

One day
someone
has to fill
this jersey



CAIRDE

Aoidh Ruaidh



Who Are We?

Cairde Aoidh Ruadh, the friends of Aoidh Ruadh, are people who share a vision of the future for Aoidh Ruadh. We believe Aoidh Ruadh is important because it is our club, the hub of our community, it is part of what we are. We believe the young people of Ballyshannon are important - because they are our young people, future club and county stars. Above all, we believe Aoidh Ruadh is a hugely positive and important contributor to life and well being in our community.

CAIRDE Aoidh Ruaidh

Why is Aoidh Ruadh important here?

The GAA is important in Ballyshannon because of what it does, year in, year out.

- We provide high quality coaching and sports facilities to everyone in Ballyshannon
- We train and develop over 20 different football and hurling teams, for boys and girls, men and women
- We provide an outlet for all aspects of Irish culture
- We help bind our wider community together.
- We highlight the importance of lifestyle issues to our young people
- We provide a beacon of stability in a rapidly changing world
- We produce talented and dedicated footballers and hurlers who go on to represent our county.
- We build team and community spirit
- We work hand in hand with all our local community groups.

Why do we need Cairde Aoidh Ruaidh?

Two main reasons.

- Firstly, the basic annual running costs of the club are exceeding our incomings by around €10,000 a year. That means the projected shortfall over the next five years will be in the order of €50,000.
- Secondly, in developing our physical infrastructure and facilities to their current high standard the club has had to take on considerable debt. In order to clear accumulated debts and complete outstanding works a fundraising target of €250,000 for capital works, over a five-year period has been set.

For further information on these figures see the more detailed FINANCIAL OVERVIEW on page four of this brochure.

What is the role of Cairde Aoidh Ruaidh?

The club has committed to raising €300,000 extra in funds over the next five years.

Due to the scale and extent of the work that has been done, and continues to be done, in Aoidh Ruadh, a long-term funding strategy is necessary. Cairde Aoidh Ruaidh is about helping to raise the money to make all this happen. It's about people who believe in the aims and objectives of Aoidh Ruadh, about people who care about the GAA and the role it plays in our society and the future of our young people.

Do you care enough?

Members of Cairde Aoidh Ruaidh agree to contribute €21 per month or €250 per year to help us make Ballyshannon a better place for our young people. In return we'll provide our part of that better Ballyshannon.

What can Cairde Aoidh Ruaidh offer me?

The honest answer is not a great deal. The primary reason for donating is benevolent. You donate because you agree with what we are doing here in Ballyshannon and you believe that what we are doing is enriching our local community. Perhaps you agree with what we do, but you don't have the time to volunteer. This could be your way of supporting the club and your community.



How does Cairde Aoidh Ruaidh work?

Members sign up to make a monthly direct debit contribution of €21 to Aoidh Ruadh, simply fill in the form on page three of this brochure and return it to your promoter or club treasurer, Mary Grimes.

Building a strong club requires steady and sustained financial commitment, and for that reason the scheme has no termination date. Nevertheless, members can withdraw from the scheme at any time after they sign on.

Thanks to your generosity as a member of Cairde Aoidh Ruaidh, the club can also claim major tax relief

in respect of your personal donations. This scheme has been structured to maximise those tax benefits.

Further details on this scheme are provided in the detailed FINANCIAL OVERVIEW on page four of this brochure





CAIRDE AOIDH RUAIDH

Standing Order Mandate

This form instructs your bank or building society to make payment direct from your account. Please complete all six items on the form fully. Banks and Building Societies may refuse to make such payments from some types of accounts.

1. Banker's Order:

Please write the name and postal address of your bank/building society:

To the Manager

Bank: _____

Branch Address: _____

2. Account number:

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3. Branch Sort Code:

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4. Name (s) of account holder(s):

Name(s): _____

5. Payment details:

I/We authorise you to debit my/our account with the sum of:

€21 on the _____ of each month or the nearest working day thereof until further notice.

Commencing from: _____

To the following beneficiary account:

Bank: **Allied Irish Bank** • Branch: **Main Street, Ballyshannon** • Reference:

Account Name: **Aoidh Ruadh GAA** • Account Number: **4217 7725** • Sort Code: **93 - 71 - 85**

Reference: **CAR**

Will appear on bank statement

6. Signature(s) and address:

Name(s): _____

Address: _____

So, what now?

