the mortgaged properties in good structural order, repair and condition and not to permit the mortgaged properties to depreciate by neglect or mismanagement. Detailed reviews for impairment are therefore only carried out if the Directors are satisfied that there are definite indications that impairment has occurred. The Directors are satisfied that an annual charge for depreciation would be inappropriate.

In relation to the main fabric of land and buildings, in order to ensure that the property is fit for purpose, all initial expenditure is capitalised at cost. Depreciation is not provided on the main fabric of land and buildings on the grounds that the estimated useful lives of these properties exceed 50 years.

The components of each fixed asset (property) are depreciated as follows:

Component	Annual rate
Land and buildings (main fabric)	0%
Roof structure and coverings	1.43%
Windows and external doors	3.33%
Gas boilers/fires	6.66%
Kitchen	5%
Bathroom/WCs	3.33%
Mechanical systems	3.33%
Electrics	2.5%
Lift	5%

Other tangible assets are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Asset category	Annual rate
Office furniture and equipment	25%
Housing furniture and equipment	25%
Motor vehicles	20%

(j) Financial instruments

Financial assets and financial liabilities are recognised when the charitable company becomes a party to the contractual provisions of the instrument. Financial liabilities are classified according to the substance of the contractual arrangements entered into.

Financial assets and liabilities

All financial assets and liabilities are initially measured at transaction price (including transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a finance transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets are derecognised when and only when (a) the contractual rights to the cash flows from the financial asset expire or are settled, (b) the company transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or (c) the company, despite having retained some significant risks and rewards of ownership, has transferred control of the asset to another party and the other party has the practical ability to sell the asset in its entirety to an unrelated third party and is able to exercise that ability unilaterally and without needing to impose additional restrictions on the transfer.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires. Balances that are classified as payable or receivable within one year on initial recognition are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

(k) Capital Assistance Scheme (CAS) loans and Capital Advanced Leasing Facility (CALF) loans

Capital Assistance Scheme (CAS) loans and Capital Advanced Leasing Facility (CALF) loans are recognised as creditors falling due for repayment after more than one year. CAS and CALF loans received for the acquisition of property are released to the Unrestricted Income Funds when the term of the relevant CAS or CALF mortgage is completed.

CAS loans received for the acquisition of property are released to the Unrestricted Income Funds when the terms of the relevant CAS mortgages are completed; CALF loans received for the acquisition of property are repayable when the terms of the relevant CALF mortgages are completed.

On completion of the loan period, provided certain conditions are met, the loans and interest, if applicable, are relieved in full and will be released to Unrestricted Capital Reserves and not amortised.

(l) Capital grants and donations

Capital grants and donations, received in relation to housing properties, were historically taken directly to Restricted Income Funds and were not recognised as income in the Consolidated Statement of Financial Activities (SOFA).

The Charities SORP recognises such grants as restricted income in the SOFA.

Grants received to fund other capital expenditure are taken to capital grants and donations and amortised to income over the estimated useful lives of the related fixed assets.

m) Reserves policy

Focus Ireland needs reserves to:

- Ensure that the charity can continue to provide a stable and quality service to those who need it.
- Meet contractual liabilities should the organisation have to close. This includes redundancy pay, amounts due to creditors and commitments under leases.
- Meet unexpected costs, e.g. breakdown of essential office machinery, staff cover re: illness, maternity leave, parental leave and legal costs defending the charity's interest.
- Provide working capital when funding is paid in arrears and place the charity in a position where it could bid for funding which can be paid in arrears.
- Meet the costs of winding up the organisation in the event that this was necessary.
- Act as a buttress when our advocacy voice puts us into conflict with our funders.
- Be adequate to cover 13 weeks of current expenditure for Focus Ireland.

Restricted Income Funds

Restricted funds are funds subject to specific trusts, which may be declared by the donor(s) or with their authority or created through legal process, but still within the wider objectives of the charity. Restricted funds may be Restricted Income Funds, which are expendable at the discretion of the trustees in furtherance of some particular aspect(s) of the objectives of the charity, or they may be capital funds, where the assets are required to be invested, or retained for actual use, rather than expended.

Unrestricted Income Funds

Unrestricted funds are expendable at the discretion of the Board in furtherance of the charity's objectives. The Directors can designate part or all of the Unrestricted Funds for specific purposes. These designations have an administrative purpose only, and do not legally restrict the Board's discretion to apply the fund.

Designated Income Funds

Designated funds are those that are allocated from unrestricted reserves to spend on a specific purpose/area.

(n) Comparative figures

Comparative figures have been classified on the same basis as the current financial year.

2 Critical accounting judgements and key sources of estimation and uncertainty

In the application of the company's accounting policies, which are described in Note 1, the Directors are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

Critical judgements in applying the company's accounting policies:

The following are the critical judgements, apart from those involving estimations (which are dealt with separately below), that the Directors have made in the process of applying the company's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

Properties

All initial expenditure, to ensure the property is fit for purpose, is capitalised at cost. Under the terms of our loan agreements with respective local authorities, the company is required to keep the mortgaged properties in good structural order, repair and condition and not to permit the mortgaged properties to depreciate by neglect or mismanagement. To ensure this is the case, the company engages in a comprehensive management and maintenance programme involving annual condition surveys which are externally assessed by rotation. When properties are donated, they are included in the financial statements based on the valuation provided by an external valuer.

