

 Cork Centre for Independent Living Limited



# Annual Report 2016

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## **Mission**

*'To empower people with disabilities to maximise choice and control over their lives and achieve equal participation in mainstream society'*

## **Our Values**

*'Cork CIL is underpinned by the philosophy of independent living. We are committed to promoting self-determination and equal participation in the community for people with disabilities. The experience and perspectives of people with disabilities are integral to the organisation which adheres to the principles of transparency, accountability, honesty and integrity.'*



# Chairpersons Report



As Chairperson of Cork Centre for Independent Living I am proud to introduce another Cork Centre for Independent Living Annual Report. This report is the Board of Cork CIL's opportunity to clearly outline to all our stakeholders our vision for the service and our achievements both as a not for profit organisation and as a voluntary Board of Management.

The implementation of 'Future Directions' the CCIL Strategy 2014-2017, continued to be a main area of focus for Cork CIL and the Board of Management throughout 2016. However, in 2016 the Board also began to take tentative steps toward the composition of the next strategy document to replace 'Future Directions', firstly by reviewing which elements of the current strategy has been achieved and which needs to be included in the next strategy. 'Future Directions' has been a crucial plan ensuring that CCIL maintains its current steady course while also preparing for the future. The continued effort from staff and commitment from the Board to implement the strategy has been greatly appreciated. It is a strong document that the Board will ensure to build upon in the development of the next strategy.

In 2016, the membership of the Board of Directors of Cork CIL has undergone numerous changes. In 2016 Catherine Shortt, a former CCIL Chairperson with legal experience, Anita Ryan, a long-standing member with great clinical experience, and Conor O'Brien, a Director for 3 years with significant human resource management I resigned from the Board of CCIL to pursue other ventures. Their efforts over the years were greatly appreciated.

The Board of CCIL continuously strives to ensure that it features a membership of directors that possess the necessary skills and experience to protect the future and the ethos of the organisation. In 2016, the Board was delighted to welcome Gavin O'Neill, former Managing Director FEXCO, and Cian Moriarty, a practising solicitor, to the Board. We recognise that following the membership changes of 2016 that the Board of CCIL needs to address its current gender imbalance and we are currently actively addressing this.

In 2016 the Board of CCIL oversaw the review, development and implementation of a range of key policies designed to enhance organisation governance and to protect and enhance the experiences of those use its services. The Complaints Policy was reviewed and now has identified a named member of the Board who can also act as a Complaints Officer. This increases the robustness of the policy supporting Cork CIL to respond most appropriately to complaints or appeals. The development of a policy to support staff in the Handling Service User's Money aims to promote independence, best practice and help to ensure the protection of service users and staff alike.

The risk register composed during 2015 is a register of identified risks for the organisation, the impact they may have, and most importantly how we can work to minimise the impact of risks by reducing the possibility of those risks becoming a reality and where possible to eliminate them entirely. In 2016 it was agreed that the risk register would be divided between a few key areas and that an individual board member would take responsibility for oversight of each of these.

The Quality and Strategy Group's objective is to provide an overview of the progress and implementation of the CCIL Strategy Document 'Future Directions' and will also lead the development of Cork CIL's next Strategic Document its follow up to 'Future Directions'. It has also commenced the development of the latest Strategy Plan.

A key action of our Strategic Plan was the implementation of the new information system. The implementation is still progressing. When commissioned the new IT, system will enhance the organisation's capacity to manage the service and to support us to respond to the changing and emerging requirements of our HSE Service Level Agreement and the Dept. of Health Value for Money Strategy.

Finally, I wish to sincerely thank all our staff for their hard work and commitment throughout the year. I would also like to thank my fellow board members for their enthusiastic work and dedication.

It is my hope that the year to come can exceed the achievements of 2016. I look forward to us all achieving that aim together.



Padriag Hannafin  
Chairperson  
Cork Centre for Independent Living



## Manager's Report

As an organisation, we understand that we are tasked to provide important services on behalf of the Health Services Executive and Department of Social Protection, and we are entrusted with public funding to achieve this. As an organisation, financial governance and service standards are very important.

