

Croí Annual Report 2025



Fighting heart disease and stroke.

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Message from the Chairman

Having made significant capital investments in 2024, the focus for Croí this year shifted to implementation.



Having made significant capital investments in 2024, the focus for Croí this year shifted to implementation. The number and scope of events and services delivered is truly remarkable, and our mobile capability allowed us to reach communities right across the West and Northwest, and beyond.

7,642 people availed of free health checks nationwide at 211 community events. The Croí Connects nurse helpline had 2,457 interactions with people receiving information on their cardiovascular health.

The learnings from delivering those events have enabled us to streamline operations. As we grow our services, it's important that we do so efficiently and in a manner that is sustainable for our hardworking team.

At Croí Heart & Stroke Centre the new Joe & Helen O'Toole Community Stroke Hub, funded by the Joe and Helen O'Toole Charitable Trust (Tuam), is now approved as a site for the HSE's Early Supported Discharge programme. This enables those in the post-acute care stage to receive therapy at Croí. The therapy is delivered by the Croí team, but supported by our volunteers, many of whom are former stroke patients. This unique form of therapy is one we intend to develop over the coming years.

We continue to develop our fundraising programmes. Our Night Run on the Salthill Promenade in Galway continues to grow, with over 2,000 participants taking part on the night. A further 400 people joined in across Ireland and around the world, including runners in the UK, Europe, Australia, and the United States. For the first time, we also hosted six satellite events across Galway, Mayo, and Roscommon, which brought an additional 600 participants into this important fundraising event. Apart from raising significant funds, this event resonates with the Croí mission in that it encourages people of all ages and abilities to get active.

Beyond the fundraising events that we run directly, we are deeply indebted to those across the country who have organised events for us – they include individuals, community groups and corporate social responsibility programmes. Through 2025, over 96 events were run, providing funds that directly support our services.

To improve the predictability of our income stream, we have placed a particular emphasis on regular monthly donations and in securing legacy commitments. Having made significant capital investments, we need to fund the staff and services that will animate those investments. It is particularly encouraging to see legacy commitments growing, and we are seeing that growth come from across the community.

Finally, on behalf of the board of Croí, I want to thank you, the broad community across the region, for your unwavering support for our mission. It is indeed heartening for our team to experience the warmth of that support as they conduct their daily work.



Mr Mark Gantly
Chairman

Message from the CEO

Every year, Croí meets people at pivotal moments in their lives.

Every year, Croí meets people at pivotal moments in their lives – when they are seeking answers after a cardiac event, stroke or diagnosis, taking steps to prevent illness, or supporting a loved one through recovery. These moments remind us why our work matters and why the fight against heart disease and stroke must remain a national priority.

Cardiovascular disease continues to be one of Ireland's greatest health challenges. While medical advances have transformed survival and treatment, the future of heart health depends increasingly on prevention – identifying risk earlier, supporting healthier lifestyles, and ensuring that every person has access to the knowledge and services needed to protect their health. At Croí, our role is to bridge community and healthcare, translating evidence into practical, person-centred support that delivers real and lasting impact.

In 2025, we saw the power of this approach across the country. Across 211 community health check events, 7,642 people received free health checks, gaining vital insight into their cardiovascular risk and practical guidance on improving their health. For many individuals, this was the first step toward meaningful lifestyle change – demonstrating that prevention succeeds when it is accessible, supportive, and grounded in communities.

Our Croí Health Team continued to expand its reach, engaging 4,589 people through prevention and lifestyle programmes designed to empower sustainable change. Alongside this, 2,457 Croí Connects interactions, including nurse helpline calls and online consultations, ensured individuals and families could access trusted clinical support when they needed reassurance, information, or guidance most.

Supporting recovery remained central to our mission. During the year, 349 people participated in specialised cardiac and stroke programmes, helping them rebuild confidence, improve wellbeing, and reduce future risk. These

programmes provide significant benefits to participants, particularly with a view to their medium- and longer-term health, and we are very grateful to our colleagues in the HSE Cardiac and Stroke services for working with us to deliver more coordinated services.

We must again acknowledge the extraordinary support from the Joe & Helen O'Toole Charitable Trust (Tuam), whose support has underpinned so much activity with our mobile fleet, and the opening of our new Community Stroke Hub in January of 2025. This investment in our services has been truly transformative and a clear step change in both the quantity of activities and range of services offered is evident.

Foregrounding the patient voice and lived experience is an essential part of our advocacy work and a number of initiatives were delivered to raise awareness of the challenge and burden of cardiovascular disease at the political level nationally, including a patient roundtable engagement event, as well as a special event in Leinster House where heart health checks and important information were provided to Oireachtas members and staff.

Croí's impact is also measured in compassion and connection. Through the Croí Courtyard Apartments, 110 families were supported while loved ones received care, providing comfort and stability during challenging times. Across Ireland, communities rallied behind our mission, with thousands participating in events such as the Croí Night Run and Croí Corrib Charity Cycle, alongside 96 locally organised fundraising events that reflect the extraordinary goodwill and shared commitment to heart health nationwide.

Our progress is powered by people. In 2025, 161 volunteers contributed 1,588 hours, extending our reach and strengthening our community presence. At the same time, our prevention message reached new audiences through digital engagement, generating more than 18 million social media impressions and helping ensure reliable, evidence-based health information is accessible to all.

None of this progress would be possible without the dedication and collaboration of many people. I would like to sincerely thank our staff, volunteers, healthcare partners, funders, and supporters for their exceptional and continued commitment to Croí's mission. I also wish to acknowledge and thank our voluntary Board for generously contributing their time, expertise, and leadership in guiding the organisation and ensuring strong governance as we continue to increase our impact.

While we are proud of these achievements, we remain clear-eyed about the challenges ahead. Ireland faces an ageing population, persistent health inequalities, and increasing exposure to cardiovascular risk factors. Addressing these challenges requires sustained investment in prevention, stronger integration between community and healthcare services, and continued leadership in cardiovascular health.

Croí will continue to play that leadership role – advocating for prevention-focused policy, delivering innovative programmes and community activations, and supporting individuals and families at every stage of their heart health journey. Our ambition is not only to reduce disease but to help create a culture where prevention is valued, accessible, and achievable for everyone.

This annual report reflects the collective effort behind that ambition.

Thank you for your continued support and partnership.



Mark O'Donnell
Chief Executive Officer

2025 Impact Highlights



7,642

People availed of free health checks nationwide

People engaged with the Croí Health Team in the community

4,589

2,959

People participated in the Croí Night Run

People participated in the Croí Corrib Charity Cycle

558

Free community health check events

211

Croí Connects interactions (including nurse helpline calls & online chats)

2,457

Families supported through the Croí Courtyard Apartments

110

Croí Volunteers and 1,588 volunteering hours in 2025

161

People attended specialised programmes (including cardiac and stroke support)

349

People completed certified CPR training

358

Community fundraising events organised to support Croí

96

Social media impressions

18,370,059



VISION

Croí's vision is an end to premature death or disability from cardiovascular disease in Ireland.

MISSION

Our mission is to prevent heart disease and stroke, save lives, and empower and support people, families, communities, and future generations to take control of their health and wellbeing.

ETHOS

Those we serve are at the heart of what we do and will remain at the heart of what we do, despite increasing demands and ever-changing challenges. We strive to always create purposeful relationships with our service users, working together to find solutions that most appropriately meet their needs. We build relationships and trust with the people we support and commit to being there for them. We at Croí always make every effort to overcome the obstacles that people are faced with, always with humanity and proficiency.

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Croí Values

CONNECTION

Our strength lies in connecting with everyone with empathy and warmth, offering a listening ear and encouraging them to live a life of purpose and fulfilment.

INTEGRITY

We behave with integrity and respect, dedicating ourselves to our Mission, while always showing gratitude to those who support our work.

CREATIVITY

We create an environment where collaboration, teamwork and new ideas are cultivated to foster innovation.

AMBITION

We push boundaries and are focused on increasing our positive impact to improve the lives of present and future generations.



Directors & Other Information

Directors

Mark Gantly
Prof. Jim Crowley
Laurence May
Dorothy Creaven
Marie Gavin
Dr. Ruairi Waters

Eoin Cotter (Appointed 3 February 2026)

Patrick O' Donnell
(Resigned 23 September 2025)

Secretary

Lisa Small

Company Number

118373

Registered Office and Business Address

Croí House
Moyola Lane, Newcastle
Galway
H91 FF68

Auditors

Candor Chartered Accountants
1st Floor
Cloch Mhile
Dublin Rd
Galway
H91 XD99

Bankers

Bank of Ireland
University Branch
Galway

AIB Bank,
Lynch's Castle
Galway City

Solicitors

Blake & Kenny LLP Solicitors
2 St Francis Street
Galway

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



Our 2024 – 2027 Strategy

In 2024, Croi launched an ambitious three-year strategy designed to strengthen cardiovascular health outcomes across the West and North West of Ireland and beyond. Built through extensive consultation with service users, staff, volunteers, healthcare partners and supporters, the strategy responds to a changing health landscape – one where prevention, early intervention and long-term community support are increasingly essential alongside acute healthcare services.

Our vision remains clear: an end to premature death or disability from cardiovascular disease in Ireland. Our mission is to prevent heart disease and stroke, save lives, and empower and support people, families, communities, and future generations to take control of their health and wellbeing.

At the heart of the strategy is a single overarching goal: to widen geographical reach and increase organisational capacity, enabling better cardiovascular health outcomes in more communities.

