

Social Insurance Fund

Financial Statements 2023

CONTENTS	Page
Statement on Internal Financial Control	3
Statement of Accounting Policies	6
Receipts and Payments Account for the year ended 31 December 2023	9
Statement of Financial Position as at 31 December 2023	11
Notes to the accounts	12
Report of the Comptroller and Auditor General	

Statement on Internal Financial Control

Responsibility for System of Internal Financial Control

As Accounting Officer, I acknowledge my responsibility for ensuring that an effective system of internal financial control is maintained and operated by the Department.

This responsibility is exercised in the context of the resources available to me and my other obligations as Secretary General. Also, any system of internal financial control can provide only reasonable and not absolute assurance that assets are safeguarded, transactions authorised and properly recorded, and that material errors or irregularities are either prevented or would be detected in a timely manner. Maintaining the system of internal financial controls is a continuous process and the system and its effectiveness are kept under ongoing review.

Financial Control Environment

A control environment comprising the following elements is in place.

- Financial responsibilities have been assigned at management level with corresponding accountability.
- Reporting arrangements have been established at all levels where responsibility for financial management has been assigned.
- Formal procedures have been established for reporting significant control failures and ensuring appropriate corrective action.
- There is an Audit and Risk Committee to advise me in discharging my responsibilities for the internal financial control system.
- Procedures for all key business processes have been documented.
- There are systems in place to safeguard the assets.

Administrative Controls and Management Reporting

A framework of administrative procedures and regular management reporting is in place, including segregation of duties and a system of delegation and accountability, and in particular, that

- there is an appropriate budgeting system with an annual budget which is kept under review by senior management
- there are regular reviews by senior management of periodic and annual financial reports which indicate financial performance against forecasts
- a risk management system operates within the Department
- there are systems aimed at ensuring the security of the ICT systems
- there are appropriate capital investment control guidelines and formal project management disciplines
- the Department ensures that there is an appropriate focus on good practice in purchasing and that procedures are in place to ensure compliance with all relevant guidelines.

The Social Insurance Fund (SIF) operates under the Social Welfare Consolidation Act (SWCA) 2005, as amended. Under Section 5 of the Act, it may pay, subject to the approval of the Minister for Public Expenditure, NDP Delivery and Reform, specified Departments, Offices and Service Providers in respect of SIF-related fees and expenses. The Department of Social Protection is the main provider of SIF-related services which are paid for initially out of Vote 37. The SIF reimburses the Vote on a monthly basis and, in 2023, the sum of €176.77 million was reimbursed in respect of such administration services. Other than as specified under Section 5, the SIF is not involved in the direct procurement of third-party services.

Pandemic Unemployment Payment (PUP)

The Covid-19 PUP was introduced by the Government from 13th March 2020 as an emergency scheme to provide monetary assistance to employees and the self-employed who lost their jobs as a result of the pandemic. The PUP was initially established under Section 202 of the Social Welfare (Consolidation) Act, 2005, which deals with granting supplementary welfare allowance in cases of urgent need. The Social Welfare (Covid-19) (Amendment) Act 2020 ("Act"), enacted on 5th August 2020, placed the PUP on a statutory basis under Part 2 of the Social Welfare (Consolidation) Act, 2005. The scheme effectively closed in April 2022. Remaining recipients transferred to standard jobseekers terms in April 2022, where eligible.

Following the closure of the schemes, the Department is undertaking a number of review exercises aimed at identifying cases where claimants may not have satisfied the eligibility criteria for receipt of payment. These reviews are focused on cases where there is an apparent overlap between PUP payment records and employer payroll returns to the Revenue Commissioners, and cases where there is no underlying record of employment, which would support a claimant's contention that they had lost employment. Both exercises are ongoing. Any overpayments identified and finalised as a result of these exercises are recorded on the Department's debt and receipts accounting system (DRAS) in the normal manner.

Internal Audit and Audit and Risk Committee

The Department has an internal audit function with appropriately trained personnel, which operates in accordance with a written charter, which I have approved. Its work is informed by analysis of the financial risks to which the Department is exposed and its annual internal audit plans, approved by me, are based on this analysis. These plans aim to cover the key controls on a rolling basis over a reasonable period. The internal audit function is reviewed periodically by me and the Audit and Risk Committee. I have put procedures in place to ensure recommendations of the internal audit function are followed up.

Risk and Control Framework

The Department has implemented a risk management system which identifies and reports key risks and the management actions being taken to address and, to the extent possible, to mitigate those risks.

A risk register is in place which identifies the key risks facing the Department and these have been identified, evaluated and graded according to their significance. The register is reviewed and updated by the Management Board on a quarterly basis. The outcome of these assessments is used to plan and allocate resources to ensure risks are managed to an acceptable level.

The risk register details the controls and actions needed to mitigate risks and the business area responsible for the risk actions.

