



**Crois Dhearg na hÉireann**  
**Irish Red Cross**

**Report on the Operation**

**of the**

**Irish Red Cross**

**Creeslough Community Support Scheme**

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**October 2022 - November 2024**



## 1. Executive Summary

**1.1 The Irish Red Cross Creeslough Community Support Scheme** was established as an immediate humanitarian response to the human tragedy that arose following a fatal explosion in the village of Creeslough, County Donegal on 7<sup>th</sup> October, 2022. Ten people died in the explosion, a number were injured and people lost their homes, apartments and jobs. The explosion demolished a shop, filling station and a block of apartments.

**1.2 Many individuals and families** were rendered homeless and others lost their jobs – some permanently. The village was closed to all traffic for six weeks, disrupting the lives of all residents and businesses, who experienced widespread travel and transport difficulties.

**1.3 The Creeslough Appeal raised €1,957,609** from a range of corporate, community and individual donors to provide financial humanitarian aid to those impacted by the tragedy, with a particular emphasis on support for bereaved families and those injured.

**1.4 To date €1,792,203 (c. 91.6%) has been disbursed** in direct ex-gratia support to those impacted by the tragedy (c. 89.2%: €1,745,857) and in indirect support costs (2.4%: €46,346). This comprised emergency payments in the initial phase and transitioned to a more planned spending pattern in the latter phase, including payment of calculated lump-sums to particular beneficiary groups (bereaved families; injured individuals; those made homeless & those who lost apartments)

**1.5 An Oversight Committee** was established to provide a governance framework and it oversaw all expenditure under the Scheme. The committee comprised local representation, an independent member and members from Red Cross Board & Management

**1.6 The remaining €165,406: 8.45%) is earmarked** for medium/longer term community support, **which was one of the stated objectives when the appeal was made.**

**1.7 A community consultation meeting** was held in Creeslough in July 2024 to hear the community's views on proposals for use of the remaining monies under the Irish Red Cross Creeslough Community Scheme. There was consensus that trauma support, youth development & support and commemorative projects would be the most appropriate use of the remaining monies.

**1.8 An outcome of the community consultation** meeting was agreement that Irish Red Cross would set out a plan, rationale & terms of reference for use of the remaining monies in the agreed areas. An Advisory Committee is to be established, drawn from the community, to provide local input (now in place) – with the Irish Red Cross to continue as the decision-maker. Applications to the scheme will be via a [public website](#) which will receive applications for allocation of monies. The community requested that Irish Red Cross would maintain an involvement in Creeslough to oversee achievement and conclusion of these outcomes.

**1.9 This report provides** detail of the income and expenditure of all income under the Creeslough appeal. It aims to provide a comprehensive insight into the structures and methodologies which governed operational decisions made in that regard, consistent with Irish Red Cross's commitment to transparency and accountability.

## **2. General Principles underpinning Humanitarian Assistance**

**2.1 Humanitarian Assistance** in its broadest sense, is intended to save lives, alleviate suffering and maintain human dignity after natural and man-made disasters. It is usually short term and emergency, thereby allowing statutory and Governmental supports the time to organise and react.

**2.2 The stated mission of Irish Red Cross** is to be a leading humanitarian organisation, providing impartial services and support to vulnerable communities both at home and abroad.

**2.3 All Red Cross programmes and activities** are guided by the Fundamental Principles of:

Humanity  
Impartiality  
Neutrality  
Independence  
Voluntary Service  
Unity  
Independence

**2.4 Core Humanitarian Standard on Quality & Accountability (CHS):** CHS is a voluntary code describing the essential elements of principled, accountable and high-quality humanitarian action. It places communities and people affected by crisis at the centre of humanitarian action, setting out 9 Commitments to communities and people affected by crises stating what they can expect from organisations and individuals delivering humanitarian aid.