To achieve this, Croi identified eight interconnected strategic objectives that guide all organisational activity:

- **Prevention**
Expanding early detection and risk-factor management programmes
- **Support**
Enhancing services for people and families affected by heart disease and stroke
- **Patient Empowerment & Advocacy**
Strengthening patient voice and influencing policy
- **Community**
Reaching communities with the greatest unmet need

- **People**
Investing in staff, volunteers and governance leadership
- **Financial Sustainability**
Building a resilient funding model for long-term impact
- **Communication**
Increasing awareness, engagement and referrals
- **Governance**
Maintaining the highest standards of transparency and accountability

The strategy is designed as a core framework, ensuring that day-to-day activity aligns with Croi's values of Connection, Integrity, Creativity and Ambition while allowing flexibility to respond to evolving needs and opportunities.

Year One: Building Momentum

The first year of implementation focused on establishing strong foundations for long-term delivery while maintaining and expanding frontline services. A formal Year 1 review involving staff, senior leadership and the Board confirmed that the strategy is now embedded across the organisation and actively guiding decision-making and priorities.

A major milestone was the successful opening of the Joe & Helen O'Toole Community Stroke Hub at Croi Heart & Stroke Centre, delivered on schedule and representing a significant step forward in integrated stroke support services. Alongside this, expanded outreach capacity – supported by new vehicles and mobile service delivery – enabled Croi to extend its reach further into communities across the region.

Importantly, the strategy has strengthened organisational alignment. Staff feedback

highlighted improved team engagement and a shared sense of ownership, with the strategy described as a practical tool used regularly to guide work and decision-making. Leadership transition during the year was managed seamlessly, ensuring continuity and momentum.

Across the organisation, creativity in communicating Croi's story and impact has grown, alongside a stronger understanding of the role of patient advocacy through Heart & Stroke Voice Ireland.

Progress Across Strategic Objectives

Prevention and Support saw the strongest early progress. Prevention initiatives expanded, participation levels met targets, and the Stroke Hub became operational – significantly enhancing Croi's ability to support recovery and long-term wellbeing.

Community reach increased during the year, with services delivered further afield and a broader regional footprint emerging. Work has begun to identify communities with the greatest unmet need to guide future targeted outreach.

Under People, investment in organisational capacity progressed through recruitment, governance development and continued strengthening of team structures. Reviews of capability and staff satisfaction processes are underway to support sustainable growth.

In Financial Sustainability, several key performance metrics due in year 1 were achieved, reflecting careful stewardship and progress in implementing the strategic fundraising plan.

Communication and Governance objectives also advanced, with most planned actions either completed or in progress, and continued adherence to best-practice governance standards. Some areas, including an environmental sustainability review, will progress further in the next phase of implementation.

Progress in Patient Empowerment and Advocacy was more measured, reflecting the time required to build meaningful patient-led engagement structures. This area has been identified

as a priority for further development in the coming years.

What We Learned

Year 1 reinforced several important lessons for the organisation.

First, adaptability and strategic thinking are essential. Staff highlighted the importance of planning, logistics and clear internal communication as Croi scales its services and geographic reach.

Second, growth requires continued investment in people. While capital investments have enabled expansion, the review emphasised that sustainable impact depends primarily on organisational staffing capacity.

Third, measuring impact remains a key priority. The organisation recognised the need for stronger data systems and more quantitative metrics to demonstrate outcomes and inform future decision-making.

Operating in a Changing Environment

The year 1 review also considered external factors shaping the remainder of the strategy period. These include rising costs, evolving funding environments, and geopolitical uncertainty affecting charitable income and partnerships. At the same time, awareness of heart health—including women's cardiovascular health and preventative care—continues to grow, creating opportunities for Croi's work.

Ireland's health system continues to rely on community organisations to complement statutory services, reinforcing the importance of Croi's preventative and rehabilitation programmes. Regulatory developments within the charity sector and evolving digital communications risks further underline the need for strong governance and transparency.

Internally, the organisation has strengthened fundraising capacity, clarified expectations around staff wellbeing, and reaffirmed its identity as a community-based charity rooted in the West of Ireland while expanding regional reach.

Looking Ahead

Year 1 has established solid foundations for delivery of the 2024–2027 strategy. The coming years will focus on:

- **expanding staffing capacity to match growing service demand**
- **deepening regional outreach particularly in the West and North-West**
- **strengthening patient advocacy and measurable impact reporting**
- **aligning further with community-based healthcare initiatives**
- **securing sustainable funding to enable continued growth**

As Croi moves further into the strategy period, the organisation remains committed to delivering measurable impact while staying true to its core purpose: protecting health, saving lives, and empowering communities to live well.

Prevention

Throughout 2025, Croi significantly expanded its reach in early risk factor detection, lifestyle intervention, and cardiovascular health education, demonstrating its commitment to prevention. Through strong clinical partnerships, targeted community outreach, and innovative programme delivery, Croi continued to advance its goal of preventing heart disease and stroke.

A major achievement during the year was the successful completion of the twelfth cycle of the CLANN lifestyle intervention programme, in partnership with the Galway University Hospital Bariatric Medicine Service and funded by the HSE Obesity National Clinical Programme. All seven planned programmes were completed with 406 referrals received and 64% of people completing at least 50% of the 10-week programme. This long-term collaborative project demonstrates strong integration between Croi and our colleagues in hospital, primary care and other community settings, ensuring individuals at elevated cardiovascular risk can access structured, multidisciplinary lifestyle support within their communities.

Community preparedness for cardiac emergencies formed another important pillar of prevention activity. Through participation in



the Heartsafe North-West Europe Project, Croí contributed to an international collaboration focused on improving survival from out-of-hospital cardiac arrest (OHCA). During 2025, Croí supported the rollout and testing of the Heartbeat Now Ireland platform, enabling citizen responders and registered automated external defibrillators (AEDs) to be digitally coordinated during cardiac emergencies. Simulation exercises demonstrated rapid response capability, with trained responders reaching a simulated cardiac arrest scene within one minute and an AED delivered within three minutes. Recruitment of citizen responders alongside ongoing CPR and AED training can strengthen community readiness and this project highlights the life-saving potential of coordinated public response systems. Funding has been awarded by Interreg North West Europe for the HeartSafe Consortium to continue this work over 42 months. This project focuses on community and capacity building to address shared challenges across Europe exacerbating low survival rates from OHCA.

A flagship prevention initiative during 2025 was the expansion of the Croí-Irish Farmers' Association Farmer Health Check Programme, delivered in partnership with Croí and supported by the Department of Agriculture, Food, Fisheries and the Marine. The programme addressed a population recognised as having elevated cardiovascular risk and low engagement with preventative healthcare services. Operating across marts, agricultural shows, national conferences, and community venues nationwide, the initiative delivered more than 2,000 cardiovascular health checks across 26 counties.

Health checks included blood pressure measurement, cardiovascular risk education, and lifestyle guidance, helping farmers access preventative care within trusted community environments, while reducing barriers related to geography, working patterns, and healthcare access. The first iteration of this project delivered in 2024, was honoured with two awards at the Irish Healthcare Awards in 2025, in the Public Health Initiative of the Year and the Future of Medicine Award categories, recognising its impact and innovation in improving health outcomes for the farming community.

Prevention messaging was reinforced through national awareness initiatives aligned with World Heart Day, Heart Valve Disease awareness, and Familial Hypercholesterolaemia campaigns. These initiatives combined health checks, education, and accounts from people with lived experience of cardiovascular conditions to increase public understanding of cardiovascular risk factors and encourage earlier engagement with health services.

Digital innovation also supported accessibility of prevention messages and resources, with the continued development of Croí's online community platform, enabling nationwide participation in structured prevention programmes such as the Croí Healthy Hearts Programme. The Healthy Hearts Programme is an 8-module, self-directed programme aimed at informing and empowering people to take action to address risk factors. Croí's flexible service delivery model combines personalised professional support such as the Croí Connects Helpline, with scalable access through the online platform, ensuring prevention services reach individuals regardless of location.

Through integrated lifestyle intervention, public health checks, education, and emergency preparedness, Croí contributes to efforts to shift cardiovascular care upstream – empowering individuals and communities to recognise risk earlier and take meaningful action to protect long-term heart and brain health.



Apartment Guest Story

Manus Mc Laughlin is from Buncrana, Co. Donegal.

Following Manus's heart attack in November 2025, he was transferred to Galway University Hospital for surgery. The nurses referred the family to the Croí Courtyard Apartments and the entire family stayed in an apartment for the week that Manus was receiving hospital care.

“We are incredibly grateful to Croí for your kindness during an incredibly difficult time. They provided us with a warm, comfortable apartment which was a great relief as we had travelled from Donegal. Being able to stay close to Daddy meant everything to us. The care, compassion and support we received was brilliant - special thank you to Christine for being so kind and reassuring during our stay. Thank you so much from the bottom of our hearts”

Support

Croí's support-related activities focus on understanding and meeting the needs of people affected by heart disease or stroke.



Services continued to evolve in response to growing demand, providing holistic, community-based care that complements clinical treatment and promotes long-term recovery and wellbeing.

The Croí Connects nurse-led helpline remained a vital source of trusted information and reassurance throughout the year. Hundreds of calls were received alongside strong participation in weekly online education sessions addressing recovery, mental wellbeing, exercise, sleep, and lifestyle management. These services provide accessible professional guidance while reducing isolation and supporting confidence following diagnosis or treatment.

Exercise and self-management support programmes expanded steadily, supporting individuals transitioning from cardiac or stroke rehabilitation into long-term community care. Multiple programme terms operated throughout the year, with participation exceeding 250 registrations by year end. Operational improvements strengthened booking systems, participant pathways, and programme governance, improving access while enhancing participant experience.