Ongoing Monitoring and Review

Formal procedures have been established for monitoring control processes, and control deficiencies are communicated to those responsible for taking corrective action and to management and the Management Board, where relevant, in a timely way. I confirm that key risks and related controls have been identified and processes have been put in place to monitor the operation of those key controls and report any identified deficiencies.

Review of Effectiveness

The Department has procedures to monitor the effectiveness of its risk management and control procedures. The Department's monitoring and review of the effectiveness of the system of internal financial control is informed by the work of the internal and external auditors and the senior management within the Department responsible for the development and maintenance of the internal financial control framework.

Blended Working

The DSP Blended Working Policy, launched in June 2022 and operational since September 2022, was developed in line with the Blended Working Policy framework for Civil Service Organisations 2022, published in March 2022.

Since 2022, the Department has operated an annual application process for blended working.

The policy is guided by the overarching principle that the Department must continue to be available to, and deliver for, our customers. Of necessity, that means that blended working cannot work in all circumstances for all roles or staff.

As such, the Department operates a varied approach to workplace attendance under the policy and the majority of staff blended working arrangements range from a minimum of one day per week workplace attendance up to full time. All staff can apply for Blended Working.

At year ended 2023 some 58% of all staff (a headcount of 4,072) had an approved blended working arrangement in place. Of those approved for Blended Working, 22% (902) were working remotely 1 day per week, 30% (1,237) were working remotely 2 days a week, 24% (1,000) were working remotely 3 days a week, 23% (921) of staff were working remotely 4 days a week, under 1% (3) worked remotely 5 days per week with Assistant Secretary approval or as an approved reasonable accommodation measure.

To avail of blended working staff must agree to the Blended Working Policy and a Tele Working Policy.

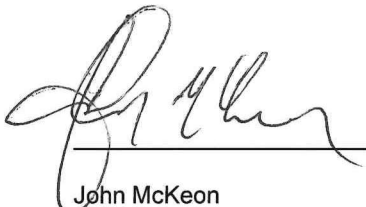
To mitigate the risk of data breaches all staff are issued with laptops that are encrypted. Staff identity is confirmed by both username and password before access to any departmental systems. Access is obtained across an encrypted Virtual Private Network (VPN).

The Department remains committed to reviewing its Blended Working Policy on an ongoing basis and adapting it as required in recognition that the landscape on blended and hybrid working continues to evolve. The Department continues to aim to be a progressive organisation embracing the use of new and innovative technologies and continuing to reimagine roles, build and support a resilient workforce to deliver sustainable service for our customers, including, through blended working.

Internal Financial Control Issues

Inter-scheme adjustments recorded on the customer payment system are manually entered on a software system which generates a summarised journal used to update the financial accounting system. Due to incompatible reporting capabilities, it is not possible to reconcile inter-scheme adjustments made on the customer payment system and the financial accounting system. A project has commenced to replace this manual process using an automated solution, with an expected implementation date of April 2025. Manual entry errors were identified during testing. The correction of these errors resulted in an €8.5 million (net) recharge from the Social Insurance Fund to the Vote 37 Appropriation Account in 2023. Payments to customers were not affected.

No other weaknesses in internal financial control were identified in relation to 2023 that require disclosure in the accounts of the Social Insurance Fund.



John McKeon
Accounting Officer
Department of Social Protection


July 2024

Statement of Accounting Policies

1. Basis of Accounts

The Social Insurance Fund (SIF) was established by the Social Welfare Act, 1952 (as amended). The SIF operates under the terms of the Social Welfare (Consolidation) Act, 2005, as amended (SWCA 2005). Under Section 9 of that Act, the SIF comprises a current account which is managed and controlled by the Minister for Social Protection and an investment account, which is managed and controlled by the Minister for Finance. The accounts of the SIF are prepared in the form and manner approved by the Minister for Finance.

The income of the SIF derives mainly from the Pay-Related Social Insurance (PRSI) contributions collected by the Revenue Commissioners in respect of employers, employees and self-employed persons. Social insurance benefits, including redundancy payment entitlements and occupational injuries benefits administered by the Department of Social Protection are paid out of the SIF at rates established by legislation.

In addition to scheme payments, all expenses incurred in the administration of social insurance schemes are paid out of or recovered from the SIF. These include expenses incurred by the Department, by other Departments and by An Post. The statutory basis for payment of the expenses is set out in Section 5 of the SWCA 2005. Also, in accordance with Section 8 of the SWCA 2005, payments are made pursuant to Section 5(3) and (4) of the National Training Fund Act 2000 into the National Training Fund. The National Training Fund is operated by the Department of Further and Higher Education, Research, Innovation and Science.

The accounts have been prepared under the historical cost convention and in accordance with accounting policies set out below.

2. Recovery of overpayments

Recovery of debt in respect of general/income-support scheme overpayments is brought to account as follows.