In 2016 we reviewed our financial reporting and internal auditing systems increasing the details of monthly reporting and establishing formal quarterly internal financial audits monthly. We will continue to develop our Governance Codes and practices to ensure transparency and robust compliance with service arrangements.

Future Directions continues to guide our organisation. We have made positive achievements in some areas but have been tested in others. The most challenging aspect in 2016 for Cork CIL is the ongoing work to implement an effective information management system. We have experienced many challenges and the commitment of the Staff Project Team is to be commended. We will continue to commit our efforts to this throughout 2017.

From a service perspective, I am pleased to report that 2016 was overall a positive year. Despite the significant and ongoing challenges of recruitment and service planning we have succeeded in meeting the requirements of our Service Arrangements; reduce the 2016 Assisted Living Services waiting list by 34% and ensure that the lowest paid staff in the organisation benefited from the 2016 1 % pay restoration as part of the Lansdowne Road Agreement.

2016 also brought sorrow with the unexpected passing of several people from the disability community both locally and nationally who have made valuable contributions to the development of Cork CIL and the independence Living Movement.

The support of the Health Services Executive (HSE) South and the Department of Social Protection remains invaluable to the Management & ALS Co-ordination Team. I would also like to thank all Cork CIL Service Users, their families and friends who continue to support Cork CIL. I wish to acknowledge the skill and hard work of the Co-ordinators and Administration staff and finally a thank you to all the staff who work day to day provided valuable professional skilled services to people with disabilities in Cork.

Pat Beirne, General Manager  
Cork Centre for Independent Living



## Cork Centre for Independent Living



Cork Centre for Independent Living works in partnership with people with disabilities, the HSE and Department of Social Protection (DSP) to provide a range of supports and services to people with disabilities living in South Lee area of Cork city.



Cork Centre for Independent Living main aim is to empower and enable people with disabilities to live as independently as possible, with choice and control over their lives and to achieve full and active participation as equal citizens in society.



Cork Centre for Independent Living endeavours to respond to the individual needs and preferences of the person with a disability when planning and delivering services.



## Future Directions -The Cork CIL Strategic Plan 2014-2017

### Key Objectives and Priority Actions.

#### Independent Living:

- To ensure that Service Users and Members are central to the design, delivery and review of services.
- To ensure that services and activities are person-centred, based on the assessed needs of our Service Users.
- To promote and support self-directed and self-managed services.

#### Governance:

- To meet all legal and regulatory responsibilities and to be accountable to all our stakeholders.
- To lead the organisation, its people and services making sure that our vision, purpose and values remain relevant.
- To ensure the transparent, efficient, and effective use of all our resources.

#### Services:

- To offer person-centred, flexible services which support maximum independence and choice for Service Users.
- To ensure transparent and responsible use of resources and be a service provider of choice.
- To identify an information system that will support the governance and management of services.

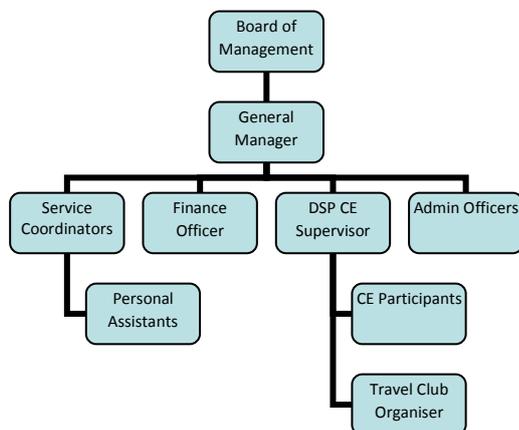
#### People:

- To continue to improve management and decision making systems to support staff, manage risk and ensure safe service protocols and practice.
- To support staff development to enhance their skills, increase job satisfaction and maintain service quality.



## Governance Arrangements

Cork Center for Independent Living is a company limited by guarantee without share capital and a registered charity in Ireland [registered Company No 276198 CHY No 12470).



### The Cork CIL Board of Management

The non-executive voluntary Board of Directors is comprised of service users, members, business and professional representatives and is appointed in accordance with the companies Memorandum & Articles of Association.