**2.5 The nine commitments of CHS** are that communities and people affected by crisis:

1. Receive assistance appropriate and relevant to their needs.
2. Have access to the humanitarian assistance they need at the right time
3. Are not negatively affected and are more prepared, resilient and less at-risk as a result of humanitarian action
4. Know their rights and entitlements, have access to information and participate in decisions that affect them
5. Have access to safe and responsive mechanisms to handle complaints
6. Receive coordinated, complementary assistance
7. Can expect delivery of improved assistance as organisations learn from experience and reflection
8. Receive the assistance they require from competent and well-managed staff and volunteers
9. Can expect that the organisations assisting them are managing resources effectively, efficiently and ethically.

**2.6 In responding to Creeslough,** Irish Red Cross was informed by the Red Cross Fundamental Principles and the Core Humanitarian Standard on Quality and Accountability (CHS) to guide our internal procedures and decision-making in providing financial, material and logistic assistance to those impacted by the tragedy.



### 3. Insights from the Irish Red Cross Response

**3.1 Disaster Response:** In responding to any disaster – speed is of the essence.

Following the tragic explosion on Friday 7<sup>th</sup> October 2022, the Creeslough Community Support Appeal was launched on Monday 10<sup>th</sup> October by Irish Red Cross in collaboration with An Post and Applegreen to provide rapid and long-term assistance to the Creeslough Community. It raised €1,957,609 and includes final donations of c. €51K received in August 2024. The amount remaining (€165,406) is earmarked for medium term community support around trauma and youth development/resilience and for commemorative projects identified by the community. Such medium-term support was a particular stated objective of the Creeslough Appeal when it was launched.

**3.2 Speed and Flexibility:** The speed and flexibility with which the Appeal was set up and became operational was essential in bridging the **assistance** gap until statutory services, such as Social Protection, HSE and others, could mobilise. In the days after the tragedy, the monies donated enabled the Irish Red Cross to provide swift emergency financial support – alongside psychological support – to individuals and families suddenly experiencing such loss and hardship. This is the essence of Humanitarian Assistance – relevant, effective, timely and appropriate.

**3.3 Voluntary Status of the Creeslough Appeal:** The Irish Red Cross Creeslough Community Appeal was set up voluntarily by the Irish Red Cross with the valuable support of **Applegreen** and **An Post** who were also major donors. All donations made are treated as Restricted Funds under the Irish Red Cross accounting policies and can only be used for the purpose for which they were donated.

**3.4 It is not a statutory scheme,** is not legally mandated and no contractual obligation exists or existed for Irish Red Cross to make any particular payment or pay any particular amount for any purpose. Any payment from the monies raised can be considered an ex-gratia (that is, voluntary and without any legal obligation to pay what is offered), so long as it is used in line with the wishes of the donors to the appeal to assist those affected by the tragedy.

**3.5 An ex-gratia payment is a voluntary payment,** which gives it the status of a gift. Use of the term ‘ex-gratia’ specifies to each party that we do not consider Irish Red Cross to be under any duty to provide any particular amount, including any amount offered.

**3.6 Under Irish Red Cross accounting policies,** it is normal practice is to charge a 7% fee to Restricted Funds as a contribution towards the cost of administration and governance. The Board of Irish Red Cross made a formal decision to waive this charge, ensuring that all monies donated were committed for use in Creeslough and its surrounding area.

**3.7 From Emergency Payments to Planned Lump-sums:** Emergency payments were made for items such as clothing, lost wages, replacing household equipment & repairing damaged property; funeral-related costs and travel; trauma counselling, document replacement, medication and other necessities as they presented. Over **€700,000** was expended in direct emergency assistance, including support for bereaved families and others over that first Christmas period, and since. Planned lump-sum payments were also made to certain categories of beneficiary (bereaved families; those injured and those who lost their homes), taking the total direct financial assistance paid out to date to €1,75,857, plus €46,346 in essential support costs, which totals €1,792,203 in expenditure from the fund.



**3.8 Irish Red Cross Response in Creeslough:** Irish Red Cross was on the scene from minutes after the explosion, and since, with support provided initially and primarily by volunteers and then involving staff on the ground in Creeslough and in Irish Red Cross headquarters.