- Cash and deduction recoveries received are brought to account on the date they are matched against the relevant debt holder. Unmatched recovery amounts are held in suspense and are brought to account as income with a corresponding reduction in debt on their identification. As Vote 37 is the dominant recipient of overpayment receipts, unmatched receipts are held in a Vote 37 suspense account pending resolution and subsequent posting to Vote 37 or SIF as appropriate.
- Cash and deduction recoveries in respect of an overpayment on a current year scheme payment are netted off against the expenditure in the current accounting year.
- Cash and deduction recoveries in respect of an overpayment on a prior year scheme payment are treated as income in the current accounting year.
- Cash and deduction recoveries reported in a previous accounting year(s) may be cancelled in the current accounting year. Prior year recoveries cancelled in the current accounting year are charged against current year expenditure. Where the value of an overpayment raised in a prior year is revised, the original overpayment is cancelled and a new overpayment is raised in the current year – when this occurs, the amount that has been recovered is matched to the new overpayment and recorded as income in the current accounting year.

Recovery of redundancy and insolvency step-in payments, made on behalf of employers, is brought to account as follows:

- All recoveries are brought to account as income on the date they are matched against the relevant employer debt holder. Unmatched recoveries are held in suspense and brought to account as income with a corresponding reduction in debt on their identification.

3. Funding Policy

In accordance with Section 9 of SWCA 2005, sums payable into the SIF are paid either into the current account or the investment account. Since 1 January 2015, all sums are now payable into the current account including PRSI contributions collected by the Revenue Commissioners on behalf of the SIF.

Section 9 of SWCA 2005 also provides that monies not required to meet current expenditure of the SIF are transferred to the investment account and that any shortfall in the current account in respect of liabilities is met from the investment account in the first instance, and otherwise by monies provided by the Oireachtas or by direct advances from the Exchequer.

During 2023, monies not required to meet SIF current expenditure requirements were transferred from the current account via the investment account to the National Treasury Management Agency (NTMA). As at December 2023 the NTMA held funds to the value of €5,204 million on behalf of the SIF.

4. Investment Account

The results of the investment account of the Fund are reflected in the Statement of Financial Position. The movement on the investment account is set out in Note 15.

5. Recognition of Receipts

The PRSI contributions reported represent Social Insurance and Health contributions and National Training Fund Levy (NTFL).

The National Training Fund Act, 2000, provides for the imposition of the NTFL on employers in respect of certain employees, to be used to provide skills or to raise skills amongst those in, or seeking employment. The levy on employers is 1.00% of reckonable earnings in respect of employees in class A and class H employments. The percentage of Schedule E PRSI contributions allocated to the National Training Fund (NTF) in 2023 was 6.55%.

PRSI contributions collected by the Revenue Commissioners but not transferred to the SIF at year-end are included as a current asset.

Other receipts are accounted for on a cash receipts basis.

6. Recognition of Payments

Payments consist of those sums which come in the course of payment during the year. Sums are deemed to have come in the course of payment where the liability has been incurred, payment is due and the instruction for the payment (cheque or electronic funds transfer) has been effected on the relevant payment system. Cash welfare payments made through An Post are recognised upon disbursement. Where the normal due payment date falls on a bank holiday, it may be necessary to issue payments early. At year-end, payments issued early by electronic funds transfer by banks or early encashment by customers in post offices, which refer to the subsequent year, are normally recognised as prepayments. In addition, under new banking arrangements implemented during 2020, the Department issues funds to the bank one day in advance of customer payments. These funding payments are also included in scheme prepayments.

7. Contingent Assets

Payments of benefits are recognised when made. Payments in excess of entitlement are listed for recovery as are step-in payments made on behalf of employers in the case of their failure to meet redundancy and pay-related obligations. However, the level of recoveries cannot be accurately estimated, and no balances are included in respect of these payments on the SIF Statement of Financial Position. The amounts outstanding in respect of benefit overpayments and redundancy and insolvency debts are disclosed in Notes 4 and 5 respectively of the accounts.

8. Premises and Depreciation

Premises are shown at market value. The valuation was undertaken on the 11 November 2020 by a member of the valuation profession, holding a relevant and recognised professional qualification. The Department commits to the revaluation of the building at least every 5 years.