The focus of the Board of Cork CIL is the effective and efficient governance in compliance with our statutory, legal and contractual arrangements and to guide the development of the organisation. Acting together and working with the executive officers the Board of Management members commit to uphold the ethos and values of Cork CIL the voluntary Board of Directors commit their time and expertise to support the work and development of the organisation.

In 2016 we reviewed our financial reporting and internal auditing systems increasing the details of monthly reporting and establishing formal quarterly internal financial audits monthly. We will continue to develop our Governance Codes and practices to ensure transparency and robust compliance with service arrangements.



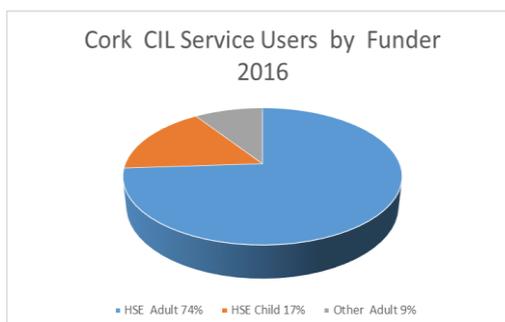
## The Cork CIL Staff Team

In 2016 Cork CIL employed 109 staff. Most Cork CIL staff are Personal Assistant [PA] staff working directly with service users in their own home and community. The services and the PA staff are coordinated on a day to day basis by a small team of Service Coordinators and a CE supervisor. This team is responsible for the first line management support of the front-line staff.

The organisation, its operational and services functions are led by a General Manager and supported by key finance and administration staff. The General Manager is accountable to the Board of Management and is responsible for the effective and efficient management the service, compliance with statutory and contractual obligations and the ongoing development of the organisation and its services.

Cork CIL staff bring a unique expertise and commitment to the services its provide. Staff are required to balance their complex responsibilities as an employee, working within the limits of their role and their commitment and advocacy to service users, working with Service Users and as appropriate their families, promoting independence and choice. This can often challenging role and require staff with openness, maturity and clear understanding of their role and responsibilities.

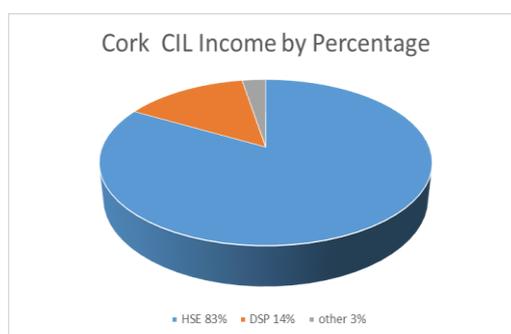
In 2016 Cork CIL staff delivered more than 64,500 hours of direct service. Most these hours were provided by staff as part of the Health Service Executive funded Assisted Living Supports and Disability Services.





## Funding Arrangements

Cork CIL is primarily funded by the State. In 2016 we received a total of €1.76 million. Most significant funding was from the HSE [83%] and Department of Social Protection [14%]. With this funding, we were contracted by the HSE provide a 58,570 [+/-5%] direct service hours and for Department of Social Protection sponsor a Community Employment Scheme for up to 15 participants.



As required of a Section 39-funded agency and a DSP Community Employment scheme sponsor, Cork CIL has regard for Government pay policy and pays salaries in line with the public-sector norms (HSE Consolidated Pay scales and DSP Scales). Cork CIL's activity and our annual audited accounts are published in our Annual Report. This report along with a selection of our policies and procedures are available on the Cork CIL web site at [www.corkcil.ie](http://www.corkcil.ie)

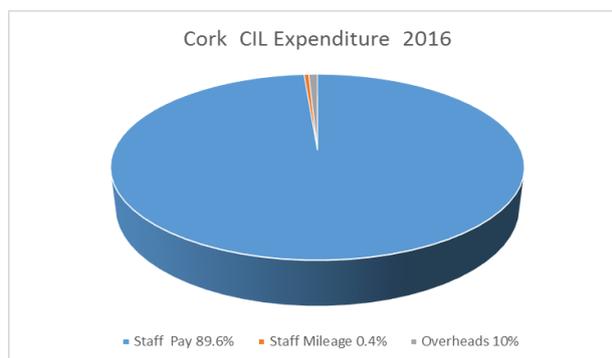


## Staff Pay

Cork CIL has a committed team of skilled staff; a small Management, Co-ordination and Support Team working alongside Personal Assistants with 146 Service Users.