A major milestone during the year was the continued development and embedding of the Joe & Helen O'Toole Community Stroke Hub, now a central pillar of Croí's stroke recovery services. The Stroke Hub represents a significant advancement in community-based stroke care in the west of Ireland, providing a dedicated environment where people affected by stroke and families can access tailored exercise and physical activity classes, education, peer support, and wellbeing programmes beyond the hospital setting.

Throughout 2025, The Stroke Hub hosted structured programmes. The MyStroke Programme supports early understanding of stroke and secondary prevention which relates to the management of risk factors like high blood pressure. The Rebuild Programme is a ten-week intervention combining exercise, cognitive skills, risk factor education, and peer connection. Collaboration with the Galway Early Supported Discharge team has enabled the

development of a streamlined referral pathway, ensuring continuity of care following discharge from rehabilitation. Croí engages regularly with the National Stroke Programme team, led by Professor Rónán Collins, to foster a strong collaborative relationship ensuring the needs of people and families affected by stroke and service providers in the west and northwest region are represented. During a visit to the Stroke Hub in October 2025, the team showcased Croí's leadership in community stroke support. Two stroke community members contributed their lived experience, ensuring that planning remained grounded in the real needs of people affected by stroke.

Croí is leading an Irish pilot project under a European Joint Action, JACARDI, called the Healthy Hearts Club, a community-based programme supporting people after cardiac rehabilitation. Recruitment from three sites within the HSE West Northwest Integrated Cardiac Rehabilitation Service began in 2025. The programme provides six months of nurse check-ins, workshops, and peer support focused on exercise, nutrition, emotional wellbeing and risk factor management. By combining personalised care with digital health tools, the project seeks to develop an effective model for helping participants to sustain healthy habits long term, and to contribute to the development of a scalable model for improved heart disease management across Europe.

Stroke support groups across Galway and Mayo continued to provide vital peer connection, education, and wellbeing activities, reinforcing the importance of social engagement in recovery.

Through integrated emotional, educational, functional, and practical supports, Croí continues to ensure individuals affected by cardiovascular disease and stroke receive compassionate care beyond hospital walls, enabling recovery, resilience, and improved quality of life.

Joe and Helen O'Toole Community Stroke Hub

Croí marked a significant milestone in community stroke support with the official opening of the Joe & Helen O'Toole Community Stroke Hub at the Croí Heart and Stroke Centre in March 2025.

The new facility was officially opened by Mayor of Galway Peter Keane, highlighting a major step forward in stroke care and support services in the West of Ireland.

Funded through the generosity of the Joe & Helen O'Toole Charitable Trust (Tuam), the purpose-built hub will provide a vital community resource for people recovering from stroke. It offers structured support programmes and classes and dedicated supports for carers; all delivered in a welcoming and supportive environment.

As the first facility of its kind in the region, the Stroke Hub complements Croí's wider work in stroke prevention, cardiovascular care and disease management. Built by Carey Building Contractors and designed by Simon J Kelly Architects, equipped with modern amenities and staffed by specialist healthcare professionals, it aims to empower stroke survivors and their families with the long-term self-management support, guidance and community connections needed to rebuild confidence, regain independence and improve quality of life.



Patient Advocacy and Empowerment

Patient empowerment and advocacy were defining themes of Croí's work in 2025, with significant progress achieved in amplifying patient voices across healthcare, research, and policy environments.



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Through Heart & Stroke Voice Ireland, patient advocates played an increasingly visible role in awareness initiatives, policy discussions, and educational events. Lived experience informed conversations with clinicians, policymakers, researchers, and healthcare leaders, strengthening collaborative approaches to improving cardiovascular and stroke outcomes.

Croí's advocacy leadership received national recognition at the Irish Healthcare Awards, where the organisation achieved outstanding success, including the overall Future of Medicine Award. Award-winning initiatives reflected innovation in both patient education and population health, demonstrating the impact of combining community outreach with patient-led advocacy.

International engagement strengthened Croí's advocacy capacity through participation in the Global Heart Hub Unite Summit on Women and Cardiovascular Disease, where patient advocates contributed Irish perspectives to global discussions addressing gender disparities in cardiovascular care.

Croí's growing policy influence was further reflected in an invitation to participate in a national Health Technology Assessment process examining screening for familial hypercholesterolaemia in children. Through this work, Croí is ensuring the patient perspectives inform evidence-based decision-making at the national level.

Advocacy also extended directly into political engagement through cardiovascular health checks delivered at Leinster House, creating opportunities to engage policymakers personally around prevention, shared cardiovascular risk, and emerging risk factors such as Lipoprotein(a). Findings mirrored community health check results, reinforcing the importance of population-wide prevention strategies.

Participation in European research collaborations, focused on inclusion and diversity in clinical research, further strengthened Croí's contribution to equitable healthcare innovation and patient-centred research design.

Through sustained investment in patient leadership, awareness campaigns, and policy engagement, Croí continues to position patients, not as passive recipients of care, but as active partners shaping healthier systems and improving outcomes for future generations.



Community

Community engagement remained one of Croí's greatest strengths in 2025, enabling prevention, education, and support services to reach people directly within their communities across Ireland.

Throughout the year, Croí delivered extensive nationwide outreach through its Mobile Health Unit and Mobile Health Hub, engaging thousands of individuals through health checks, education sessions, and awareness initiatives delivered in accessible community settings.

A major highlight was the presence of the Croí Mobile Health Hub at the National Ploughing Championships, where Croí engaged with approximately 550 people through health checks and education, providing cardiovascular risk assessment and prevention advice in a highly visible national setting. Participation in this flagship event reinforced Croí's commitment to meeting people where they live and work and engaging populations who may not routinely access traditional healthcare services.

Global awareness days provided further opportunities to connect communities with cardiovascular education and support. Croí marked World Heart Day through a dedicated public event in Sligo, engaging almost 400 participants across two days of Heartfest activities, combining education, health checks, and community engagement to promote heart health awareness and prevention. Later in the

year, Croí hosted a World Stroke Day event in Athlone, supported through the Medtronic Mission Makers Grant, bringing together stroke survivors, families, healthcare professionals, and community members while promoting awareness of stroke prevention and long-term recovery supports.

Community outreach activities were delivered across rural towns, workplaces, educational settings, and healthcare events nationwide, supported by collaboration with clinicians, nurses, healthcare students, and community organisations. These partnerships strengthened public engagement and ensured delivery of consistent, evidence-informed health messaging.

Through sustained local presence, inclusive outreach, and trusted partnerships, Croí continues to build healthier communities while ensuring cardiovascular disease and stroke prevention and support services remain accessible, responsive, and locally grounded.



Patient Story Pat Burke

Finding His Voice After Stroke

Pat Burke has been part of the Croí community since he experienced a stroke four and a half years ago, a life changing event that left him with aphasia and significant speech and language difficulties. What followed was not only a physical recovery journey, but an emotional and social one, shaped by determination, support, and connection.

Pat began attending Croí's stroke supports 2 years ago—he completed the Rebuild Programme twice and attends Tai Chi and the All Talk Communication Group, which meets every second Friday at Croí House. Like many people living with aphasia, Pat struggled with the frustration of knowing exactly what he wanted to say, yet being unable to find the words to express it. He describes feelings of loneliness, confusion, shock, annoyance, and fatigue, emotions that are common, but often invisible, in stroke recovery.

Over time, and through regular attendance at the group, Pat learned more about aphasia and how it can affect people in different ways. Being surrounded by others with shared experiences helped him feel understood and less isolated. Slowly, he began to identify with fellow group members, building both confidence and communication skills in a safe, supportive environment.

Pat also embraced practical tools to help him express himself, including using his phone to support communication and asking people to slow down when speaking with him. Once known for his quick wit and love of lively debate, Pat found it difficult to keep up with conversations after his stroke, but he never lost his determination to stay connected.

Through persistence, patience, and the encouragement of the group, his confidence and speech have steadily improved. Now he can participate in all of the social activities he enjoyed prior to his stroke.

A defining moment in Pat's recovery came when he delivered a speech at the official opening of the Joe and Helen O'Toole Community Stroke Hub. Standing in front of a full room of invited guests, Pat spoke movingly about his experience of stroke and the role Croí has played in his recovery, a powerful and emotional milestone that reflected years of progress.

Pat's achievement is a testament not only to his resilience, but also to the impact of Croí's stroke supports and the dedication of Libby Kinneen, who facilitates the All Talk Communication Group. His journey highlights what is possible when people living with stroke are given the right supports, understanding, and opportunities to rebuild confidence and reclaim their voices.



Volunteer Story Tom Hanley

Tom has been a volunteer at Croí for almost eight years.

Tom first got involved when a friend and Croí volunteer, Stephen Hosty, asked if he would lend a hand putting up road signs prior to the Croí Cycle and then stewarding at the event. Stephen and Tom had volunteered together for a different organisation in the past. That simple favour subsequently led to helping with other events such as the Croí Night Run and later to driving the mini-bus and Mobile Health Unit when they were launched and a volunteer driver was required to bring service users to and from Croí.

Tom's connection to Croí is also deeply personal. His father passed away from a heart attack, and years later, just a day after his own birthday, he suffered a heart attack himself. Thankfully, he reached the hospital in time and came through it, supported in part by the incredible care and encouragement Croí offers.

Now in retirement, volunteering has become a rewarding outlet for Tom—he describes it as a reason to get out, stay active, and give something back.

“Croí is a warm, welcoming environment filled with wonderful staff, service users and volunteers, always full of banter and good spirit. It has certainly changed me for the better, and I would wholeheartedly recommend it to anyone with even a little time to spare”

People

161 dedicated volunteers gave 1,588 hours of their time – fueling prevention, support, and advocacy efforts that save lives and strengthen communities.