Receipts and Payments Account for the year ended 31 December 2023

	<u>Notes</u>	<u>2023</u>	<u>2022</u>
		€000	€000
<u>Receipts</u>			
PRSI Contributions			
Social Insurance	1	15,604,162	14,019,868
National Training Fund Levy	2	1,066,811	950,357
Health Contributions	3	<u>670</u>	<u>1,116</u>
Income from Benefit Overpayment Recoveries	4		16,768
Income from Recovery of Redundancy and Insolvency Payments from Employers	5		8,723
Income from Recovery of Social Insurance Fund scheme expenditure from Insurance Compensation Awards	6		20,270
Income Earned from Surplus	15		2,017
Other Income	7	<u>7,950</u>	<u>1,299</u>
		<u>16,792,001</u>	<u>15,020,418</u>
<u>Payments</u>			
Administration			
Administration Expenses	8		264,287
Pensions			
State Pension (Contributory)		7,088,955	6,564,401
State Pension (Transition)	9	5	3
Widows', Widowers' / Surviving Civil Partners' Pension (Contributory)		1,812,798	1,725,279
Widows', Widowers' / Surviving Civil Partners' (Death Benefit)		<u>10,910</u>	<u>10,717</u>
		8,912,668	8,300,400
Working Age – Income Supports			
Jobseeker's Benefit		438,270	475,461
Jobseeker's Benefit (Self-Employed)		9,723	10,340
Deserted Wife's Benefit		62,622	63,875
Maternity Benefit		268,769	263,300
Paternity Benefit		14,233	13,453
Parent's Benefit		79,161	64,981
Adoptive Benefit		166	202
Health and Safety Benefit		388	388
Redundancy and Insolvency Payments	5	23,062	21,550
Treatment Benefits	10	143,111	128,351
Covid-19 Pandemic Unemployment Benefit	11	119	197,199
Covid-19 Related Layoff Payment	5	<u>470</u>	<u>1,156</u>
		1,040,094	1,240,256
Illness, Disability and Carers			
Illness Benefit		661,779	614,073
Covid-19 Illness Benefit	12	0	187,110
Injury Benefit		9,006	9,184
Invalidity Pension		793,627	765,989
Partial Capacity Benefit		24,883	25,717
Disablement Benefit		73,619	69,552
Medical Care Scheme		185	144
Carer's Benefit		<u>56,302</u>	<u>49,170</u>
		1,619,401	1,720,939

	<u>Notes</u>	<u>€000</u>	<u>2023</u> <u>€000</u>	<u>€000</u>	<u>2022</u> <u>€000</u>
Children					
Guardian's Payment (Contributory)		18,410		16,480	
Widowed Parent / Surviving Civil Partner Grant (Contributory)		<u>8,539</u>	26,949	<u>7,667</u>	24,147
Supplementary Payments, Agencies and Miscellaneous Services					
Fuel Allowance		215,226		222,590	
Household Benefits Package	13	193,501		193,680	
Telephone Support Allowance		<u>11,233</u>	419,960	<u>9,863</u>	426,133
Payment to National Training Fund	2		<u>1,066,390</u>		<u>950,800</u>
			<u>13,365,693</u>		<u>12,926,962</u>
Excess of Receipts over Payments			3,426,308		2,093,456
(Increase) / Decrease in balances due to National Training Fund	2		(421)		443
Surplus for the year	20		<u>3,425,887</u>		<u>2,093,899</u>

The accounting policies and notes 1 - 23 form part of these financial statements.




John McKeon
Accounting Officer
Department of Social Protection

John McKeon
July 2024

Statement of Financial Position as at 31 December 2023

	Notes	€000	<u>2023</u> €000	€000	<u>2022</u> €000
Fixed Assets					
Premises	14		28,000		28,000
Financial Assets					
Investment account	15		5,204,000		1,810,000
Current Assets					
Bank and cash balances	16	290,766		269,027	
Contributions due from the Revenue Commissioners	17	20,520		16,764	
Prepayments		16,055		14,922	
		<u>327,341</u>		<u>300,713</u>	
Current Liabilities					
Balances due to Vote 37	18	9,750		15,587	
Sundry creditors	19	1,532		1,375	
Balances due to / (from) National Training Fund	2	273		(148)	
		<u>11,555</u>	<u>315,786</u>	<u>16,814</u>	<u>283,899</u>
Net Assets			<u>5,547,786</u>		<u>2,121,899</u>
Represented by					
Revenue reserves at 1 January			2,095,376		1,477
Surplus for the year	20		3,425,887		2,093,899
Revenue reserves at 31 December			<u>5,521,263</u>		<u>2,095,376</u>
Revaluation Reserve	14		26,523		26,523
Total Reserves at 31 December			<u>5,547,786</u>		<u>2,121,899</u>

The accounting policies and notes 1 - 23 form part of these financial statements.


 John McKeon
 Accounting Officer
 Department of Social Protection
 July 2024

Notes to the accounts

1. Social Insurance

PRSI contributions are apportioned between Social Insurance and the National Training Fund Levy (note 2).

	<u>2023</u>	<u>2022</u>
	€000	€000
Employer Contributions	10,840,126	9,737,061
Employee Contributions	4,051,360	3,639,103
Self-Employed Contributions	712,676	643,704
	<u>15,604,162</u>	<u>14,019,868</u>

In 2023, €15,629.47 million was received in respect of PRSI contributions of which €25.31 million was refunded to PRSI contributors.

2. Balances due to / (from) National Training Fund

In accordance with Section 8 of the SWCA 2005, payments are made pursuant to Section 5(3) and (4) of the National Training Act 2000 into the National Training Fund (NTF). The NTF is operated by the Department of Further and Higher Education, Research, Innovation and Science.

At 31st December 2023, a balance of €273,000 was owed to the Department of Further and Higher Education, Research, Innovation and Science.