89.6% of Cork CIL expenditure is on direct pay costs. All Cork CIL employees are aligned either to the HSE, DSP community employment or ETB rates of pay with most staff aligned to the HSE Consolidated Pay scales. This means that pay, allowances and other pay-related conditions are set and approved by the

Department of Health. The pay scales set out the rates of pay for each grade and include incremental progression where applicable.



Cork CIL is fully compliant with the Department of Health Sector Pay Policy 2013. This policy sets out current salaries for public health service staff and applies across the public and to agencies funded by the HSE.

As required of a Section 39-funded agency and a DSP Community Employment scheme sponsor, Cork CIL has regard for Government pay policy and pays salaries in line with the public-sector norms (HSE Consolidated Pay scales and DSP Scales).

| Pay Scales as @ 31 December 2016. |             |   |                             |       |
|-----------------------------------|-------------|---|-----------------------------|-------|
| Grade                             | WTE in post | Pay Scale Gross PA WTE  | Pro rata / Gross hourly pay | Notes |
| VIII                              | 0.60        | €64,812-€74,551.  | €38,887-€47,730             |       |
| V                                 | 2.82        | €40,209-€48,496   |                             |       |
| A&C                               | 1.80        | €21892-€37,341  |                             |       |
| PA                                |             | €25001-€30,830  | €12.32-€15.20 p h           |       |
| PA Premia                         |             | Time + 1/6 <sup>th</sup> 8pm – 12 MN; Time + Time Sunday & PH |                             |       |



## Services

In 2016 Cork CIL continued to provide a range of services to people with a primary physical and or sensory disability. The main provision of Personal Assistants (PA's) is on behalf of the HSE and other agencies and its priority is to support service users in the community settings promoting independence and choice.



### HSE - Assisted Living Service & Disability Support Services

The HSE funded Assisted Living Service and Disability Support services supports people with physical disabilities to access personal assistance and community inclusion opportunities and supports.

The HSE resourced Assisted Living Service has clear published criteria for access and the range of services that can be supported. Service criteria are regularly reviewed by the HSE in partnership with service providers and within this framework the Cork CIL PA services are, in so far as is possible, tailored to individual needs. They aim to be both practical and meaningful in terms of empowering people with disabilities to have autonomy in their daily lives.

In 2016 the supports to Children in mainstream pre-school was phased out. The responsibility for this support has now transferred to the named pre-schools.

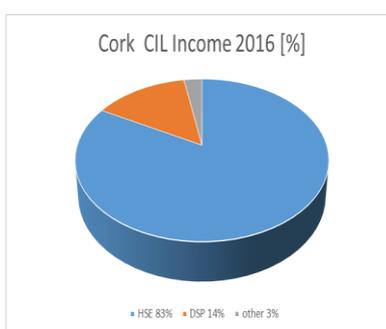
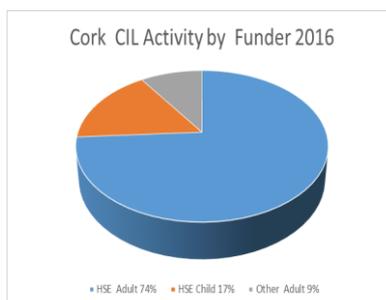
Cork CIL maintained support to children who had already commenced on their two-year pre-school cycle. These children complete their time with Cork CIL in the summer of 2017.

Disabled people referred for services who have significant support needs such as those who have a newly acquired disability are supported by the HSE Disability Services and linked with providers like Cork CIL to plan and develop a service to optimally meet their needs. These services once agreed are funded by the HSE on named user basis.



## Service Activity & Service Funding

This HSE funded services accounts for 91% of all Cork CIL PA activity and 83 % of all service income.



In 2016 Cork CIL provided personal assistant supports to 169 children and adults. Most these as part of the HSE funded services for people living in the south Lee area of Cork. To provide this level of service this we employed 109 largely part time qualified and experienced staff.