**3.9 Irish Red Cross activities** included activities ranging from first responders, psychological & humanitarian support, financial assistance and assistance with community recovery and restoring wellbeing. The task in Creeslough was at three levels:

- Impacted Individuals (within families; 1<sup>st</sup> responders etc – providing for emergency needs and then linking with statutory agencies/services)
- Linking with the Community and Statutory services (Donegal County Council/HSE/DSP/Government Depts) to help restore functionality (transport, general psychological support in conjunction with the HSE, Social Welfare Support).
- Recovery Support for Homeless/Unemployed/Businesses/Community).

**3.10 Ongoing Presence in Creeslough:** From the end of October 2022 Irish Red Cross maintained a continuous on-the-ground presence in Creeslough. At the request of the community, Irish Red Cross appointed a senior staff member as liaison person to maintain a presence on the ground and in the community. This became a crucial element in providing a coordinated response. This presence is only now being phased out. Additionally, the Chair and volunteers from the Donegal branch of the Irish Red Cross spent many evenings, weekly, in Creeslough for an extended period, emphasising the local support nature of the wider Irish Red Cross network.

**3.11 Coordination at Community level:** The ongoing Irish Red Cross presence in Creeslough allowed for a significant level of coordination to develop with statutory agencies (HSE/DSP/County Council/Social Housing/Trauma Support) and for liaison with the local community. It was a good example of state, voluntary sector and community all pulling together, and is consistent with the CHS (Core Humanitarian Standard) which guided the Irish Red Cross response in Creeslough.

**3.12 Community Led Support:** At a Community Consultation meeting in July 2024 at which Irish Red Cross proposed that the final disbursement of funds would be led by the community, the community requested that Irish Red Cross continue to manage and decide on all allocations from the fund – with community input by way of an Advisory Committee.

## 4. Overview of Income and Expenditure

### 4.1 €1,957,609 was donated as follows:

<b>INCOME</b>	
69 General Donations (Bank/Postal/Phone) (4.75%)	€92,998.19
74 Donations from Community Events (6.5%)	€127,546.75
144 Corporate & 1 Major Donor Donations (68%)	€1,332,167.14
5,873 Web Donations from Public (20.7%)	€404,897.36
<b>6,161 donations totalling:</b>	<b>€1,957,609.44</b>

**4.2 Expenditure** was made both by Donegal Branch and directly from the Irish Red Cross Head Office. Governance was provided by a central Oversight Committee, who set spending permission and signing levels, and who reviewed all expenditure made or recommended.

### 4.3 Expenditure headings were as follows:

<b>EXPENDITURE</b>	
Direct Emergency Funding & pre-planned lump-sum payments	€1,745,857 (89.2%)
Tax advice & other 3 <sup>rd</sup> party-specific support costs for certain families to simplify and support their ability to receive the donations (Note 4.3.1)	€16,566
Vouched direct costs (travel & accommodation) to maintain a regular presence in Creeslough (Note 4.3.2)	€16,043
3 <sup>rd</sup> party online transaction charges deducted by Paypal/Stripe (Note 4.3.3)	€13,737
*Earmarked for Community Identified Priorities (Trauma Support; Youth Development & Support; Commemorative Projects – Application process now being finalised with community (Note 4.3.4)	€165,406 (8.45%)
<b>Total expenditure</b>	<b>€1,957,609</b>

### 4.3 Notes to the Expenditure Table Above:

4.3.1. This comprises the cost of Advice taken to ensure that no tax liability or Social Welfare implication would arise for beneficiaries, particularly in relation to lump-sum payment. This figure also contains approximately €11,000 related to cost of mediation services required in this sensitive process.

4.3.2. This comprises vouched travel & accommodation costs related to maintaining an on-site staff presence in Creeslough from October 2022 – end 2023. Irish Red Cross Society bore significant salary and related costs of maintaining the on-site presence of a senior staff member in Creeslough for this period from its own resources. This includes salary/travel & accommodation costs arising from several community consultation visits by the Secretary General; administration costs and the cost of ambulances and volunteers deployed to Creeslough. In total, the Society covered additional costs estimated in excess of €60,000 as a contribution.

4.3.3. This comprises of transaction charges charged by the 3<sup>rd</sup> party agencies listed, over which Irish Red Cross had no control.