Staffing

We continued to build our team across the year, hiring additional staff into our Health Team to support the growing volume of core work, as well as augmenting our fundraising team to focus particularly on individual donations as part of our emphasis on financial sustainability to further enhance our service offerings. Staff training and development was also a key area of focus in 2025.

Volunteers

Volunteers are the lifeblood of Croí, playing a crucial role in supporting the organisation's mission to prevent cardiovascular disease. Their dedication allows Croí to reach more people, raise more funds, and spread awareness about the importance of heart health and stroke prevention. Whether they are organising community events, advocating for better healthcare policies, or assisting in support programmes, our volunteers provide the hands-on effort needed to drive meaningful change. Their passion and commitment help bridge the gap between medical advancements and public awareness, ensuring that life-saving information reaches those who need it most.

Patient Story – Brían Flynn

In early January 2023, Brían Flynn's father, Brian Snr., was admitted to Galway University Hospital for what was expected to be a routine procedure.

Instead, the family's world changed overnight when unexpected medical complications arose. Suddenly, Brían and his family found themselves facing long days at his father's bedside, sleepless nights, and the emotional and financial strain of travelling repeatedly from Sligo to Galway.

For the first few days, the family made the exhausting daily commute. As it became clear that Brian Snr.'s hospital stay would be prolonged, they began moving between hotels in Galway, booking whatever accommodation they could find close to the hospital. The uncertainty, cost, and constant relocation added to an already distressing time.

Then a nurse gently suggested, "Would you contact Croí?" That moment marked a turning point. Brian's mother, Joan, reached out to Croí, and soon the family found a home away from home in the Croí Courtyard Apartments. "We didn't realise at the time how much that apartment would mean to us, we had everything there," Joan recalled.

Supported by the generosity of Croí fundraisers, the Flynn family were able to stay just minutes from the hospital, in a warm, comfortable environment that offered both practical and emotional relief. Brian's sister, Aiveen, shared how meaningful the support was: "Everything you need is so close to the hospital... the comfort of it all, the facilities. We couldn't have managed without it."

Simple comforts – the ability to cook a meal, rest properly, and avoid daily parking costs – helped ease the burden during an incredibly difficult

period. Joan remained by her husband's side for more than a month, reassured by knowing there was a nearby place to rest. "We knew we had somewhere to put our head down at night, and it really meant an awful lot to us," Aiveen said.

Sadly, Brian Snr. passed away in February 2023. But thanks to Croí, the family had the precious gift of being close to him in his final weeks.

In the months that followed, Brían has become a passionate advocate and Croí supporter. Alongside his family, he now channels grief into purpose, participating in Croí fundraising events, supporting a visit of the Croí Mobile Health Hub to Sligo, and helping raise awareness about heart health and stroke prevention.

"I couldn't thank Croí enough for the support they gave us while Dad was in hospital, not just me, but my entire family," Brian says.

Today, Brian stands proudly with Croí, sharing his family's story to inspire others – to support Croí's mission, to prioritise their heart health, and to help ensure no family faces such a journey alone.



Brían Flynn



As a longstanding programme participant and Croí volunteer, Ger Howard was inspired by the incredible O’Toole legacy to leave a gift to Croí in his will – continuing a tradition of generosity.

Legacy Ger Howard

Legacy giving isn’t about wealth, it’s about heart – It’s about the simple yet profound act of believing in a better future for others.

“I have seen at first hand the difference this has made to the people who attend the stroke unit each week. Aside from the difference Croí has made to my life, which cannot be overestimated, I have seen how people, who otherwise would have had no place to turn to, have been helped physically and emotionally by attending Croí.”

Your Legacy, Their Lifeline

Every year, Croí is honoured to receive these incredibly meaningful contributions from individuals who have chosen to support our mission beyond their lifetime. These gifts help us prevent heart disease and stroke, support families in crisis, and build healthier communities throughout the West of Ireland and for that we are grateful.

We are grateful to Ger and to everyone who has chosen to leave a gift to Croí in their will. These generous legacies help us continue our work. If you’re considering leaving a gift or have already done so and would like to share your story, we would love to hear from you. Please contact Christine at christine@croi.ie for more information about the impact of legacy gifts.

“I cannot think of a more noble gesture to include in a will. I recognise, of course, that my small gift will be but a drop in the ocean by comparison, but if my gift helped just one person avoid a stroke or cardiac event, or helped restore someone to health after such an event, that would indeed be most gratifying” Ger Howard.

Communication

In 2025, Croí delivered its most impactful communications performance to date, significantly expanding national visibility, digital reach, and public engagement.



Through a combination of strategic campaigns, media relations, partnerships, and storytelling, Croí strengthened its reputation as a leading voice in cardiovascular health, stroke prevention, and patient advocacy.

Social media performance showed exceptional growth across all platforms, particularly Facebook and Instagram, where impressions reached into the millions during peak campaign periods. Major awareness initiatives such as Her Final Search, the official opening of the Joe and Helen O'Toole Community Stroke Hub, the Irish Farmers Association Farmer Health Checks Initiative, the Croí Ball, Croí Cycle, and Croí Night Run generated substantial engagement and nationwide attention. These campaigns demonstrated the power of emotionally resonant storytelling combined with strong partnerships and multimedia content, driving both reach and meaningful interaction.

Media engagement in 2025 was outstanding, with Croí securing over 400 features across national, regional, broadcast, lifestyle, and professional health media. Coverage included prominent outlets such as RTÉ News, RTÉ Radio 1, the Irish Independent, the Irish Times, Irish Examiner, VIP Magazine, Stellar Magazine, and sector-specific publications. High-profile stories featured throughout the year included Her Final Search, the Joe and Helen O'Toole Community Stroke Hub opening, Benecol Self Care Sessions, Croí's work with the Medtronic Mission Makers Project, national farmer health initiatives, multiple award recognition at the Irish Healthcare Awards, and regional community outreach events. These stories highlight a year defined by strong advocacy, public education, and human-centred impact.

While website traffic showed some decline compared to previous years, this reflects broader digital behaviour trends, as audiences increasingly consume content directly on social platforms, email, and media channels rather than navigating to external websites. Importantly,

Croí's overall audience reach and engagement grew substantially across these channels, indicating a shift in consumption rather than a reduction in interest. The website continued to play a vital role as an information hub for services, events, programme registration, and news updates.

Email communications remained a high performing owned channel, supporting campaign visibility, donor engagement, event promotion, and community updates. Open rates, deliveries, and campaign interactions remained strong, reinforcing email as a reliable and effective communication tool.

Throughout 2025, Croí's communications strategy successfully amplified key organisational milestones, including the expansion of stroke services, community health outreach, national awareness campaigns, research and advocacy initiatives, and corporate and community partnerships. Events and announcements from health checks and regional activations to fundraising milestones and national campaigns, collectively demonstrate a year of momentum, innovation, and growing national influence.

Overall, Croí's communications activity in 2025 reflects a mature, high-impact, and strategically aligned approach, supporting organisational growth, strengthening public trust, expanding reach, and advancing Croí's mission and strategy to prevent heart disease and stroke and support those affected across Ireland.

Her Final Search Campaign

In 2025, Croí and the Global Heart Hub delivered Her Final Search, a high-impact digital and media led national awareness campaign focused on closing the gender gap in women's heart health.

Developed in collaboration with Weber Shandwick, the campaign harnessed the power of online storytelling, digital engagement, and national publicity to reach women across Ireland with urgent, life-saving information.

Built on a powerful behavioural insight, Her Final Search reflected the reality that many women experiencing heart attack symptoms first turn to online searches rather than seeking immediate medical help. The campaign used this insight to create a striking digital narrative that encouraged women to recognise the symptoms of heart disease, trust their instincts, and act without delay.

A strong emphasis on earned media and digital platforms ensured the campaign achieved widespread national visibility. Campaign advocates, Paula Connor and Ellie Byrne, played a central role in amplifying the message by sharing their personal stories across RTÉ Radio, RTÉ News, the Irish Independent, and other major media outlets.

Their testimonies brought authenticity and emotional depth to the campaign, strengthening engagement across online and broadcast channels and driving meaningful public conversation.

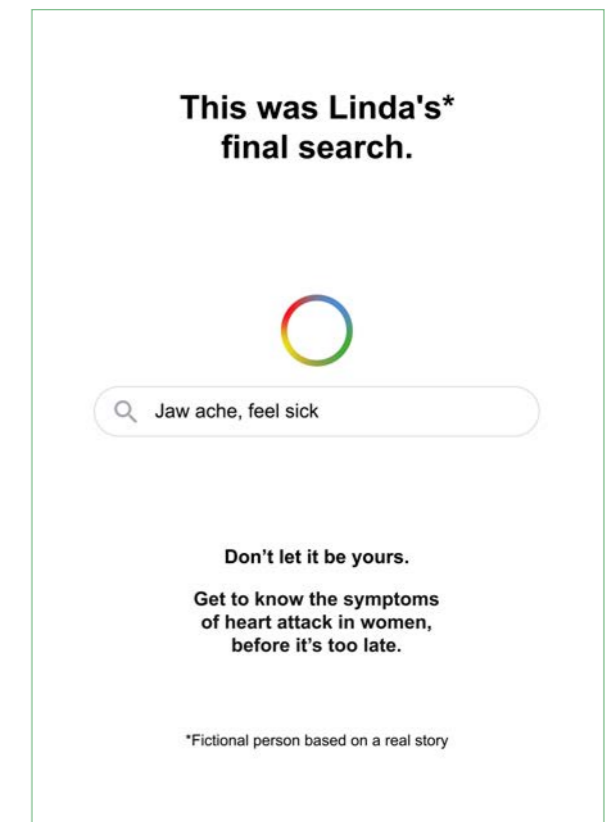
The campaign was supported by a coordinated online content strategy, including social media outreach, campaign landing pages, and shareable digital assets designed to maximise reach, engagement, and awareness. Weber Shandwick's strategic communications expertise and the Global Heart Hub's leadership in cardiovascular advocacy were instrumental in positioning Her Final Search as a standout example of effective digital public health collaboration and campaigning.