-  52,945 direct (HSE) Assisted Living Service PA hours for 125 adults
-  3536 direct (HSE) Assisted Living Service PA hours for 28 children.
-  8112 direct (CE) Home Care Support hours for 16 families

The number of hours used by the Service Users ranges from a few hours a year to over 80 hours per week. Most service users avail of 4-20 hours a week. These variations in hours depends on the type of service that people need and whether they access other supports in addition to the PA service.

## A Prioritised Waiting List.

The demands for PA supports continues. Cork Centre for Independent Living has maintained but has not received any increase in core funding from the HSE for this service. The continuing demand for services cannot be fully met and a prioritised waiting list is maintained. In December 2015, there were 36 people waiting for social supports. By December 2016 it was reduced to 12 as people could be offered services within the existing resource. This is expected to rise again in the 2017 as new referrals are received. Currently all applicants are wait listed for social inclusion supports.

## The Farranlea Project

The HSE Under 65 Project was planned as short term project to support people under 65 years old people with a variety of primary physical and sensory disabilities living in congregated settings – mainly elderly care nursing homes. residents in Cedars Unit of the Farranlea Community Nursing Unit.

The funding for the Under 65 Project was reduced by €25,000 in 2016 but championed by a named Co-ordinator and with an imaginative use of resources the numbers supported through this project grew and the diversity of activities increased. The project was widened to support the Farranlea Community Nursing Unit.

Throughout 2015 there was a review of the project supports to community nursing homes and in partnership with the HSE, Cork CIL supported service users who wished to transition to mainstream supports.

A targeted project worked in partnership with Community Nursing Unit Farranlea was maintained through 2016 and will continue into 2017. The impact on the project in Farranlea will be reviewed in 2018.



## The Cork CIL Travel Club

The demand for our travel club started in 2015 continues to grow. The Travel Club offers its members access a wheelchair accessible vehicle with a skilled driver who is a Cork CIL employee. There is a membership fee of €20.00. The first local journey is free. Members then contribute towards all other journeys.

This is not funded service and can only continue with contributions from its members. As Club Membership is grows we have increased to two drivers. This allows greater flexibility for Travel Club members. Cork CIL is now working to try and secure funding through the National Lottery to support and develop the service.



## Managing Information

Cork CIL as a not for profit organisation provides services on behalf of the HSE and has clear responsibility to ensure that this public funding is managed transparently appropriately and offers value for money and that, as employers we ensure that we execute our responsibilities toward staff.

To support sound governance and in response to the increasing requirements for accurate data and evidence of service delivery to support planning and funding applications Cork CIL has committed to developing its information management systems. In 2015 identified the IT system to support and improve staff a time and attendance and service user scheduling and a core team has worked through 2015 and into 2016 to develop our new information system. We had hoped to launch the project in 2016 but underestimated the time taken to ensure the effectiveness of the new system. Work is continuing and we have a target of 2017 to complete this.



## Community Employment - DSP

Cork Centre for Independent Living administers a Department of Social Protection Community Employment Scheme. There is a dual-purpose underpinning community employment schemes, i.e. the Participants on the scheme are given the opportunity for training and work experience to enhance their opportunities to get mainstream employment whilst delivering a range of support services. Cork CIL Participants are employed in a range of roles, personal assistants, project workers and drivers. Participants also have the opportunity for an external work placement in a field of their choice, with the aim of enhancing and broadening relevant work experiences while on the scheme. In 2016, one participant was facilitated to gain external work experience in a local hospital.

Participants accessed training such as Patient Handling, Occupational First Aid, and Infection, Prevention and Control. Two participants gained a FETAC major award in 2016, having successfully completed eight minor components. Other accredited courses undertaken included bus driving lessons. In 2016, the Supervisor completed a course on Coaching skills.

The scheme that Cork CIL administered benefited the community in several ways. The participants facilitated disabled people to take up mainstream employment and to participate more in their community. This was achieved by the provision of one-to-one Personal Assistance support. Cork C.I.L. could deliver a transport service because two drivers were employed via the CE scheme.

Cork CIL will continue to work in conjunction with the Department of Social Projection to ensure the best use of resources.