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4.3.4. Irish Red Cross is actively engaged with local community organisations to develop a plan/mechanisms to administer the remainder of the Fund for medium term emerging priorities.

### **5. Operational Aspects**

**5.1 Beneficiaries:** In all cases, beneficiaries of support were individuals and families directly impacted in different ways by the explosion. Direct payments were made to 85 different recipients. As some received assistance on behalf of their family members, the actual number of beneficiaries was far in excess of this. The main beneficiary groups were:

- bereaved families and those who were injured
- people who lost their homes and possessions
- people who lost their jobs due to the explosion
- people who suffered trauma through being involved in the explosion or from responding to the emergency with humanitarian selflessness.

**5.2 Selection of Issues supported:** Financial support was provided for loss of earnings; replacement of clothes and household goods and equipment; temporary transport arrangements; myriad urgent issues needing to be swiftly addressed. In addition to supporting impacted individuals and families, monies were paid towards funeral and related expenses for most of the victims. Also covered were meal costs for many responders in the early phase who were fed by local caterers. Financial support was provided for two school-based wellbeing programmes for children in the local schools.

**5.3 How the Scheme Operated:** Initial disbursement (Emergency Phase) was characterised by rapid response to the immediate needs presented by those directly impacted by the incident. This was of necessity reactive in the initial days and developed into a more planned and systematic process over the passage of time, when supports from statutory agencies could be factored in and coordinated.

**5.4 €1,745,857 (89.2%) was distributed directly to beneficiaries** through a combination of Emergency support payments and significant pre-planned lump-sum payments to the various Beneficiary Groups and individuals. **2.4% (€46,346)** was expended in indirect supports and the **remaining 8.45% (€165,406) is earmarked for community related projects** (see also 1.6; 3.1; 4.3.4; 6.3).

**5.5 Governance** was provided by an oversight committee, comprising local representation, an independent finance person (external to the Irish Red Cross) and members of the Board and Senior Management of the Irish Red Cross. It was Chaired by the voluntary National Treasurer, who is a Board Member.

**5.6 Agreed Payment Framework:** The oversight Committee formally adopted an Agreed Payment Framework to ensure an equitable and balanced distribution of monies between the various beneficiary groups and individuals. As part of the planning process, meetings were held with the local community and directly with bereaved families and those seriously injured – during which the proposed Payment Framework was explained.





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**5.7 Professional advice was taken** to ensure no tax liability or Social Welfare impediment would arise from any payments made to beneficiaries.

**5.8 A lump-sum payment was made to each bereaved family** using a standard calculation methodology based on a set number of factors:

- A set Bereavement Recognition Payment paid to the next of kin for each loss of life
- Set payments made for any dependents, weighted towards younger dependents
- Set payment where a parent was not in receipt of a Next of Kin Payment
- A set payment to each bereaved sibling of a person lost.
- A set Grave Upkeep Contribution

**5.9 Irish Red Cross recognised** the sensitivity surrounding any decision to award a particular payment to any beneficiary, particularly in cases of bereavement. The matter was approached with objective consistency and each lump-sum paid out was calculated using an agreed standard formula and standard criteria. This enabled all lump-sums for payment to be calculated in a consistent, objective and balanced manner based on agreed criteria.

**5.10 Red Cross Fundamental Principles & CHS Code** guided all decisions on disbursement of the Fund. The seven fundamental principles of the Red Cross (Humanity, Impartiality, Neutrality, Independence, Voluntary Service and Universality) provided an ethical, institutional and operational framework to guide the operation and disbursement of this fund. 100% of donations will be allocated to expenditure related to the Creeslough tragedy, with the Irish Red Cross carrying its own administrative costs.

**5.11 A stated aim when the Appeal** was established was to provide medium-term support for the Creeslough Community, in addition to more immediate financial support for those bereaved, injured, made homeless or who lost property or jobs as a result of the tragedy.

**5.12 The Irish Red Cross consulted the community** to ensure that all donations were used effectively and as needed to assist those affected by the incident. Four consultation meetings were held with the Community (October '22, February '23, May '23, July '24), along with meetings with bereaved families and others.