The success of Her Final Search was recognised at the Irish Healthcare Awards, where it won two prestigious national honours:

- Patient Advocacy Project of the Year
- Patient Education Project of the Year

These awards underscore the campaign's effectiveness in using digital communications and publicity to increase awareness of heart attack symptoms among women, empower informed decision-making, and drive behaviour change. The campaign not only elevated public understanding of women's heart health, but also demonstrated how online media, storytelling, and strategic partnerships can deliver large-scale impact in public health.

Her Final Search stands as a strong example of Croí's ability to deliver innovative, digitally driven, national advocacy campaigns that educate, engage, and ultimately help save lives.



2025 was a year of meaningful progress for Croí as we advanced our mission to improve cardiovascular health.

Increased revenue supported the continued delivery of essential services; however, rising operating costs moderated the overall financial impact. Despite these pressures, the organisation remains strongly positioned for the future, with strategic initiatives driving sustained growth and service development.

A transformational legacy gift of more than €3 million from the Joe and Helen O'Toole Charitable Trust (Tuam) has fundamentally strengthened our stroke prevention and post-hospital support services. This exceptional investment enabled the implementation of key strategic projects throughout 2025, significantly enhancing the supports available to individuals affected by stroke, particularly in the areas of prevention and recovery.

Our Community Stroke Hub allows us to deliver meaningful benefits to the community. This substantial investment also positions Croí to leverage additional operational funding from the HSE to further expand stroke prevention and support services. Legacy giving and major philanthropic support remain central to Croí's long-term sustainability. These contributions not only secure the continuity of our services but

also enable us to expand our reach and deepen our impact within the communities we serve.

In pursuit of long-term sustainability, Croí continuously reviews and refines its Revenue Generation Plan. The plan remains aligned with our strategic objectives, supporting sustainable growth while advancing our cardiovascular health programmes and initiatives.

Our fundraising activities in 2025 reflected the dedication, innovation, and commitment of our staff, volunteers, and supporters. Key highlights included: The Go Red Ball in aid of Croí, Win a Volvo Draw Campaign, The Croí Corrib Cycle and Croí Night Run. Collectively, these initiatives generated essential income and increased awareness, enabling us to continue making a tangible difference in the lives of those affected by cardiovascular disease.

Following the successful pilot of our Individual Giving Campaign in 2024, we have continued to build on this momentum by further developing and refining the initiative. Designed to expand our supporter base, our campaigns encourage direct, personal contributions from individuals committed to improving cardiovascular health. It represents an important step in strengthening long-term sustainability and fostering a more engaged and enduring community of supporters for the future.

As we look to the future, we are placing increased emphasis on securing external funding from the EU. This includes strengthening our engagement in the Heartsafe Project, supported by the EU Interreg North West Europe programme, which aims to enhance survival outcomes after out-of-hospital cardiac arrest, and advancing our work within the EU-supported JACARDI Project, a long-term programme focused on managing cardiovascular risk factors and reducing the burden of heart disease.

These programmes demonstrate our ongoing dedication to driving innovation in healthcare and improving cardiovascular outcomes. Moving forward, Croí will continue to deliver high-impact events, cultivate strong community partnerships, and broaden our fundraising approach to ensure long-term sustainability and growth.

Financial review

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

Overview of Statement of Financial Activities

	2025 €	2024 restated €
Total Income	2,602,395	2,319,753
Total Expenditure	(3,100,071)	(2,749,001)
Net operating surplus / (deficit)	(497,676)	(429,248)

At the end of the financial year, the company has assets of €6,518,927 (2024 - €7,258,661) and liabilities of €234,396 (2024 - €476,454). The net assets of the company have decreased by €283,101.

Of Croí's total income, €1,257,786 was achieved through fundraising activities, donations and sponsorships amounted to €211,339. In addition, €422,500 was received through grant support from the HSE in support of health programmes such as CLANN and the Mayo Community Outreach project. Furthermore, Croí received support from the EU, corporates and community in the amount of €708,591 to deliver educational campaigns and vital prevention services to the community. Our income for 2025 was largely in line with projections, and we are delighted to

report an increase year on year. We continually strive to diversify our income streams. In addition, €2,179 was received as investment income.

Our total expenditure was €3,100,071. 75% was expended on the direct delivery of a diverse range of health programmes with the remainder expended on the costs associated with running the Croí Heart & Stroke Centre, the provision of patient & carer support accommodation at the Croí Courtyard Apartments and the overall costs of organisational management governance, revenue generation and depreciation. Depreciation amounted to €235,549 in the year, which includes three vehicles funded by the O'Toole legacy. Croí has total reserves as at 31 December 2025 of €6,284,531.

The Directors believe that the company should hold financial reserves as:

- **The company is entirely dependent on grants and donor funding which are inevitably subject to fluctuations.**
- **The company requires protection against, and the ability to continue operating in the event of seriously damaging events.**

Croí has a responsibility to ensure that it uses the funds and resources it receives for its charitable purpose of fighting heart disease and stroke. There are uncertainties around most sources of funding and Croí must plan its use of these funds and resources to ensure the continuity and sustainability of the services it provides. To this end, Croí has a reserves policy in place and will work towards the target of holding one years of operating costs in reserve. Croí's investment strategy is to make the best use of any available reserve funds in a low-risk environment in line with its charitable purposes.

During the year, Croí - The West of Ireland Cardiac and Stroke Foundation CLG transitioned from preparing accounts under Companies Act 2014 and FRS 102 section 1A to Companies Act 2014 and the FRS 102 Charities SORP (Statement of Recommended Practice), enhancing the quality and relevance of our financial reporting. As part of this transition, prior year figures have been restated to ensure consistency and comparability under the new reporting

framework. This change enables us to better reflect the nature of our activities by providing clearer recognition of income such as donations and grants, improved tracking of restricted and unrestricted funds, and more comprehensive disclosures throughout the financial statements. As a result, our reporting is now more transparent and comparable with other charities, offering stakeholders greater insight into how resources are managed and applied in pursuit of our charitable objectives. The adoption of SORP has also strengthened governance and accountability by requiring more detailed narrative reporting from trustees, including on performance, risks, and future plans, while supporting improved internal financial management and ensuring alignment with current regulatory expectations.

For the years ending 31st December 2023 and 2024, legacy income under the previous accounting treatment had been deferred under the company's previous accounting treatment, only the amounts paid out in those years were recognised in the Income Statement of the financial statements.

In accordance with FRS 102 and the Charities SORP, such legacy income must be recognised in the Statement of Financial Activities (SOFA) when the charity's entitlement is established and the amount can be reliably measured. Applying this policy, the full O'Toole legacy of €3,115,000 (rather than the previously recognised €182,911) would have been recognised in 2023, as entitlement and measurement criteria had been satisfied in that year. Please refer to note 3 of the financial statements for a summary of the transition adjustments required.

Principal Risks and Uncertainties

The directors have ultimate responsibility for managing risk and are aware of the risks associated with the operating activities of the organisation. The directors review the risks on an ongoing basis and are satisfied that adequate systems of governance, supervision, procedures, and internal controls are in place to mitigate exposure to the major risks and that these controls provide reasonable assurance against such risks. The major risks include financial risks, operational risks, compliance risks, reputational and external risks. The organisation's Corporate Risk register is reviewed and updated monthly by the senior management team and is reviewed on a regular basis by the Audit, Risk & Governance Sub-Committee as well as the broader Board.

The charity mitigates these risks by:

- **Continually monitoring the level of activity against its budgeted targets and projections. The charity has a policy of maintaining adequate cash reserves and it has also developed a strategic plan which will allow for the diversification of funding and activities.**
- **Closely monitoring emerging changes to regulations and legislation on an on-going basis**
- **Ongoing monitoring and review of the Corporate Risk Register at Management Team and Board level at regular intervals throughout the year**
- **Compliance with the following:**
 - The Charities Regulator Governance Code, A code of practice for good governance of charities in Ireland
 - Charities SORP (Statement of Recommended Practice)
 - The Statement of Guiding Principles for Fundraising

Financial risk

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

Operational risk

Croí services are focused on those at risk of, or affected by, cardiovascular disease. Croí is committed to providing high quality services. We adhere to recognised quality standards, operate a training programme for staff and volunteers and work to a range of operational and staff performance policies and procedures aimed at providing safe working and volunteering environments.

Compliance risk

Croí complies with a range of legislation and regulatory frameworks. Non-compliance could incur penalties and result in reputational damage. Croí has signed up to the various governance codes relating to the voluntary sector, including the Charities Governance Code, and takes steps to ensure and validate compliance on an ongoing basis. The policies, procedures and internal control systems that are in place aim to ensure compliance with laws and policies and to ensure efficient and effective use of the charity's resources.

Reputational and External risks

Croí delivers services on behalf of the wider community and relies on the support of that wider community.

Damage to our reputation would impact on that support. External risks include the impact of the change in government policy that could have an adverse effect and competitors with competing services. Croí consults with key stakeholders to influence and mitigate the impact of these risks.

Commitment to Innovation and Quality

We continuously invest in training and upskilling of staff.

Governance

All income is applied solely towards the promotion of the charitable objectives of the company.

Croí is a registered charity and company limited by guarantee, company number 118373, without a share capital, incorporated since 1986.