Depreciation is not provided on the cost of land and main fabric of housing properties on the grounds that the estimated residual value after 50 years is at least equal to the capitalised cost.

Depreciation is provided on the cost of other component parts of housing properties to bring them to their residual value at the end of their estimated useful life, as follows:

Asset category	Estimated useful life – years
Windows and external doors	30
Gas boilers/fires	15
Kitchen	20
Bathroom/WCs	30
Mechanical systems	30
Electrics	40
Lift	25

All additions to housing units have been accounted for on the basis of their component parts.

The majority of housing properties acquired by Focus Ireland CLG have been financed by way of Capital Assistance Scheme (CAS) loans which are repayable in full for 20 years (purchases prior to 2002) or 30 years (purchases post 2002). Loans under CAS have not been amortised on the basis that the loans remain repayable in full, for the terms noted above, if certain conditions are not met during the loan term.

On completion of the loan period, provided certain conditions are met, the loans and interest, if applicable, are credited in full to the Statement of Financial Activities.

Major works maintenance (e.g. replacement of kitchens, bathrooms, boilers) in existing housing units will be capitalised and written off over the estimated useful life of the expenditure.

Recoverability of debtors

In assessing the recoverability of debtors, amounts falling due within one year, the Directors have made the assumption that any impairment resulting from the non-recoverability of the debtors owed to the Group and company will not be in excess of the bad debt provision that has been put in place. The Directors believe that no further provisioning is required.

Grant income is generally recognised upon receipt or when the entity becomes entitled to it, but in certain circumstances it may be subject to payback where certain conditions (some of which are outside the direct control of the company) are not fulfilled. Where there is a doubt about fulfilment of such conditions which is not satisfactorily resolved within a year of receipt of the monies, the company includes a provision to reflect the risk that the monies in question may have to be repaid.

3 Financial performance of the charity

The Consolidated Statement of Financial Activities includes the results of the charity's subsidiaries Focus Housing Association CLG and Excellent Common Areas Owner Management Limited.

The summary financial performance of Focus Ireland CLG alone is as follows:

	2025 €	2024 €
Income	40,122,426	38,711,550
Expenditure	(40,429,891)	(38,484,773)
Net (deficit)/surplus	**(307,465)**	**226,777**
Total accumulated funds brought forward	12,894,068	12,667,291
Total accumulated funds carried forward	**12,586,603**	**12,894,068**
The funds of the charity:		
Restricted income funds	2,026,103	2,026,103
Unrestricted income funds	10,207,748	10,504,596
Capital grants and donations	352,752	363,369
Designated funds	–	–
Total accumulated funds	**12,586,603**	**12,894,068**

Details of Excellent Common Areas Owner Management Limited are outlined in Note 14.

4 Income from donations and legacies and expenditure on raising funds

	2025 €	2024 €
Public funding	6,444,586	6,637,591
Partnership and philanthropy	4,252,000	5,263,631
Corporate and campaigns	3,110,807	3,553,430
Capital donations	1,068,493	425,661
	14,875,886	**15,880,313**

The following is a selection of donors who generously donated to us over the year:

	2025 €	2024 €
Bord Gáis Energy	527,469	635,005
Little Company of Mary	240,000	240,000
John Sisk and Sons	230,235	182,976
PwC	148,634	–
Community Foundation Ireland	96,500	179,526
SSJG Grant Scheme	71,528	70,245

Costs associated with raising funds were €4,453,136, which was 30% of funds raised in 2025 (2024: €4,020,128, 25% of funds raised).

	2025 €	2024 €
Staff costs (including training and pension costs)	2,168,812	2,000,308
Administration	2,037,100	1,841,318
Programme activities	134,407	69,004
Premises costs	112,817	109,498
Total	**4,453,136**	**4,020,128**

5 Income from charitable activities

	2025 €	2024 €
DRHE – local authority	7,907,457	5,596,742
HSE	1,172,847	1,487,037
Tusla	8,308,669	8,923,893
HSE – other areas	1,874,915	767,529
South-East	187,163	190,150
Mid-West	461,378	496,038
Limerick City and County Council	1,855,563	1,694,836
Department of Social Protection	3,450	18,438
Waterford City Council	446,962	512,545
Monaghan County Council	61,734	61,733
Clare County Council	411,364	424,385
Cork County Council	592,004	455,282
Carlow County Council	202,594	198,605
Department of Housing, Planning and Local Government	80,000	80,000
Sligo County Council	269,374	247,169
Irish Prison Service	197,434	197,434
Irish Probation Service	197,434	197,434
Wexford County Council	223,785	137,431
Kilkenny County Council	145,796	152,771
The Housing Agency	37,000	–
Department of Housing, Planning and Local Government as administered by Pobal	86,604	85,604
DFHERIS/SOLAS/City of Dublin ETB/ALCE Grant	–	12,569
DFHERIS/SOLAS/City of Dublin ETB/REACH Fund	6,428	10,525
DCEDIY/CDETB/CDYS – UBU	480,626	459,929
Tipperary County Council	319,616	310,459
Leitrim County Council	63,374	61,500
Miscellaneous other	251,477	695,380
	25,845,048	**23,475,418**

All income from charitable activities is restricted.