## Service Activity -summary

**Table 1: HSE ALS Activity 2016**

| Quarters                | Adults           | Children        | Total                        |
|-------------------------|------------------|-----------------|------------------------------|
| 1 <sup>st</sup> Quarter | 13,669.00        | 1,209.00        | 14,878.00                    |
| 2 <sup>nd</sup> Quarter | 14,079.00        | 1,217.00        | 15,296.00                    |
| 3 <sup>rd</sup> Quarter | 13,608.00        | 553.00          | 14,161.00                    |
| 4 <sup>th</sup> Quarter | 11,590.00        | 558.00          | 12,148.00                    |
| <b>Totals</b>           | <b>52,946.00</b> | <b>3,537.00</b> | <b>56,483.00<sup>1</sup></b> |

**Table 2: HSE ALS Activity 2015**

| Quarters                | Adults           | Children        | Total            |
|-------------------------|------------------|-----------------|------------------|
| 1 <sup>st</sup> Quarter | 14,878.00        | 1,572.25        | 16,450.25        |
| 2 <sup>nd</sup> Quarter | 13,601.00        | 1,310.00        | 14,911.00        |
| 3 <sup>rd</sup> Quarter | 15,265.00        | 960.00          | 16,225.00        |
| 4 <sup>th</sup> Quarter | 12,925.00        | 1,053.25        | 13,978.25        |
| <b>Totals</b>           | <b>56,669.00</b> | <b>4,895.00</b> | <b>61,564.50</b> |

**Table 3: HSE ALS Activity 2014**

| Quarters                | Adults           | Children        | Total            |
|-------------------------|------------------|-----------------|------------------|
| 1 <sup>st</sup> Quarter | 12,814.00        | 1,373.00        | 14,187.00        |
| 2 <sup>nd</sup> Quarter | 14,721.75        | 1,354.25        | 16,076.00        |
| 3 <sup>rd</sup> Quarter | 14,490.75        | 1,319.25        | 15,810.00        |
| 4 <sup>th</sup> Quarter | 14,669.80        | 1,658.30        | 16,328.10        |
| <b>Totals</b>           | <b>56,696.30</b> | <b>5,704.80</b> | <b>62,401.10</b> |

**Table 4: HSE ALS Activity 2013**

| Quarters                | Adults           | Children        | Total            |
|-------------------------|------------------|-----------------|------------------|
| 1 <sup>st</sup> Quarter | 12,368.00        | 1,600.50        | 13,968.50        |
| 2 <sup>nd</sup> Quarter | 13,809.25        | 1,622.50        | 15,431.75        |
| 3 <sup>rd</sup> Quarter | 15,097.35        | 887.00          | 15,984.35        |
| 4 <sup>th</sup> Quarter | 16,834.00        | 703.00          | 17,537.00        |
| <b>Totals</b>           | <b>58,108.60</b> | <b>4,813.00</b> | <b>62,921.60</b> |

**Table 5: HSE ALS Activity 2012**

| Quarters                | Adults           | Children        | Total            |
|-------------------------|------------------|-----------------|------------------|
| 1 <sup>st</sup> Quarter | 11,643.75        | 1,600.50        | 13,244.25        |
| 2 <sup>nd</sup> Quarter | 13,410.75        | 1,622.50        | 15,033.25        |
| 3 <sup>rd</sup> Quarter | 15,097.35        | 887.00          | 15,984.35        |
| 4 <sup>th</sup> Quarter | 16,013.70        | 1,597.85        | 17,611.55        |
| <b>Totals</b>           | <b>56,165.55</b> | <b>5,707.85</b> | <b>61,873.40</b> |

<sup>1</sup> Reflects 3 service users with significant level of services ceasing [RIP]

# Accounts 2016<sup>2</sup>

## Cork Centre for Independent Living CLG

A Company Limited by Guarantee (CLG) (limited by guarantee not having a share capital):