The percentage of gross Schedule E PRSI contributions allocated to the NTF in 2023 following statistical analysis was 6.55% (2022: 6.50%).

The position regarding the balance to / (from) the NTF was as follows:

	<u>2023</u>	<u>2022</u>
	€000	€000
Balance at 1 January	(148)	295
Apportioned during the year	1,066,811	950,357
Paid in Year	<u>(1,066,390)</u>	<u>(950,800)</u>
Balance at 31 December	<u>273</u>	<u>(148)</u>

3. Health contributions

Following the introduction of the Universal Social Charge on 1st January 2011, no further Health Contributions (HC) are payable to the Health Service Executive but are retained by the SIF in accordance with Section 15 of the Social Welfare Act 2010. (2023: €670,000, 2022: €1.1 million,).

4. Benefit Overpayment Recoveries

The Central Debt Unit (CDU) is responsible for the management of recorded individual customer overpayments and debt recovery. (i)

The summary position on recorded benefit overpayments and debt managed by CDU at 31st December 2023 was as follows:

	2023		2022	
	€000		€000	
Overpayments outstanding at 1 January 2023		112,160		100,356
Net overpayments recorded				
Suspected Fraud	3,433		5,232	
Customer error	26,358		32,447	
Official error	2,232		4,276	
Estate	1,281	33,304	1,406	43,361
		145,464		143,717
Less:				
Debt recovered (ii)	(25,548)		(26,255)	
Recoveries Adjustment (iii)	92	(25,456)	86	(26,169)
		120,008		117,548
Prior Year debts cancelled (iv)		(2,624)		(1,964)
Debt written off as irrecoverable (v)		(2,659)		(3,424)
Overpayments outstanding at 31 December 2023		114,725		112,160

Notes:

- (i) The management of overpayments and debt recoveries that arise from contractual relationship or service level agreements with corporate entities delivering group schemes such as Treatment Benefit are administered by the respective scheme area and are not stated here.
Total 2023 recoveries for these schemes were €962,000 (2022: €865,000).
- (ii) The amount of debt recovered in 2023 is analysed as follows:
(a) €17.2 million posted to income in respect of previous years debt.
(b) €8.3 million posted against expenditure in respect of the current year's debt.
- (iii) The adjustment in respect of recorded recoveries in prior years which were cancelled during the year.
- (iv) The prior year debts cancelled relates to overpayments raised in prior years that were cancelled in 2023. Any subsequent new overpayment raised as a result of an appeal or a revised decision is reported under Net overpayments recorded.

- (v) During 2023 debt totalling €2.7 million was written off. €1.8 million represented write offs performed under the Department's annual policy of reviewing existing debts in terms of whether they are economical to pursue or are irrecoverable. The remainder of the write offs were performed in the normal course of business. The 2023 debt write off figure includes 152 customers who had individual debts greater than €10,000 written off with a total value of €4.9 million (SIF: €1.3 million; Vote: €3.6 million).

5. Redundancy and employers' insolvency schemes, including the Covid-19 Related Lay-off Payment

The Redundancy and Employers' Insolvency Schemes provide that where employers default in making statutory redundancy lump-sum payments, the full statutory entitlement may be paid to employees from the SIF. In addition, where employers become insolvent, certain other outstanding statutory entitlements (arrears of wages, holiday pay etc.) may be paid from the SIF. Recovery of amounts paid under these circumstances is sought from the relevant employers.

The COVID-19 related lay-off payment (CRLP) scheme commenced on the 19th April 2022 under the Redundancy Payments (Amendment) Act 2022. It is a once off, lump sum payment for employees who have been made redundant since 13th March 2020 or, are made redundant before 31st January 2025 and have lost the opportunity to build reckonable service due to temporary layoffs caused by the COVID-19 restrictions from 13th March 2020 to 31st January 2022. The employer is not liable for the debt on payments made under the CRLP scheme. The total value of payments made in 2023 was €470,000 (2022: €1.2 million).

The administration of the Redundancy and Insolvency schemes is managed by the Department of Social Protection with policy responsibility falling within the remit of the Department Enterprise Trade and Employment.

Payments during 2023 under the schemes are shown below:

	<u>2023</u>	<u>2022</u>
	€000	€000
Redundancy - Employee payments resulting from employer default	18,032	16,902
Insolvency – Payments	4,967	4,638
CRLP – Payments	470	1,156
Insolvency - Legal damages and compensation	48	0
Administration Cost	15	10
	<u>23,532</u>	<u>22,706</u>

The cumulative position regarding amounts outstanding from employers was as follows:

	<u>€000</u>	<u>€000</u>	<u>2023</u> <u>€000</u>	<u>2022</u> <u>€000</u>
	Redundancy	Insolvency	Total	Total
Balance at 1 January	276,175	69,165	345,340	382,930
Payments resulting from employer default	18,032	4,967	22,999	21,540
Current Year Debt Adjustment (i)	52	5	57	(140)
Less: Amounts recovered (ii)	(9,412)	(2,554)	(11,966)	(8,723)
Less: Amounts Written Off (iii)	(16,393)	(5,511)	(21,904)	(50,267)
Balance at 31 December (iv)	<u>268,454</u>	<u>66,072</u>	<u>334,526</u>	<u>345,340</u>