6 Other income

Other income includes trading income (rental income, PAA income and restaurant sales), deposit interest earned and other miscellaneous income).

	2025 €	2024 €
Income from trading activities	14,898,633	12,975,888
Income from other activities	680,816	70,932
	15,579,449	**13,046,820**

7 Charitable activities

	Sustained exits €	Prevention services €	Total 2025 €	Total 2024 €
Direct costs				
Staff costs	14,678,447	12,080,927	26,759,374	25,095,281
Administration	768,503	344,013	1,112,516	2,890,873
Programme activities	893,822	933,072	1,826,894	1,869,108
Premises costs	8,966,457	2,540,069	11,506,526	9,506,761
Total direct costs	**25,307,229**	**15,898,081**	**41,205,310**	**39,362,023**
Support costs (a)	2,798,397	1,715,147	4,513,544	4,233,847
Advocacy costs	854,070	523,462	1,377,532	1,453,703
Governance costs	143,963	88,235	232,198	160,065
Total expenditure	**29,103,659**	**18,224,925**	**47,328,584**	**45,209,638**

(a) Support costs

Where support costs are attributable to a particular activity, the costs are allocated directly to that activity. Where support costs are incurred to further more than one activity, they are apportioned between the relevant activities based on the amount of staff time which each activity absorbs. The allocation of the main types of support costs is detailed below:

	Sustained exits €	Prevention services €	Total 2025 €	Total 2024 €
Function				
Finance	828,221	507,620	1,335,841	1,408,250
HQ	257,516	157,832	415,348	355,695
Human resources	829,225	508,235	1,337,460	1,172,152
IT	431,814	264,660	696,474	671,924
Other support costs	451,621	276,800	728,421	625,826
Total expenditure	**2,798,397**	**1,715,147**	**4,513,544**	**4,233,847**

Other support costs relate to development, property management, head office, governance and service resource costs.

8 Interest on borrowings

	2025 €	2024 €
Loan interest	**4,271,410**	**3,026,243**

9 Income and expenditure on Department of Children, Equality, Disability, Integration and Youth/City of Dublin Youth Services

	2025 €	2024 €
Income		
DCEDIY/CDETB/CDYS – UBU	480,626	459,929
Expenditure		
Staff costs	(454,837)	(411,706)
Programme and admin costs	(25,789)	(48,223)
Result	–	–

10 Employees and key management remuneration

Included in the Consolidated Statement of Financial Activities are staff costs in the sum of €32,366,389 (2024: €29,216,792), made up as follows:

	2025 €	2024 €
Included in resources expended are wages and salary costs, including associated social welfare costs, comprising:		
Wages and salaries – Raising funds	2,168,812	2,000,308
Wages and salaries – Charitable activities	28,458,293	25,659,164
Wages and salaries – Advocacy	726,583	695,503
Pension costs	1,012,701	861,817
	32,366,389	**29,216,792**

Employer PRSI costs incurred during the year, and included in the above, totalled €3,033,017 (2024: €2,798,124).

The company operates a defined contribution scheme, which is an independent scheme of the company. Company contributions were 7% of pensionable salary and employee contributions were 5% of pensionable salary. Amounts outstanding at year end in respect of employer pension contributions were €196,089 (2024: €152,218) and were paid within 30 days of the year end.

The average number of persons employed by the Group during the year was 607 (2024: 575). In addition to this, the company employed relief staff, which equated to 20 full-time equivalents in 2025 (2024: 19).

The number of higher paid employees (including key management personnel) was:

Salary range paid in the financial year:

	2025 No. of employees	2024 No. of employees
€140,001–€150,000	1	1
€130,001–€140,000	–	–
€120,001–€130,000	–	–
€110,001–€120,000	–	–
€100,001–€110,000	4	2
€90,001–€100,000	1	2
€80,001–€90,000	8	5
€70,000–€80,000	12	12
€60,000–€70,000	35	25

During 2025, the Chief Executive in place, Pat Dennigan, earned a salary of €145,775 plus €5,000 medical insurance. The total remuneration packages of the key management personnel (including employer PRSI and pension) for the group for the financial year ended 31 December 2025 was €1,055,057 (2024: €961,969). During 2025, Focus Ireland staff received a salary increase in order to combat cost of living increases.

11 Directors' remuneration

No salaries or fees are payable to the Directors of the company for their services as directors.