### Statement of Financial Activity Income and Expenditure Account For the period ending 31 December 2016.

#### Continuing Operations

|  | 12 month ended      |  | 12 month ended      |
|--|---------------------|--|---------------------|
|  | 31/12/16            |  | 31/12/15            |
| <b>Incoming Resources</b>                        |                     |  |                     |
| Health Service Grants                            | 1,493,672.00        |  | 1,564,230.00        |
| DSP Grants                                       | 241,839.00          |  | 201,326.00          |
| Grants from other Agencies                       |                     |  | 0.00                |
| Other income                                     | 24,690.00           |  | 32,744.00           |
| <b>Total Incoming Resources</b>                  | <b>1,760,201.00</b> |  | <b>1,798,300.00</b> |
|  |                     |  |                     |
| <b>Administrative Expenses</b>                   | 1,760,217.00        |  | 1,793,620.00        |
|  |                     |  |                     |
| <b>Retained surplus / (deficit) for the year</b> | (16.00)             |  | 4,680.00            |
|  |                     |  |                     |
| Accumulated (loss)/profit brought forward        |                     |  |                     |
| Members Funds                                    | <b>254,126.00</b>   |  | <b>254,143.00</b>   |

The financial statements were approved by the Board on 1<sup>st</sup> September 2016 and signed on its behalf by:

Padraig Hannafin \_\_\_\_\_ Director

Gavin O'Neill \_\_\_\_\_ Director.

Date: 1<sup>st</sup> / September / 2016

<sup>2</sup> Abridged Accounts will be published on line



# Accounts 2016



## Cork Centre for Independent Living CLG.

A Company Limited by Guarantee (CLG) (limited by guarantee not having a share capital):

### Balance Sheet as at 31<sup>st</sup> December 2016

|  | 31/12/2016  |                   | 31/12/2015  |                   |
|--|-------------|-------------------|-------------|-------------------|
|  | €           | €                 | €           | €                 |
| <b>Fixed Assets</b>                                  |             |                   |             |                   |
| Tangible assets                                      | 13,488.00   |                   | 16,727.00   |                   |
|  | 0           |                   | 0           |                   |
| <b>Current Assets</b>                                | 0           |                   | 0           |                   |
| Debtors  | 28,372.00   |                   | 59,880.00   |                   |
| Cash & Cash Equivalents                              | 271,472.00  |                   | 223,365.00  |                   |
|  |             | <b>313,332.00</b> | 0           | <b>299,972.00</b> |
| <b>Creditors: amount falling due within one year</b> | (59,206.00) |                   | (45,829.00) |                   |
| <b>Net Current Assets/(Liabilities)</b>              | 240,368.00  |                   | 237,461.00  |                   |
| <b>Total Assets Less Current Liabilities</b>         | 254,126.00  |                   | 254,142.00  |                   |
| <b>Accruals and Deferred Income</b>                  |             |                   |             |                   |
| <b>Net Assets/(Liabilities)</b>                      |             | <b>254,126.00</b> |             | <b>254,143.00</b> |
| <b>Reserves</b>                                      |             |                   |             |                   |
| Accumulated (deficit)/surplus                        | 254,126.00  |                   | 254,143.00  |                   |

The financial statements were approved by the Board on 1<sup>st</sup> September 2016 and signed on its behalf by:

Padraig Hannafin \_\_\_\_\_ Director

Gavin O'Neill \_\_\_\_\_ Director.

Date: 1<sup>st</sup> / September / 2016



## The Board of Management

|                  |             |
|------------------|-------------|
| Padraig Hannafin | Chairperson |
| Ben Coughlan     |             |
| Johnny Cronin    |             |
| Cian Moriarty    |             |
| Gavin O'Neill    |             |
| Donal O'Sullivan |             |



## Head Office Staff

|               |   |
|---------------|---|
| Pat Beirne    | General Manager / Company Secretary (from Aug 2013) |
| Nicola Meacle | CE Supervisor                                       |
| Vicky Chan    | ALS Co-ordinator                                    |
| Sharon Lyne   | ALS Co-ordinator                                    |
| Claire Murphy | A/Co-ordinator                                      |
| Noreen Smiddy | Finance Officer                                     |
| Áine Munnely  | Administrative Officer                              |
| Sinead Tóibín | Administrative Officer                              |



## Auditors

Fitzgerald & Associates  
6 Sullivan's Quay  
Cork



## Bankers

Bank of Ireland  
70 Patrick Street  
Cork

Allied Irish Bank  
Blackpool  
Cork



## Solicitors

Whelan's Solicitors  
Grattan Court  
Washington Street West  
Cork



**Cork Centre for Independent Living CLG**

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Charity Registered No CHY No 12470