**5.13 The Creeslough Community** identified three priorities for expenditure of the remainder of the monies: Trauma Support, Youth development & support and Commemorative projects – work on which is ongoing (see section 6 below).

**5.14 Current Situation:** All bereaved families and those injured have received significant financial support, in addition to emotional support from Irish Red Cross staff and volunteers. Individuals and families made homeless have been rehoused by Donegal County Council. The Appeal contributed significantly towards setting up these new households and towards replacing work tools and other personal property damaged in the explosion.

**5.15 Creeslough Small Business Humanitarian Scheme:** The Irish Red Cross also helped to devise and administer a separate Scheme (funded by the Department of Enterprise, Trade and Employment) to provide financial support to small businesses affected by the explosion and subsequent road closure which had disrupted trade for six weeks. 25 small local businesses benefitted from a total amount awarded of over €223,475 (from Government Funds provided).





## 6. Next Steps

**6.1 Irish Red Cross recognises that it is not currently a service-provider in the Creeslough Community**, believe that working with existing community service-providers is the best path to enable Irish Red Cross to achieve its most effective value-added impact in use of the remaining monies. It would be prudent to align commitment of the remainder of the monies with the identified and emerging needs of the community, and channel funding through organisations already responding to expressed need at local level.

**6.2 The Rationale for the Creeslough Community Scheme final stage process arose from a community consultation** held in Creeslough in July 2024 to hear the community's views on proposals for use of the remaining monies in the Red Cross Creeslough Community Scheme.

**6.3 There was consensus that trauma support, youth development and commemorative projects** would be the most appropriate use of the remaining monies.

**6.4 An outcome of the consultation was agreement that:**

- Irish Red Cross would set out a plan, rationale & terms of reference for use of the monies in the agreed areas
- that an Advisory Committee be established, drawn from the community, to provide local input – with Irish Red Cross to continue as the decision-maker
- that access to the Scheme would be via a public website which would receive applications for allocation of monies
- that Irish Red Cross would maintain an involvement in Creeslough to oversee achievement and conclusion of these outcomes.

**6.5 The Plan for dispersal of the remaining monies agreed with the community is that funds will be targeted as follows:**

1. **Youth Development and Support Activities.** Activities to be supported include sports organisations, schools, youth clubs, NGOs or national youth bodies to initiate and run sports activities, fun/adventure activities, outward bound activities, training activities, personal development activities and information-giving.
2. **Trauma Support.** Examples are setting up group therapy sessions, availability of emergency counselling interventions, provision of meditation and wellbeing service, provision of training of community members in the skills of Psychological First Aid (PFA) so the service could be offered locally by locals.
3. **Commemorative Activities.** Projects that focus on remembering/celebrating the lives of those who lost their life in the tragedy. This can be individual memorials or group memorials. For example it may be an annual event, competition or trophy in their memory; a garden or installation remembering the tragedy and enhancing the town. Evaluation of projects under this heading will be cognisant that Creeslough has a committee looking at this area and awareness of their work will be essential.



An overarching objective is to enhance the memories of victims of the tragedy and benefit the Creeslough and surrounding communities affected by the events of that dreadful day.

#### **6.6 Process to be followed:**

1. This will involve community groups submitting an online application for funding to be applied to one of the three areas to be funded up to a maximum per application of €40k
2. Each application received will be reviewed by the Irish Red Cross (IRC) internally to ensure that all eligibility conditions have been met.
3. It will then be forwarded to the Creeslough Advisory Committee ( see attached note on Guiding Principles & Terms of Reference) for their advice and assessment of suitability.
4. The Advisory Committee evaluation and advice will be sent to the Irish Red Cross Administrative Committee (comprising members of the board and senior staff) for final review and decision on funding.

**6.7 It is an aspiration of Irish Red Cross** that this work-in-progress is swiftly concluded as a matter of priority. A Funding Application Guidance Document is now finalised and the [Website](#) and application process is active since end-November 2024.

- **November 2024**

*If further clarification of any aspect of this report is required, please email: [creeslough@redcross.ie](mailto:creeslough@redcross.ie)*



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