12 Net income and net movement in funds for the year

	Notes	2025 €	2024 €
The net income for the year is stated after charging:			
Directors' remuneration	*11*	–	–
Fees paid to auditors (inclusive of VAT)			
Audit fees		87,815	86,100
Other assurance services		65,874	3,690
Other items			
Operating lease payments		586,346	594,523
Depreciation		2,419,527	2,107,800
Deposit interest		–	–

13 Taxation

Focus Ireland CLG and its subsidiaries have been granted charitable tax exemption by the Revenue Commissioners and as a result no charge to Corporation Tax arises.

14 Financial assets

Excellent Common Areas Owner Management Limited results for 2025 and 2024 are summarised as follows:

	2025 €	2024 €
Balance sheet		
Debtors	7	7
Net assets	**7**	**7**
The funds of the charity		
Reserves brought forward	7	7
Surplus for the year	–	–
Total accumulated funds	**7**	**7**

15 Fixed assets – properties

	Land and buildings (main fabric) €	Roof structure and coverings €	Windows and external doors €	Gas boilers/ fires €	Kitchen €	Bathroom/ WCs €	Mechanical systems €	Electrics €	Lifts €	Total €
Cost										
At beginning of year	245,195,363	12,190,108	5,826,449	4,442,489	9,328,929	5,696,579	5,572,188	5,084,185	2,790,532	296,126,822
Additions	53,423,057	3,291,407	1,404,733	1,192,902	2,432,760	1,577,540	1,518,580	1,298,818	238,968	66,378,765
Disposals	–	–	–	–	–	–	–	–	–	–
At end of year	**298,618,420**	**15,481,515**	**7,231,182**	**5,635,391**	**11,761,689**	**7,274,119**	**7,090,768**	**6,383,003**	**3,029,500**	**362,505,587**
Accumulated depreciation										
At beginning of year	–	770,367	864,303	1,297,802	2,019,899	849,285	819,190	557,144	469,199	7,647,189
Charge for year	–	238,069	255,627	391,409	616,963	259,685	253,338	168,162	131,031	2,314,284
At end of year	**–**	**1,008,436**	**1,119,930**	**1,689,211**	**2,636,862**	**1,108,970**	**1,072,528**	**725,306**	**600,230**	**9,961,473**
Carrying value										
At 31/12/25	**298,618,420**	**14,473,079**	**6,111,252**	**3,946,180**	**9,124,827**	**6,165,149**	**6,018,240**	**5,657,697**	**2,429,270**	**352,544,114**
At 31/12/24	245,195,363	11,419,741	4,962,146	3,144,687	7,309,030	4,847,294	4,752,998	4,527,041	2,321,333	288,479,633

16 Other tangible assets

Group and company	Land and buildings (main fabric) €	Leasehold improvements €	Office furniture and equipment €	Motor vehicles €	Total €
Cost					
At beginning of financial year	361,763	1,452,270	610,311	216,168	2,640,512
Additions	–	140,209	–	190,447	330,656
Disposals	–	–	–	–	–
At end of financial year	**361,763**	**1,592,479**	**610,311**	**406,615**	**2,971,168**
Accumulated depreciation					
At beginning of financial year	49,500	959,571	608,128	155,058	1,772,257
Charge for financial year	16,500	35,376	–	53,367	105,243
At end of financial year	**66,000**	**994,947**	**608,128**	**208,425**	**1,877,500**
Carrying amount					
At 31/12/25	**295,763**	**597,532**	**2,183**	**198,190**	**1,093,668**
At 31/12/24	312,263	492,699	2,183	61,110	868,255

Company

All the other fixed assets above, with the exception of housing furniture and equipment and one vehicle, are held within the holding company Focus Ireland CLG. The housing furniture and equipment and one maintenance vehicle are held in the subsidiary company Focus Housing Association CLG. The net book value of other assets in the holding company at 31 December 2025 was €1,059,788 (2024: €868,255).

17 Debtors

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Other debtors	1,358,965	3,251,684	1,112,242	1,044,784
Grants receivable	1,781,235	600,854	1,714,954	543,811
Prepayments	1,037,550	841,689	568,135	514,527
Amount due from subsidiaries	–	–	2,175,774	1,761,777
	4,177,750	**4,694,227**	**5,571,105**	**3,864,899**

Other debtors include a bad debt provision of €363,974 (2024: €336,804) for rental debtors.
Grants receivable include a bad debt provision of €247,111 (2024: €220,584).

18 Creditors: Amounts falling due within one financial year

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Trade creditors	3,088,899	742,015	220,093	242,520
Accruals	2,161,818	2,434,212	1,845,012	1,642,503
Other creditors	279,890	857,896	149,503	407,081
Deferred income	646,455	781,398	75,000	781,398
PAYE, PRSI and USC	682,725	648,507	682,825	648,507
VAT	2,258,436	465,957	14,042	22,474
Bank loans (Note 21)	7,270,522	7,299,074	–	–
Capital Advanced Leasing Facility loans	–	2,199,909	–	–
	16,388,745	**15,428,968**	**2,986,475**	**3,744,483**

Deferred income relates to funds received in 2025 that were unspent at year end.