Simply return your completed form directly to your promoter, or post it to:
Mary Grimes, Allingham Avenue, The Mall, Ballyshannon, County Donegal.
DO NOT send this form direct to your bank or building society.



FINANCIAL OVERVIEW

More depth on the financial issues discussed earlier in the brochure

Capital Development

Over the past ten years, Aodh Ruadh, through the Club's Park/Development Committee has invested €1 million in improving existing or constructing new facilities. This has all been achieved through intensive and sustained voluntary effort. Developments include:-

- The playing surface on **Father Tierney Park**, a Donegal county ground, was extended to inter-county championship standards to eliminate an age old contention that the pitch was "too tight."
- **Áras Aoidh Ruaidh** was officially opened as the Club's Millennium project.
- Funds were generated to service the substantial borrowings associated with the two separate parcels of land which made up the "Munday's Field" site. An expensive and courageous acquisition.
- **Páirc Aoidh Ruaidh** was officially opened in May 2009 incorporating an enclosed Prunty sand-based championship standard GAA playing field, a Prunty training/junior field, groundworks to enable floodlighting and a base for a jogging/walking trail.
- Plans were advanced and negotiations commenced to achieve GAA funding support to modernise **Father Tierney Park**, including renewal of the pitch surface, improved spectator amenities and floodlighting, for which planning approval has been achieved.

Much of the work undertaken was supported by FÁS Community Employment Schemes which provided much needed local employment.

In order to clear accumulated debts and complete outstanding works a fundraising target of €250,000 for capital works, over a five-year period has been set. Cairde Aoidh Ruadh will play a critical part in meeting this target together with any available sources of grant-aid, all of which are being vigorously pursued.



Running costs last year

These figures are supplied as an indicator of the annual shortfall in funds to meet the running costs of the club.

ANNUAL EXPENSES	€125,000
<i>Some components</i>	
Transport	€30,000
Insurances, including player injury scheme.....	€8,000
Gear, jerseys, coaching, etc.	€25,000
Medical	€20,000
Lotto Prizes	€20,000
County Board levies and registrations	€10,000
ANNUAL INCOME	€115,000
<i>Some components</i>	
Membership	€12,000
Lotto Funding	€55,000
Fundraising projects, sponsorship, grants and gate receipts	€30,000
Insurance claims	€12,000
Annual shortfall	€10,000
Five year shortfall.....	€50,000

Tax relief on your Cairde Aoidh Ruaidh donations

Irish Tax Legislation provides for sporting bodies to reclaim tax from The Revenue Commissioners on behalf of the donor. For PAYE workers, who contribute a minimum of €250 per annum, this contribution is paid from after-tax income and it is this tax payment that is reclaimed by the sporting body. **It costs the donor nothing extra but provides a huge benefit to the sporting body.** Section 41 of the Finance Act 2002 provides for a scheme of tax relief for relevant donations to an approved sports body. Aodh Ruadh has been recognised by the Revenue Commissioners as an approved sports body.

HOW DOES THE SCHEME WORK FOR PAYE TAXPAYERS?

In this example we assume a donation of €250 over the course of a year. That donation of €250 to Cairde Aoidh Ruaidh from a PAYE taxpayer will be treated as having being received 'net' of income tax. This means that a donation from an individual who pays income tax at the higher rate of 41 percent is worth nearly three quarters more to the Club. The amount received by the club is calculated as follows.

Donation / Cost to Donor.....	€250
Tax rebate reclaimed by Aoidh Ruadh.....	€174
Aoidh Ruadh receives.....	€424

In summary every donation of €250 from a PAYE taxpayer is worth €424 to Aodh Ruadh as the government will allow the Club to reclaim €174 directly from Revenue. The scheme works slightly differently for the self employed, company directors and corporate donations, but the overall concept is the same.

NOTES ON TAX RELIEF PROVISIONS

- The minimum qualifying total donation amount by a single donor in any year is €250.
- Donations made in instalments qualify for tax relief.
- Where sufficient tax has not been paid to cover the donation made, the refund of tax will be limited to the amount of the tax actually paid by the donor
- The donations must be in the form of money and must not be repayable.

WHAT DO I NEED TO DO?

Aodh Ruadh will be in contact with Cairde Aoidh Ruaidh members with the necessary documentation to avail of this tax relief.