The objectives of Croí are charitable in nature with established charitable status. We have been granted charitable tax status under Sections 207 and 208 of the Taxes Consolidation Act 1987, Charity number CHY7500 and we are registered with the Charities Regulatory Authority, CRA Number 20016616.

The charity was established under a constitution which established the objects and powers of the charitable company and is governed under its constitution and managed by a board of directors. All income is applied solely towards the promotion of the charitable objectives of the company. The Financial statements of the company have been prepared for the year ended 31 December 2025 under the Charities SORP (Statement of Recommended Practice).

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

- **Mark O'Donnell, Chief Executive**
- **Lizanne Dunleavy, Director of Finance & Human Resources**
- **Christine Flanagan, Director of Fundraising**
- **Dr Lisa Hynes, Head of Health Programmes**

The Charity has currently a total of 7 non executive directors with diverse backgrounds

who contribute greatly to the success and direction of Croí.

The board of directors meets on a bi-monthly basis and is responsible for the strategic direction of the charity. There is clear division of responsibility with the board retaining control of major decisions under a formal schedule of matters reserved to the board for decision.

Our board of directors and sub-committees met in line with their terms of reference during the year. The Chief Executive is responsible for the efficient running of services and for devising strategy and policy.

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

- **Mark Gantly (Chairperson)**
- **Prof. Jim Crowley**
- **Patrick O' Donnell (Resigned 23 September 2025)**
- **Laurence May**
- **Dorothy Creaven**
- **Dr. Ruairi Waters**
- **Marie Gavin**
- **Eoin Cotter (Appointed 3 February 2026)**

The secretary who served during the financial year was

- **Lisa Small**

There were no contracts in relation to the business of Croí in which the directors had any interest, as defined in the Companies Act, 2014

Board and sub-committees meeting attendance during 2025

	Board	Audit, Risk & Governance	Strategy & Development
Number of Meetings	7	6	2
Mark Gantly (Chair)	7/7		2/2
Prof. Jim Crowley	4/7		
Laurence May	7/7	6/6	
Dorothy Creaven	5/7		2/2
Marie Gavin	7/7	6/6	
Dr. Ruairi Waters	4/7		
Patrick O'Donnell (resigned 23 September 2025)	5/7		2/2

Pay Policy for Senior Staff

The pay of senior staff within the organisation is benchmarked against pay levels in similar organisations working within this sector. We review the overall financial position of the company annually and when in a position to do so, award increments to staff members who fulfil the requirements of their role. Where recruitment for a particular role has proved difficult, we reserve the right to offer a market adjusted rate of salary, as appropriate, to attract experienced candidates. The salary of the Chief Executive is approved by the Remunerations Committee.

Health and Safety

The organisation has a policy to ensure the health and welfare of its users and employees by maintaining a safe place and systems in which to work. This policy is based on the requirements of the Safety, Health and Welfare at Work Act 2005 and the Safety, Health and Welfare at Work (General Application) Regulations 2007. Health & Safety is considered and discussed weekly by the Senior Management Team as a standing agenda item, and ongoing training and development for all staff is provided as required.

Relationships with Other Charities and Bodies

There are common directors between Croí and each of the National Institute for Prevention and Cardiovascular Health Company Limited by Guarantee and the Global Heart Hub Company Limited by Guarantee. All transactions between these parties are on an arm's length basis.

Croí actively promotes partnership by working with statutory bodies and other charitable organisations in the furtherance of our mission.

Future Developments

Croí will continue to advocate and provide essential services for those affected by cardiovascular disease and stroke. The directors plan to build on the solid foundations laid to date by continuing to develop services to meet identified needs, utilising our unique location and expertise to achieve the objectives outlined in the Croí Strategic Plan.

Political donations

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

Post reporting date events

Croí has been notified that it has been named as a beneficiary of an estate under a legacy. At the balance sheet date, the administration of the estate had not yet been finalised. Accordingly, no income has been recognised in these financial statements. Based on information currently available, the Directors expect that the estate administration will be completed and the legacy will materialise during 2026. Any resulting income will be recognised in the financial statements in the period in which entitlement and receipt become probable and can be measured reliably.

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

Accounting records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems.

The accounting records are held at the company's business premises, Croí House, Moyola Lane, Newcastle, Galway, Ireland.

Auditors

Moore Ireland resigned as auditors during the financial year. Candor Chartered Accountants Limited were appointed as the company's auditor and in accordance with section 383(2) of the Companies Act 2014, continue in office as auditor of the company.

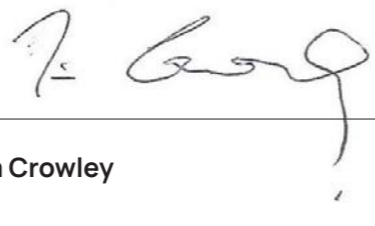
Statement of Relevant Audit Information

In accordance with section 330 of the Companies Act 2014, so far as each of the persons who are directors at the time this report is approved are aware, there is no relevant audit information of which the statutory auditors are unaware. The directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and they have established that the statutory auditors are aware of that information.

The directors' report was approved by the Board of Directors



Mark Gantly
Director
26 May 2026



Prof Jim Crowley
Director
26 May 2026

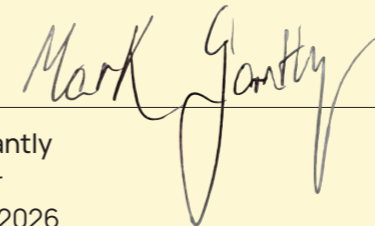
Statement of Directors' Responsibilities

For the Year 31 December 2025

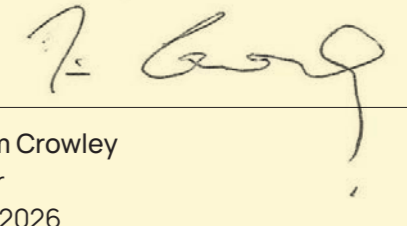
The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that standard, issued by the Financial Reporting Council, as modified by the Charities SORP (FRS 102). Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the surplus or deficit of the company for that financial year and otherwise comply with the Companies Act 2014.

By order of the Board of Directors



Mark Gantly
Director
26 May 2026



Prof. Jim Crowley
Director
26 May 2026

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

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

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

Independent Auditor's Report to the Members of Croí - The West of Ireland Cardiac and Stroke Foundation Company Limited by Guarantee

Opinion

We have audited the financial statements of Croí - The West of Ireland Cardiac and Stroke Foundation CLG ('the charity') for the year ended 31 December 2025, which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including the summary of significant accounting policies set out in note 1. The financial reporting framework that has been applied in their preparation is Irish Law and Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* issued in the United Kingdom by the Financial Reporting Council, as modified by the Charities SORP (FRS 102) *Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)*.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the charity as at 31 December 2025 and of its deficit for the financial year then ended;
- have been properly prepared in accordance with FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland, as modified by the Charities SORP (FRS 102)*; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are described below in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and the provisions available for small entities, in the circumstances set out in note 31 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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.

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 charity's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

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

Other Information

The directors are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of directors for the financial statements

As explained more fully in the statement of directors' responsibilities, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as the directors 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 charity's ability to continue as a going concern, disclosing, if applicable, matters related to going concern and using the going concern basis of accounting unless management either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the charity's financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the IAASA's website at:

<https://www.iaasa.ie/Publications/Auditing-standards/Standards-Guidance-for-Auditors-in-Ireland/Description-of-the-auditor-s-responsibilities-for>. This description forms part of our auditor's report.

Use of our report

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

George Taylor (Statutory Auditor) for and on behalf of Candor Chartered Accountants Limited

Chartered Accountants
Statutory audit firm
1st Floor
Cloch Mhile
Dublin Road
Galway, Ireland



26 May 2026

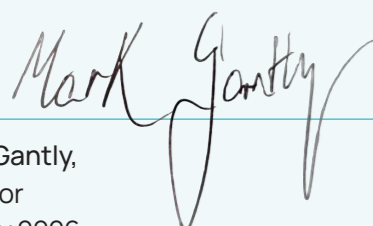
Statement of Financial Activities including Income and Expenditure Account

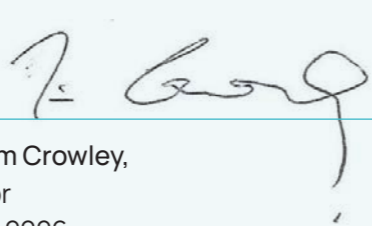
for the year ended 31 December 2025

	Notes	Unrestricted funds 2025 €	Restricted funds 2025 €	Total 2025 €	Unrestricted funds 2024 (Restated) €	Restricted funds 2024 (Restated) €	Total 2024 (Restated) €
Income from:							
Donations and legacies	5	1,469,125	-	1,469,125	1,407,986	-	1,407,986
Charitable activities	6	415,449	715,642	1,131,091	355,834	552,600	908,434
Interest	7	2,179	-	2,179	3,333	-	3,333
Total income		1,886,753	715,642	2,602,395	1,767,153	552,600	2,319,753
Expenditure on:							
Raising funds	9	765,963	-	765,963	681,845	-	681,845
Charitable activities	10	1,237,496	1,096,612	2,334,108	1,196,835	870,321	2,067,156
Total expenditure		2,003,459	1,096,612	3,100,071	1,878,680	870,321	2,749,001
Net expenditure for the year/ Net movement in funds		(116,706)	(380,970)	(497,676)	(111,527)	(317,721)	(429,248)
Fund balances at 1 January 2025		4,167,838	2,614,369	6,782,207	4,279,366	2,932,089	7,211,455
Fund balances at 31 December 2025		4,051,132	2,233,399	6,284,531	4,167,839	2,614,368	6,782,207

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities. The notes on pages 53 to 63 form part of these financial statements.