19 Capital Assistance Scheme (CAS) loans

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
George's Hill	–	–	–	–
Buckingham Street	93,987	93,987	–	–
Finglas	4,895,398	4,895,398	–	–
Grange Cohen, Waterford	3,252,215	3,252,215	–	–
Corbrac House, Limerick	1,129,429	1,129,429	–	–
Waterford units	19,359,417	19,359,417	–	–
Belmont, Waterford	8,516,913	8,516,913	–	–
Dublin units	37,980,036	36,310,817	–	–
Limerick units	23,543,208	16,011,449	–	–
Cork units	16,349,116	11,753,102	–	–
Kilkenny units	5,984,591	5,400,480	–	–
Sligo units	5,552,786	5,005,062	–	–
Aftercare, North Circular Road, Dublin 7	2,403,121	2,403,121	–	–
Tipperary units	4,681,488	4,386,009	–	–
Clare units	2,903,381	2,857,734	–	–
Wexford units	5,448,130	4,621,685	–	–
Carlow units	4,736,276	4,736,276	–	–
Kildare units	640,595	640,595	–	–
Mayo units	2,013,787	1,593,598	–	–
Total	**149,483,874**	**132,967,287**	**–**	**–**

Loans advanced by municipal (housing) authorities have a 20-year repayment period for those advanced prior to 2002, and a 30-year repayment period for those advanced post-2002. However, the subsidiary company is relieved in full of repayments of capital and interest so long as the housing authority is satisfied that the accommodation continues to be properly maintained and to be let to eligible categories of persons at reasonable rent levels.

In the event of the accommodation not continuing to be let in accordance with the terms of the scheme, the subsidiary company will become liable for repaying the outstanding balance of the loan together with any accrued interest. In the event of default of repayments, the housing authorities may take appropriate steps to secure redemption of the loan. The subsidiary company may not, if there is any balance outstanding on the loans, dispose of the accommodation without the consent of the housing authorities.

20 Capital Advanced Leasing Facility (CALF) loans

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Stanhope Green	351,178	344,422	–	–
Bremore Pastures	123,682	121,303	–	–
Harold's Cross	795,239	779,940	–	–
John's Lane West	2,020,257	1,981,391	–	–
Abigail	449,218	440,576	–	–
Barney	154,065	151,101	–	–
Dublin units	29,967,246	16,515,054	–	–
Cork units	7,488,074	6,815,569	–	–
Tipperary units	1,672,556	1,640,379	–	–
Limerick units	10,600,480	5,922,807	–	–
Sligo units	132,473	129,925	–	–
Clare units	222,180	217,980	–	–
Kerry units	2,542,565	2,493,652	–	–
At end of year	**56,519,213**	**37,554,099**	**–**	**–**

Loans advanced by the Department of Housing, Planning and Local Government have a repayment period of between 20 and 30 years, specific to the loan. Interest charged on the outstanding amount up to 31 December 2025 was €1,093,057 (2024: €769,404).

21 Bank loans

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Falling due within one financial year	**7,270,522**	**7,299,074**	**–**	**–**
Falling due between one and two financial years	7,235,636	5,487,130	–	–
Falling due between two and five financial years	21,673,364	16,461,390	–	–
Falling due after five financial years	80,250,948	63,023,404	–	–
Total falling due after more than one financial year	**109,159,948**	**84,971,924**	**–**	**–**
Total bank loans	**116,430,470**	**92,270,998**	**–**	**–**

In 2025, Focus Housing Association Company Limited by Guarantee loans comprised:

Purpose	Loan provider	Year of drawdown	Term	Interest rate	Balance at 31.12.25 €
Stanhope Green Development	Bank of Ireland	2016	15 years	3.99%	1,547,595
Agile Acquisition Fund	Bank of Ireland	2023	Revolving	4.00%	(16,951)
Harold's Cross Development	HFA	2016	23 years	2.75%	2,920,338
Abigail Development	HFA	2017	20 years	3.00%	1,123,341
Briar's Court	HFA	2018	20 years	3.00%	119,403
Bandon Road and Laurel Cottage	HFA	2018	20 years	3.00%	236,090
John's Lane West	HFA	2018	23 years	2.75%	5,240,604
Grange Cohan Energy Upgrade	HFA	2018	10 years	2.00%	169,262
Three Lucan properties	HFA	2019	25 years	2.25%	763,862
Ceol na hAbhann	HFA	2020	25 years	2.25%	180,739
Aspen Gardens HFA interest	HFA	2020	25 years	2.25%	179,501
Barryscourt Road	HFA	2020	25 years	2.25%	257,195
Premier Square, Dublin 11	HFA	2020	25 years	2.25%	174,646
Six apartments, Sunville, Church Road	HFA	2020	25 years	2.25%	841,237
Rochelle, Old Blackrock Road, Cork	HFA	2020	25 years	2.25%	238,982
Drummin Village, Nenagh	HFA	2020	25 years	2.25%	1,199,957
High Street, Cork	HFA	2020	25 years	2.25%	365,884
Fernwood, Glanmire, Cork	HFA	2020	25 years	2.25%	2,279,678
Annacarr and St Bridget's, two Sligo properties	HFA	2020	25 years	2.25%	336,745
Sandbrook, Wilton, Cork	HFA	2020	25 years	2.25%	132,439
Commons Road, Blackpool, Cork	HFA	2020	25 years	2.25%	208,836
Garrison Mews, The Ramparts, Dublin 18	HFA	2020	25 years	2.25%	640,437
Foxfield, The Forts, Limerick and Palmbury, Cork	HFA	2020	25 years	2.25%	492,616
Libertas Villas, Blackrock	HFA	2020	25 years	2.25%	205,131
North Circular Road Project	HFA	2021	25 years	2.25%	1,245,081
Connaught Street project	HFA	2020	25 years	2.25%	5,636,424
Prussia Street	HFA	2021	25 years	2.25%	2,468,500
St Michael's Mews	HFA	2021	25 years	1.75%	1,430,852
Brookwood and Ashmount, Cork City	HFA	2021	25 years	1.75%	438,219
Ryecroft	HFA	2021	25 years	1.75%	253,677
Gurranabraher Avenue and The Maples, Castlejane	HFA	2021	25 years	1.75%	360,784
Hibernian Buildings and South Terrace, Cork City	HFA	2021	25 years	1.75%	420,869
Brú Na Gruadán and The Orchard	HFA	2021	25 years	1.75%	573,825
College View	HFA	2021	25 years	1.75%	159,930
The Close, Ard Patrick	HFA	2021	25 years	1.75%	494,630