Notes:

- (i) As DRAS and the accounts system are independent systems, variances between the systems may arise resulting mainly from debt adjustments and cancellations. These adjustments as part of the period-end reconciliations. In 2023, these amounted to €57,000; (2022: €(140,000)).
- (ii) Cumulative Redundancy and Insolvency recoveries that have not been identified with a relevant debt holder are not included in these figures. The unmatched recoveries at the year-end amount to €54,000 (2022: €52,000 - see note 19(ii)).
- (iii) Debt relating to 554 employers with a value of €21.9 million was written off during 2023. (Redundancy: €16.4 million; Insolvency: €5.5 million;). In 2022 debt relating to 647 employers with a value of €50.3 million was written off (Redundancy: €35.6 million; Insolvency: €14.7 million).
- (iv) The SIF makes redundancy and insolvency payments to employees who have been made redundant but whose former employers are unable to make the appropriate statutory payment. The balance at the end of 2023 of €335 million represents the book value of such payments which have not been recovered or written off. It is envisaged that in the order of 90% of the value will eventually be written off since the majority of the debt refers to insolvent companies. The balance is not recognised as an asset in the SIF Statement of Financial Position.

6. Recovery of Social Insurance Fund scheme expenditure from Insurance Compensation Awards

Section 13 of the Social Welfare and Pensions Act 2013 makes provision for recovery of certain illness-related social welfare payments from compensation awarded by a court or the Personal Injury Assessment Board. Such payments are paid by compensators or their agents to the Department. The first payments under this legislation were received in August 2014 (2023: €22.57 million, 2022: €20.27 million.).

7. Other Income

	<u>2023</u> <u>€000</u>	<u>2022</u> <u>€000</u>
Rent (i)	19	19
Miscellaneous	2	0
Overpayment recoveries (ii)	262	244
Interest on Bank Account Balances (iii)	7,667	1,036
	<u>7,950</u>	<u>1,299</u>

Notes:

- (i) This amount is in respect of rent paid annually by C.I.E. for Busáras (see Note 14 also).
- (ii) This amount represents recovery of overpayments from Treatment Benefit schemes.
- (iii) This amount represents the interest received on the current account of the SIF.

8. Administration Expenses

All expenses incurred in the administration of Social Insurance schemes are paid out of or recovered from the SIF. These include expenses incurred by the Department, by other Departments/Offices and by An Post. The statutory basis for payment of the expenses is set out in Section 5 of the SWCA 2005.

In 2023, the SIF paid the Department of Social Protection €176.77 million on a cash basis in respect of administration costs.

The expenses paid out in 2023 are as follows:

	<u>2023</u>	<u>2022</u>
	€000	€000
<i>SIF administration charges apportioned per VOTE 37 services mix.</i>		
Staff Costs - Salaries	91,997	81,278
Staff Costs - Travelling	814	478
Postage and Telecommunications	4,009	3,777
Accommodation/Equipment/Supplies	26,154	21,420
External consultancy	127	345
Medical certification	40,716	44,618
Other	12,948	12,269
<i>SIF administration charges incurred directly.</i>		
Agency Costs - An Post: Transmission of benefit payments	21,328	21,112
Agency Costs - Revenue Commissioners: Collection of contributions	37,437	37,437
Staff Costs - Superannuation	33,685	27,852
Accommodation/Equipment/Supplies	8,001	9,911
Audit Fees	330	0
Agency Costs - Department of Enterprise, Trade and Employment: Payments Re: Employment Tribunals	289	327
Bank charges, exchange gain/loss and negative interest (i)	2,396	3,463
	<u>280,231</u>	<u>264,287</u>

Notes:

- (i) Bank charges €2.383 million refer to SIF related bank accounts which were subject to commercial charges since 1 November 2016. There were no negative interest charges in 2023 as we returned to a positive interest banking environment in late 2022. A foreign exchange loss of €13,608 was also incurred in 2023.

9. Scheme arrears 2023

The State Pension (Transition) and Bereavement Grant schemes were abolished from January 2014. 2023 and 2022 expenditure represent arrears payments.

10. Treatment Benefits

	<u>2023</u>	<u>2022</u>
	€000	€000
Dental Benefit	63,738	57,289
Optical Benefit	51,609	47,185
Medical and Surgical Appliances Benefits	27,764	23,877
	<u>143,111</u>	<u>128,351</u>

11. Covid-19 Pandemic Unemployment Benefit

During 2021, the PUP scheme closed to new applications on 8th July 2021. It reopened on a limited basis from 7th December 2021 following public health restrictions introduced on that date. The scheme subsequently closed for new applications on 22nd January 2022.