The financial statements were approved by the Directors on:


Mark Gantly,
Director
26 May 2026


Prof. Jim Crowley,
Director
26 May 2026

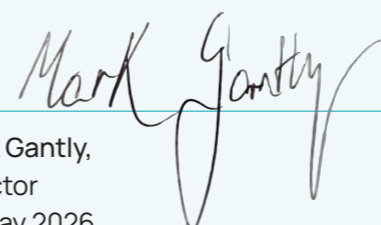
Balance Sheet

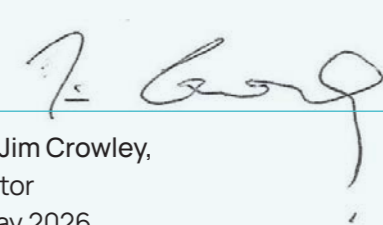
as at 31 December 2025

	Notes	2025 €	2024 (Restated) €
Fixed assets			
Tangible assets	14	4,655,837	4,870,412
Current assets			
Debtors	15	563,266	1,291,621
Cash at bank and in hand		1,299,824	1,096,628
Total Current Assets		1,863,090	2,388,249
Creditors: amounts falling due within one year	16	(234,396)	(476,454)
Net current assets		1,628,694	1,911,795
Total assets less current liabilities		6,284,531	6,782,207
Income funds			
Restricted funds		2,233,399	2,614,368
Unrestricted funds		4,051,132	4,167,839
		6,284,531	6,782,207

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with Financial Reporting Standard 102 'The Financial Statement Reporting Standard applicable in the UK and Republic of Ireland'.

The financial statements were approved by the Directors on:


Mark Gantly,
Director
26 May 2026


Prof. Jim Crowley,
Director
26 May 2026

Statement of Cash Flows

for the year ended 31 December 2025

	Notes	2025 €	2025 €	2024 (Restated) €	2024 (Restated) €
Cash flows from operating activities					
Cash generated from operations	28		221,992		1,188,265
Investing activities					
Purchase of tangible fixed assets		(20,975)		(1,818,751)	
Investment income received		2,179		3,333	
Net cash used in investing activities			(18,796)		(1,815,418)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			203,196		(627,153)
Cash and cash equivalents at beginning of year			1,096,628		1,723,781
Cash and cash equivalents at end of year			1,299,824		1,096,628

Notes to the Financial Statements

for the year ended 31 December 2025

1. Accounting Policies

1.1 Charity information

Croí - The West of Ireland Cardiac and Stroke Foundation CLG is a company limited by guarantee incorporated and registered in the Republic of Ireland. The registered number of the company is 118373. The registered office of the company is Croí House, Moyola Lane, Newcastle, Galway, Ireland, which is also the principal place of business of the company. The nature of the company's operations and its principal activities are set out in the Directors' Report. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

Accounting convention

These financial statements have been prepared in accordance with the requirements of the Companies Act 2014, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Charitable funds

Unrestricted funds are donations and other income sources received or generated for charitable purposes which can be used at the discretion of Croí - The West of Ireland Cardiac and Stroke Foundation CLG in furtherance of the objectives of the company.

Restricted funds are donations and other income sources received for charitable purposes which are to be spent within a reasonable period from their receipt for specific purposes.

Designated funds are unrestricted funds earmarked by the Board of Directors for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Income

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

(i) Donations and other fundraising activities

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

(ii) Legacies

Income from legacies are recognised when the following conditions are met; it has a legal entitlement to the legacy, it is more likely than not that the economic benefits will flow to the charity, and the amount of the legacy can be measured easily. Where a legacy includes property or other non-cash assets, the asset is recognised only when the charity obtains control of the asset and the above recognition criteria are met. On occasion, legacies will be notified to the company in advance of receipt; however, it is generally not possible to measure the amount expected to be distributed and, in these circumstances, it is not recognised until received.

(iii) Income from charitable trading activities

Income from charitable trading activities is accounted for when earned, which is usually when the risk and rewards of ownership transfers and the sale can be reliably measured.

Notes to the Financial Statements

for the year ended 31 December 2025

Expenditure

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

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

Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
Fixtures and fittings	20% straight line
Computer equipment	20% straight line
Motor vehicles	12.5% / 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Impairment of fixed assets

The carrying value of property, plant and equipment are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Notes to the Financial Statements

for the year ended 31 December 2025

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Taxation

The Company is not liable to Corporation Tax by virtue of it having been granted charitable status by the Revenue Commissioners under Reference CHY 7500.

Employee benefits

When employees have rendered service to the company, short term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

Pensions

The company operates a defined contribution and PRSA pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions are charged to the income statement in the year in which they fall due.

Trade and other receivables

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

Trade and other payables

Trade and other payables are initially recognised at fair value and thereafter stated at amortised cost

using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Deferred income

Grants received in advance, or where conditions have not yet been met, are recognised as deferred income and released to income in the period in which the conditions are satisfied.

Income relating to expenditure which is to be incurred in a future accounting period are deferred and recognised in the period to which they relate.

2. Critical accounting estimates and judgements

The preparation of these financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses.

Judgements and estimates are continually evaluated and are based on historical experiences and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will be, by definition, seldom equal to the related actual results. There are no estimates and assumptions that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Notes to the Financial Statements

for the year ended 31 December 2025

3. Adoption of FRS102 Charities SORP and restatement of the balance sheet reserves

The company applied the Charities SORP (FRS 102) in 2025 which necessitated prior year adjustments. Transition adjustments were only required in respect of the accounting treatment of legacy income.

For the years ending 31st December 2023 and 2024, legacy income under the previous accounting treatment had been deferred under the company's previous accounting treatment, only the amounts paid out in those years were recognised in the Income Statement of the financial statements.

In accordance with FRS 102 and the Charities SORP, such legacy income must be recognised in the Statement of Financial Activities (SOFA) when the charity's entitlement is established and the amount can be reliably measured. Applying this policy, the full O'Toole legacy of €3,115,000 (rather than the previously recognised €182,911) would have been recognised in 2023, as entitlement and measurement criteria had been satisfied in that year.

As a result of applying this revised accounting treatment, transition adjustments were recognised and the comparative balance sheet amounts for the year ended 31 December 2024 have been restated accordingly.

Summary of the 2024 restatements after applying the SORP:

Deficit for 2024 under FRS102	(111,526)
Legacy income removed from 2024 as now recognised in 2023	(317,721)
Revised 2024 deficit under SORP	(429,247)

Opening reserves as at 1st January 2024 before applying the SORP	4,279,366
Adjustment for 2023 recognition of legacy	2,932,089
Restated opening reserves as at 1st January 2024 under the Charity SORP	7,211,455

4. Going concern

The results for the years ended 31 December 2025 and 31 December 2024 show deficits of €497,676 and €429,248 respectively. These increased deficits arise from the introduction of the Charities SORP in 2025 and resulting transition adjustments required to adopt FRS 102 as applied by the Charities SORP with effect from 1 January 2024.

The charity has sufficient reserves to absorb these deficits. At the time of approving the financial statements, the directors have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the directors continue to adopt the going concern basis of accounting in preparing these financial statements.

5. Donations and legacies

	Unrestricted funds 2025 €	Unrestricted funds 2024 €
Donations and legacies	211,339	194,135
Third party fundraising activities	1,257,786	1,213,852
	1,469,125	1,407,987

Notes to the Financial Statements

for the year ended 31 December 2025

6. Charitable activities

	Prevention programmes & training 2025 €	Community activity 2025 €	Total 2025 €	Prevention programmes & training 2024 €	Community activity 2024 €	Total 2024 €
Charitable activities - programme income	693,352	437,739	1,131,091	563,848	344,586	908,434

Analysis by fund

Unrestricted funds	115,709	299,739	415,448	210,248	145,586	355,834
Restricted funds	577,643	138,000	715,643	353,600	199,000	552,600
	693,352	437,739	1,131,091	563,848	344,586	908,434

7. Interest

	Unrestricted funds 2025 €	Unrestricted funds 2024 €
Interest receivable	2,179	3,333

8. Income from charitable activities - Government and other grants

All grants detailed below are service type grants not of a capital nature, are for restricted use and the term of the grant is for the year ended 31 December 2025 unless otherwise indicated.

	Total awarded over term €	Due or (deferred) at 01/01/25 €	Amount received in year €	Taken to income in year €	Expended in year €	Net amount due or (deferred) at 31/12/25 €
Clann Training and Education Programme Health Service Executive Department of Health 01/01/2025-31/12/2025 Restricted to the provision of a training and education programme	229,500	-	178,500	229,500	(229,500)	51,000
Mayo Third Age Project Health Service Executive Department of Health 01/01/2025-31/12/2025 Restricted to deliver education and awareness of cardiovascular disease	43,000	-	23,000	43,000	(38,000)	15,000
Stroke Funding Health Service Executive Department of Health 01/01/2025-31/12/2025 Restricted to deliver stroke prevention programmes and community outreach	150,000	150,000	150,000	150,000	(150,000)	-

Notes to the Financial Statements

for the year ended 31 December 2025

9. Raising funds

	Unrestricted funds 2025 €	Unrestricted funds 2024 €
Audit costs	3,222	2,667
Direct costs	656,289	608,050
Staff costs	26,044	26,807
Support costs	80,408	44,321
	765,963	681,845

10. Charitable activities

	Charitable activities 2025 €	Charitable activities 2024 €
Staff costs	1,420,145	1,284,710
Direct costs	422,040	335,597
	1,842,185	1,620,307

Share of support costs (see note 11)	479,033	422,848
Share of governance costs (see note 11)	12,890	24,001
	2,334,108	2,067,156

Analysis by fund:

Unrestricted funds	1,237,496	1,196,835
Restricted funds	1,096,612	870,321
	2,334,108	2,067,156

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

11. Support costs

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

Total support costs for 2025 of €575,553 were 19% of the total expenditure and include headcount costs of €34,767 and administration costs of €289,125. These costs are reflected in the Statement of Financial Activities and a breakdown is included in the table below:

Notes to the Financial Statements

for the year ended 31 December 2025

	Support costs €	Governance costs €	2025 €	Support costs €	Governance costs €	2024 €
Staff costs	34,767	-	34,767	36,750	-	36,750
Depreciation	235,549	-	235,549	153,127	-	153,127
Administration costs	289,125	-	289,125	277,292	-	277,292
Audit fees	-	16,112	16,112	-	26,668	26,668
	559,441	16,112	575,553	467,169	26,668	493,837

Analysed between

Raising funds	80,408	3,222	83,630	44,321	2,667	46,988
Charitable activities	479,033	12,890	491,923	422,848	24,001	446,849
	559,441	16,112	575,553	467,169	26,668	493,837

12. Directors

None of the directors (or any persons connected with them) received any remuneration or benefits from the charity during the year.

13. Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Development programmes	21	16
Management, fundraising and administration	10	10
	31	26

Employment costs

	2025 €	2024 €
Wages and salaries	1,435,807	1,288,968
Social security costs	11,456	7,586
Other pension costs	33,693	51,713
	1,480,956	1,348,267

Key management remuneration inclusive of employer PRSI and pension amounted to €398,827 (2024: €404,161) for the year ended 31 December 2025. Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the entity, which includes the Board (who are voluntary non-executives and who do not receive remuneration nor expenses) and key executives, including programme and service delivery leads.

The number of employees whose annual remuneration was more than €60,000 is as follows:

	2025 Number
€60,000–€69,999	3
€70,000–€79,999	1
€80,000–€89,999	1
€110,000–€119,999	1

Notes to the Financial Statements

for the year ended 31 December 2025

14. Tangible fixed assets

Current financial year

	Freehold land and buildings €	Fixtures and fittings €	Computer equipment €	Motor vehicles €	Total 2025 €
Cost					
At 1 January 2025	5,017,141	207,064	96,704	774,529	6,095,438
Additions	-	15,932	5,043	-	20,975
At 31 December 2025	5,017,141	222,996	101,747	774,529	6,116,413

Depreciation and impairment

At 1 January 2025	932,005	199,463	27,532	66,026	1,225,026
Depreciation charged in the year	100,471	5,068	19,593	110,418	235,550
At 31 December 2025	1,032,476	204,531	47,125	176,444	1,460,576

Carrying amount

At 31 December 2025	3,984,665	18,465	54,622	598,085	4,655,837
At 31 December 2024	4,085,136	7,601	69,172	708,503	4,870,412

Prior financial year

	Freehold land and buildings €	Fixtures and fittings €	Computer equipment €	Motor vehicles €	Total 2024 €
Cost					
At 1 January 2024	3,712,614	207,064	81,944	275,065	4,276,687
Additions	1,304,527	-	14,760	499,464	1,818,751
At 31 December 2024	5,017,141	207,064	96,704	774,529	6,095,438

Depreciation and impairment

At 1 January 2024	859,825	196,386	8,192	7,496	1,071,899
Depreciation charged in the year	72,180	3,077	19,340	58,530	153,127
At 31 December 2024	932,005	199,463	27,532	66,026	1,225,026

Carrying amount

At 31 December 2024	4,085,136	7,601	69,172	708,503	4,870,412
At 31 December 2023	2,852,789	10,678	73,752	267,569	3,204,788

Notes to the Financial Statements

for the year ended 31 December 2025

15. Debtors

Amounts falling due within one year:

	2025 €	2024 €
Accrued income	468,429	1,248,241
Other debtors	14,632	14,632
Prepayments	80,205	28,748
	563,266	1,291,621

Receivables are deemed recoverable within one year.

16. Creditors: amounts falling due within one year

	Notes	2025 €	2024 €
Other taxation and social security		30,585	48,490
Deferred income	17	102,413	306,640
Trade creditors		38,192	27,459
Accruals		63,206	93,865
		234,396	476,454

17. Deferred income

	2025 €	2024 €
Other deferred income	102,413	306,640

Deferred income is included in the financial statements as follows:

	2025 €	2024 €
Deferred income is included within:		
Current liabilities	102,413	306,640

Movements in the year:

Deferred income at 1 January 2025	306,640	163,612
Released from previous periods	(306,640)	(163,612)
Resources deferred in the year	102,413	306,640
Deferred income at 31 December 2025	102,413	306,640

Notes to the Financial Statements

for the year ended 31 December 2025

18. Retirement benefit schemes

Defined contribution schemes

The company operates a defined contribution and PRSA pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Contributions are charged to the income statement in the year in which they fall due.

The charge to profit or loss in respect of defined contribution schemes was €33,693 (2024 - €51,713).

19. Analysis of net assets between funds

	Unrestricted funds 2025 €	Restricted funds 2025 €	Total 2025 €	Unrestricted funds 2024 €	Restricted funds 2025 €	Total 2024 €
Fund balances at 31 December 2025 are represented by:						
Tangible assets	2,755,127	1,900,710	4,655,837	2,837,159	2,033,253	4,870,412
Current assets/(liabilities)	1,296,005	332,689	1,628,694	1,330,680	581,115	1,911,795
	4,051,132	2,233,399	6,284,531	4,167,839	2,614,368	6,782,207

20. Reconciliation of movements in accumulated funds

	Balance at 01 January 2025 €	Incoming resources €	Resources expended €	Transfers €	Balance at 31 December 2025 €
Restricted trust funds	2,614,369	715,642	(1,096,612)	-	2,233,399
Unrestricted general funds	4,167,838	1,886,753	(2,003,459)	-	4,051,132
Accumulated funds	6,782,207	2,602,395	(3,100,071)	-	6,284,531

21. Capital commitments

As at 31 December 2025, the company had no capital commitments (2024: €0).

22. Contingent liabilities

Under agreement between the company and grant authorities, the company has received grants which may be revoked, cancelled or abated in certain circumstances.

23. Events after the reporting date

Croí - The West of Ireland Cardiac and Stroke Foundation CLG has been notified that it has been

named as a beneficiary of an estate under a legacy. At the balance sheet date, the administration of the estate had not yet been finalised. Accordingly, no income has been recognised in these financial statements. Based on information currently available, the Directors expect that the estate administration will be completed and the legacy will materialise during 2026. Any resulting income will be recognised in the financial statements in the period in which entitlement and receipt become probable and can be measured reliably.

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

Notes to the Financial Statements

for the year ended 31 December 2025

24. Related party transactions

Croí - The West of Ireland Cardiac and Stroke Foundation CLG, the National Institute for Prevention and Cardiovascular Health Company Limited by Guarantee and Global Heart Hub Company Limited by Guarantee are considered related parties. Although the entities are not connected parties for the purposes of the Companies Act 2014, they are related parties under FRS 102 due to the presence of common directors. All transactions between these parties are on an arm's length basis.

In the period under review, the National Institute for Prevention and Cardiovascular Health Company Limited by Guarantee made a donation amounting to €18,000 (2024: €18,000) to Croí - The West of Ireland Cardiac and Stroke Foundation CLG. In 2025 the National Institute for Prevention and Cardiovascular Health Company Limited by Guarantee also made a payment of €7,000 towards the charitable activities for 2025 and an advance payment of €7,000 for charitable activities in 2026. This advance payment has been presented in deferred income at the year end.

As at 31 December 2025, the National Institute for Prevention and Cardiovascular Health Company Limited by Guarantee owes Croí - The West of Ireland Cardiac and Stroke Foundation CLG €Nil (2024: €18,000).

In the period under review, Global Heart Hub Company Limited by Guarantee made a contribution towards the company's administration costs amounting to €1,418 (2024: €14,992). As at 31 December 2025, Global Heart Hub Company Limited by Guarantee owes €1,418 (2024: €Nil).

25. Status

Croí - The West of Ireland Cardiac and Stroke Foundation CLG is a company limited by guarantee and not having a share capital.

26. Tax clearance

Croí - The West of Ireland Cardiac and Stroke Foundation CLG has an up-to-date tax clearance certificate as at the date of approval of the financial statements.

27. Taxation

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

28. Cash generated from operations

	2025 €	2024 €
Deficit for the year	(497,676)	(429,248)
Adjustments for:		
Investment income recognised in statement of financial activities	(2,179)	(3,333)
Depreciation and impairment of tangible fixed assets	235,549	153,127
Movements in working capital:		
Decrease in debtors	728,355	1,261,992
(Decrease)/increase in creditors	(37,831)	62,699
(Decrease)/increase in deferred income	(204,227)	143,028
Cash generated from operations	221,991	1,188,265

29. Analysis of changes in net funds

The charity had no debt during the year.

30. Approval of financial statements

The accounts were approved by the board of directors on the 26 May 2026.

31. Provisions Available for Small Entities

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

Supporters

Transformational Supporter

Joe & Helen O'Toole Charitable Trust (Tuam)

Corporate Supporters/Partners



Public Funders & Strategic Partners





Croí
In Your
Community

Croí Mobile Health Hub

Funded by the Joe & Helen O'Toole Charitable Trust Team

HEART of your
FREE CHECK TODAY

Croí
Helping
Hearts

Croí
Helping
Hearts

Croí
Helping
Hearts

Croí
Helping
Hearts
Croí
Brida

Croí
Helping
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