Purpose	Loan provider	Year of drawdown	Term	Interest rate	Balance at 31.12.25 €
Oakwood Square, Rope Walk, Blackrock, Cork	HFA	2021	25 years	1.75%	215,069
Brideholm	HFA	2021	25 years	1.75%	341,357
Eight Housing Association units closed – December	HFA	2021	25 years	1.75%	1,013,557
Two apartments, Castleview Shopping Centre	HFA	2021	25 years	1.75%	274,248
Grand Parade, Cork	HFA	2022	30 years	2.50%	3,530,223
Old Court, Bandon, Cork City	HFA	2022	30 years	2.50%	591,549
Lower Glanmire Road, Cork City	HFA	2022	25 years	2.25%	190,549
Esker Manor, Talbot Gate, Maple (HA three units)	HFA	2022	25 years	1.75%	430,017
Glenlara, Mount Kenneth Place	HFA	2022	25 years	1.75%	84,057
Abbey Court, Nenagh, Tipperary (16 units)	HFA	2022	30 years	2.50%	1,655,387
Glanmire Village, Cork	HFA	2022	25 years	2.25%	498,146
16 units, Old Dublin Road, Rhebogue, Limerick	HFA	2022	30 years	2.50%	3,467,753
Chapel Court, Cathedral	HFA	2022	25 years	2.25%	304,334
Richmond Avenue, Dublin 3	HFA	2023	30 years	3.15%	10,223,397
Ashbrook, Glanmire, Co. Cork	HFA	2023	30 years	3.75%	5,831,213
Kyle Street, Cork City	HFA	2023	30 years	3.75%	1,076,576
Bow Lane West, Kilmainham, Dublin 8	HFA	2023	30 years	3.75%	7,788,389
Riverside, Killarney Road, Castleisland, Co. Kerry	HFA	2023	30 years	3.75%	5,944,624
Three Limerick derelict properties, Phase 1	HFA	2023	30 years	3.75%	401,647
Elmville, Harold's Cross, Dublin 6	HFA	2023	30 years	3.75%	2,813,117
Glanmire Village	HFA	2023	30 years	3.75%	535,151
West End, Mallow Co. Cork	HFA	2024	30 years	3.75%	2,384,900
Ballyminogue, Scariff	HFA	2024	30 years	3.75%	476,290
Whitehall Road West, Perrystown, Dublin 12	HFA	2024	30 years	3.75%	3,743,372
Shambles Lane, Thomas Davis Street, Mallow, Cork City	HFA	2024	30 years	3.75%	760,277
Five apartments on Prussia Street, Dublin 7	HFA	2024	30 years	3.75%	1,631,690
Ballinglanna, Bishopstown, Glanmire, Cork	HFA	2024	30 years	3.75%	244,103
Camden Wharf	HFA	2024	30 years	3.75%	1,735,639
New Street, Abbeyfeale	HFA	2024	30 years	3.75%	524,745
Brú Na Gruadán	HFA	2025	30 years	3.75%	7,994,838
Windmill House, Dock Road	HFA	2025	30 years	3.75%	3,161,109
Hollybrook House, Naas Road	HFA	2025	30 years	3.75%	5,703,467
Woodlawn Apartments, Ballysimon Road	HFA	2025	30 years	3.75%	4,163,136
William Street, Limerick – Phase 1	HFA	2025	30 years	3.75%	887,485
William Street, Limerick – Phase 2	HFA	2025	30 years	3.75%	1,616,885
Limerick derelict properties –Phase 3	HFA	2025	30 years	3.75%	871,816
					116,430,470