PUP expenditure incurred by the SIF during 2023 amounted to €119,000.

12. Covid-19 Illness Benefit

Enhanced Illness Benefit (EIB) ceased on 30th September 2022. After this date customers who contracted Covid-19 apply for Illness Benefit in the normal way.

13. Household Benefits Package

The household benefits package is available to all persons aged 70 and over and certain other persons who meet qualifying conditions.

	<u>2023</u>	<u>2022</u>
	€000	€000
Free Electricity	127,861	127,533
Free Television Licence	48,770	49,903
Free Natural Gas	6,574	6,732
Free Bottled Gas	10,296	9,512
	<u>193,501</u>	<u>193,680</u>

14. Premises

The ownership of Áras Mhic Dhiarmada, Store St., Dublin 1 (the headquarters of the Department of Social Protection), is vested in the Minister for Social Protection on behalf of the SIF. These premises include Busáras. The Fund receives an annual fixed rent from C.I.E. in respect of Busáras.

	<u>2023</u>	<u>2022</u>
	€000	€000
Historic Cost	1,477	1,477
Revaluation (i)	26,523	26,523
	<u>28,000</u>	<u>28,000</u>

Notes

(i) See Note 20 Reserves

15. Investment Account

The SIF operates under the terms of the Social Welfare (Consolidation Act), 2005, as amended. Monies not required to meet SIF current expenditure requirements are transferred from the current account to the investment account. The investment account is managed and controlled by the Minister for Finance.

The SIF returned to a surplus in 2022 allowing the transfer of funds in excess of expenditure requirements to the investment account. The movement in the balance of the investment account is set out below.

	<u>2023</u>	<u>2022</u>
	€000	€000
Opening balance 1 January	1,810,000	0
Transfer to investment account from current account	10,527,000	5,510,000
Receipts from Investments	60,661	2,017
Transfer from investment account to current account	(7,193,661)	(3,702,017)
Closing balance 31 December	<u>5,204,000</u>	<u>1,810,000</u>

16. Bank and cash balances

	<u>2023</u>	<u>2022</u>
	€000	€000
An Post advance balances (i)	111,959	105,987
Bank and cash balances	178,807	163,040
	<u>290,766</u>	<u>269,027</u>

Notes:

- (i) As scheme paying agent, An Post is pre-funded by the SIF and Vote 37 to meet the Department's expenditure liabilities as they fall due. At the end of 2023, the combined balance held by An Post in respect of the SIF and Vote 37 was €260.3 million. The combined corresponding balance at the end of 2022 was €246.4 million.

17. Contributions due from the Revenue Commissioners

	<u>2023</u>	<u>2022</u>
	€000	€000
Schedule D - Self-Employed	15,142	16,457
Schedule E - Employees	5,378	307
	<u>20,520</u>	<u>16,764</u>

The balance of Schedule D and E contributions represents amounts collected by the Revenue Commissioners not yet transferred to the SIF.

The Tax Debt Warehousing scheme was introduced by Revenue to assist businesses experiencing cash flow difficulties during the Covid -19 pandemic. As at 31 December 2023 the PRSI element of Employers' PAYE debt warehoused was approximately €261 million and the PRSI element of Income Tax warehoused 2023 was approximately €6 million.

18. Balances due to Vote 37

	<u>2023</u>	<u>2022</u>
	€000	€000
Vote 37 balance (i)	9,750	15,587
	<u>9,750</u>	<u>15,587</u>

Notes:

- (i) The balances due to Vote 37 in 2023 (net) represents (a) payments made to An Post on behalf of SIF by Vote 37; (b) a balance in respect of bank charges / interest owed to Vote 37; (c) Vote-related expenditure paid from SIF controlled bank accounts owed by Vote 37; (d) SIF related expenditure paid from Vote 37 controlled bank accounts owed by Vote 37 and (e) Vote 37 related receipts lodged to SIF controlled bank accounts awaiting payment to Vote.

19. Sundry creditors

	<u>2023</u>	<u>2022</u>
	€000	€000
Professional Services Withholding Tax (i)	1,202	1,173
Redundancy and Insolvency unmatched recoveries (ii)	54	52
Revenue Notice of Attachment (iii)	10	10
EU Debt (iv)	37	24
Local Property Tax (v)	117	116
Banking Suspense Account (vi)	112	0
	<u>1,532</u>	<u>1,375</u>

Notes:

- (i) Withholding tax is deducted from payments made to medical practitioners in respect of professional services. These deductions are paid to the Revenue Commissioners in the month following deduction.