22 Total creditors falling due after more than one financial year

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Falling due between one and five financial years	28,909,000	21,948,520	–	–
Falling due after five financial years	286,254,035	233,544,790	–	–
	315,163,035	**255,493,310**	**–**	**–**

23 Restricted income funds

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Opening balance accumulated funds	18,933,531	18,292,884	2,026,103	2,026,103
Net income	1,202,174	640,647	–	–
Transfer to designated funds			–	–
	20,135,705	**18,933,531**	**2,026,103**	**2,026,103**

24 Unrestricted funds

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Opening balance accumulated funds	18,485,043	18,949,627	10,283,270	10,267,202
Net (expenditure)/income	(954,921)	(494,105)	(307,465)	5,451
Transfer of reserves	–	–	–	–
Amortisation of capital grants	20,069	29,521	10,617	10,617
	17,550,191	**18,485,043**	**9,986,422**	**10,283,270**

25 Capital grants and donations

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Capital grants and donations				
Balance at beginning of financial year	3,737,882	3,737,882	607,402	607,402
Amounts received during the financial year	–	–	–	–
Balance at end of financial year	3,737,882	3,737,882	607,402	607,402
Amortisation				
Balance at beginning of financial year	(556,646)	(527,125)	(244,033)	(233,416)
Released during financial year	(20,069)	(29,521)	(10,617)	(10,617)
Balance at end of financial year	(576,715)	(556,646)	(254,650)	(244,033)
Net capital grants and donations	**3,161,167**	**3,181,236**	**352,752**	**363,369**

26 Unrestricted capital reserves

	Focus Ireland Group		Focus Ireland Company	
	2025	2024	2025	2024
	€	€	€	€
Balance at beginning and end of year	**2,590,265**	**2,590,265**	**–**	**–**

In 2010, the CAS loan for Stanhope Green was transferred from CAS loans to Unrestricted Capital Reserves as the term of the loan was completed.

27 Reconciliation of net income before taxation to net cash flows (used in)/generated from charitable activities

	2025 €	2024 €
Focus Ireland Group		
Net income before taxation	247,253	146,542
Interest paid	3,184,214	2,256,840
Depreciation	2,419,526	2,107,800
Decrease in debtors	516,477	295,425
Increase/(Decrease) in creditors (excluding bank loan)	988,329	(822,319)
Net cash flows generated from charitable activities	**7,355,799**	**3,984,288**
Focus Ireland Company		
Net (deficit)/income before taxation	(307,465)	5,451
Depreciation property donated	96,773–	71,999–
Result on disposal	–	–
(Increase)/decrease in debtors	(1,706,206)	1,153,592
(Decrease)/increase in creditors	(758,008)	335,762
Net cash flows (used in)/generated from operating activities	**(2,674,906)**	**1,566,804**

28 Capital and leasing commitments and contingent assets and liabilities

(a) Capital commitments

There are no capital commitments at the balance sheet date.

(b) Leasing commitments

At the balance sheet date, the company had total future minimum lease commitments under non-recoverable operating leases in respect of offices, housing land and buildings as set out below:

	2025 €	2024 €
Less than 1 year	1,792,662	1,731,418
Between 1 and 5 years	6,893,279	6,000,562
Over 5 years	7,481,857	9,912,730
	16,167,798	**17,644,710**

(c) Contingent liabilities

There were no contingent liabilities at 31 December 2025 (2024: €Nil).

(d) Contingent assets

There were no contingent assets at 31 December 2025 (2024: €Nil)

29 Related party transactions

During 2025, Focus Ireland CLG had related party transactions with Focus Housing Association CLG. At 31 December 2025, Focus Housing Association CLG owed Focus Ireland CLG €1,851,260 (2024: €1,761,777). Focus Housing Association CLG is a wholly owned subsidiary of Focus Ireland. The transactions between the companies during the year related to working capital movements. Related party transactions were eliminated on consolidation.

30 Financial instruments

Focus Ireland Group	Notes	2025 €	2024 €
Financial assets			
Measured at undiscounted amount receivable			
› Other debtors	*17*	1,358,965	3,251,684
› Rental debtors	*17*	363,974	380,933
Financial liabilities			
Measured at undiscounted amount payable			
› Trade creditors	*18*	3,088,899	742,015
› Other creditors	*18*	279,890	857,896
› Provisions	*18*	–	–
Measured at amortised cost			
› Bank loans	*21*	116,430,470	92,270,998
› CAS loans	*19*	149,483,874	132,967,287
› CALF loans	*18, 20*	56,519,213	39,754,008

Focus Ireland Company	Notes	2025 €	2024 €
Financial assets			
Measured at undiscounted amount receivable			
› Other debtors	*17*	1,112,242	1,044,784
Financial liabilities			
Measured at undiscounted amount payable			
› Trade creditors	*18*	220,093	242,520
› Other creditors	*18*	149,503	407,081

31 Post-balance sheet events

There have been no material events since the balance sheet date that would require an adjustment to the financial statements.

32 Approval of financial statements

The financial statements were approved by the Board of Directors on 2 June 2026.

Appendix to the Financial Statements

Analysis of income and expenditure for the Department of Children and Youth Affairs/ City of Dublin Youth Services for the year ended 31 December 2025

	2025 €	2024 €
Income		
Grant	480,626	459,929
Expenditure		
Salaries and pension (incl. ER PRSI)	454,837	411,706
Programme and activity	7,597	6,853
Light, heat and other costs	9,000	17,500
Insurance	6,000	9,870
Cleaning	3,192	5,000
Management costs	–	9,000
Other administration costs	–	–
Expenditure total	**480,626**	**459,929**
Result	**–**	**–**

Analysis of income and expenditure for CDETB/SOLAS/Department of Education and Skills for the year ended 31 December 2025

	2025 €	2024 €
Income		
Grant	6,416	12,569
Expenditure		
Salaries	–	10,539
Professional fees	5,416	–
ER PRSI	–	1,164
Administration	1,000	866
Result	**–**	**–**

Analysis of income and expenditure for DFHERIS/SOLAS/CDETB/ Reach fund for the year ended 31 December 2025

	2025 €	2024 €
Income		
Grant	–	11,721
Expenditure		
Programme activities	–	10,525
Result	**–**	**1,196**

Appendix to the Financial Statements

Supplementary income and expenditure analysis for the year ended 31 December 2025

	2025	2024
	€	€
Income		
Fundraising	14,875,886	15,880,313
Grants	25,845,048	23,475,418
Other	15,579,449	13,046,820
Total income	**56,300,383**	**52,402,551**
Expenditure		
Administration		
Equipment hire	289,198	285,972
Depreciation	2,412,567	2,106,154
Insurance	669,169	381,728
Interest and charges	4,383,827	3,150,192
Phones	264,157	262,081
Printing and stationery	120,065	147,740
Professional fees	1,441,914	2,035,491
Subscriptions	167,468	121,588
Premises		
Fuel and power	542,889	597,309
PAA, rent and rates	2,445,029	2,056,597
Property maintenance	3,877,242	3,998,867
Security and cleaning	2,092,231	2,165,037
Programme/Activities		
Activity costs	1,427,650	1,554,309
Programme costs	492,827	424,320
Promotion and research	623,668	600,913
Staff costs (including pension)	32,776,600	30,597,998
Fundraising costs (excluding salaries)	2,026,629	1,769,713
Total expenses	**56,053,130**	**52,256,009**
Surplus before taxation	**247,253**	**146,542**

Appendix to the Financial Statements

Analysis of income and expenditure for Tusla (Child and Family Agency) for the year ended 31 December 2025

Section 56 funding – name of project	Opening balance €	Income received €	Expenditure €	Closing balance €
Caretakers	247,890	1,283,333	1,150,103	381,120
Caretakers Case Management	–	281,693	281,693	–
CISP	–	186,440	186,440	–
Dalkey and Templeogue	–	2,254,328	2,075,706	178,622
Family HAT	–	82,775	82,775	–
Grange Lodge	–	1,146,333	1,146,333	–
Mediation Service	–	62,400	62,400	–
North Dublin Aftercare	–	508,142	508,142	–
South Dublin Aftercare	–	518,299	518,299	–
Waterford Aftercare	–	226,740	226,740	–
Youth Housing Clare	–	46,898	46,898	–
Youth Housing Limerick	–	87,304	87,304	–
Youth Housing Tipperary	–	70,347	70,347	–
South-East Aftercare	–	123,989	123,989	–
Sligo/Mayo Aftercare (CAS)	–	20,164	20,164	–
The Haven, Clonmel	–	1,318,625	1,318,625	–
Other	–	8,000	8,000	–
Total	**247,890**	**8,225,810**	**7,913,958**	**559,742**

All of the grants were for the purposes of supporting young people who were experiencing, or at risk of, homelessness. In general, the grant term is for a calendar year.

Appendix to the Financial Statements

Analysis of income and expenditure for the Department of Employment Affairs and Social Protection for the year ended 31 December 2025

Job Initiative Scheme	2025 €	2024 €
Income		
Grant	3,450	18,438
Expenditure		
Salaries and allowable expenditure	–	22,461
Surplus/(Deficit)	**3,450**	**(4,023)**

The purpose of this grant is to operate the Job Initiative scheme as granted by the Department of Employment Affairs and Social Protection (DEASP), which includes the paying of salaries and other related costs such as audit fees and training. The total number of staff employed under the grant is now 0 (2024:0) as the scheme finished up in 2024, and the remaining employees were transferred over to another Job Initiative scheme.

Analysis of income and expenditure for WWETB/SOLAS/Department of Education and Skills/MAED2 fund for the year ended 31 December 2025

	2025 €	2024 €
Income		
Grant	–	26,016
Expenditure		
Programme activities	–	26,016
Surplus	**–**	**–**

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A few Focus Ireland services are fully funded by State agencies; most are co-funded by the State and donors. Some – often the most innovative – are fully funded by donations. Overall, half of our work is funded by voluntary donations.

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