- (ii) Redundancy and Insolvency recoveries that have not been identified with a relevant debt holder at year end – see note 5 (ii).
- (iii) Under Section 1002 of the Taxes Consolidation Act 1997, the Revenue Commissioners may direct the Department to pay over a specified amount of social insurance benefits due to a named taxpayer in respect of unpaid taxes owed. At 31st December 2023, €9,925 was due for payment to the Revenue Commissioners.
- (iv) By agreement (Article 72 of Regulation (EC) No 987/2009 of the European Parliament and of the Council), the Department may make deductions from benefit payments due to its customers in respect of overpayments of income supports they received in other EU members States. Amounts collected are paid over periodically to the relevant State.
- (v) Under Section 84 of the Finance (Local Property Tax) Act 2012, the Revenue Commissioners may direct the Department to make deductions from certain scheme payments in respect of liable persons for Local Property Tax (LPT). At 31st December 2023, LPT SIF related deductions totalling €116,905 were due to the Revenue Commissioners.
- (vi) Banking Suspense Account is used to ring-fence bank transactions requiring further investigation before being resolved and brought to account.

20. Reserves

The SIF had a surplus of €3,425.88 million in 2023 (2022: €2,093.90 million surplus), accumulated capital and revenue reserves of €5,521.3 million as at 31 December 2023 and a revaluation reserve of €26.5 million, as detailed below.

	<u>2023</u>	<u>2022</u>
	€000	€000
Opening Revenue and Capital Reserves at 1 January	2,095,376	1,477
Surplus for year	3,425,887	2,093,899
Closing Revenue and Capital Reserves at 31st December	<u>5,521,263</u>	<u>2,095,376</u>
Revaluation Reserve (i)	26,523	26,523
Closing Total Reserves at 31 December	<u><u>5,547,786</u></u>	<u><u>2,121,899</u></u>

Notes:

- (i) See note 14 Premises

21. Legal costs and ex-Gratia payments

Legal costs and ex-gratia payments totalling €133,000 were paid in 2023 (2022: €191,000), all of which was insolvency related.

22. Contingent liabilities

The Department is involved in a number of pending legal proceedings which may generate liabilities, depending on the outcome of the litigation. The amount or the timing of any potential liabilities is uncertain.

23. Actuarial review of Social Insurance Fund

The SWCA 2005 requires an actuarial review of the SIF to be undertaken at least every five years. An actuarial review of the SIF, which reviewed the position of the fund as at 31st December 2020, was completed. In accordance with the SWCA 2005, the review was laid before both houses of the Oireachtas on 28 March 2023.

The Department intends to complete an actuarial review of the position of the fund as at 31st December 2025, in 2026.



Ard Reachtaire Cuntas agus Ciste Comptroller and Auditor General

Report for presentation to the Houses of the Oireachtas

Social Insurance Fund

Opinion on the financial statements

I have audited the financial statements of the Social Insurance Fund prepared by the Department of Social Protection for the year ended 31 December 2023 under section 9 of the Social Welfare Consolidation Act 2005. The financial statements comprise the receipts and payments account, the statement of financial position and the related notes, including the statement of accounting policies.

In my opinion, the financial statements properly present

- the transactions on the Social Insurance Fund for 2023, and
- the balance of the Fund at 31 December 2023.

Basis of opinion

I conducted my audit of the financial statements in accordance with the International Standards on Auditing (ISAs) as promulgated by the International Organisation of Supreme Audit Institutions. My responsibilities under those standards are described in the appendix to this report. I am independent of the Department of Social Protection and have fulfilled my other ethical responsibilities in accordance with the standards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Report on the statement on internal financial control, and on other matters

The Accounting Officer has presented a statement on internal financial control with the financial statements. My responsibilities to report in relation to the information in the statement, and on certain other matters upon which I report by exception, are described in the appendix to this report.

Regularity of social welfare payments

As reported previously, I consider the estimated level of welfare payments in excess of entitlement under certain Social Insurance Fund schemes to be material. I will report further in relation to this matter in due course, in my report on the accounts of the public services for 2023.

Seamus McCarthy
Comptroller and Auditor General

30 July 2024

Appendix to the report

Responsibilities of the Department of Social Protection

The Department is responsible for

- the preparation of the annual financial statements in the format specified by the Minister for Finance, after consultation with the Minister for Public Expenditure and Reform, in accordance with section 9 of the Social Welfare Consolidation Act 2005
- ensuring the regularity of transactions, and
- implementing such internal control as it determines is necessary to enable the preparation of the appropriation account free from material misstatement, whether due to fraud or error.

Responsibilities of the Comptroller and Auditor General

I am required under section 9 of the Social Welfare Consolidation Act 2005 to audit the financial statements of the Social Insurance Fund and to report thereon to the Houses of the Oireachtas.

My objective in carrying out the audit is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement due to fraud or error. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ISAs 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 the appropriation account.

As part of an audit in accordance with the ISAs, I exercise professional judgment and maintain professional scepticism throughout the audit. In doing so,

- I identify and assess the risks of material misstatement of the financial statements whether due to fraud or error; design and perform audit procedures responsive to those risks; and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- I obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls.
- I evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures.

I communicate with the Department regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I report by exception if, in my opinion,

- I have not received all the information and explanations I required for my audit, or
- the accounting records were not sufficient to permit the appropriation account to be readily and properly audited, or
- the appropriation account is not in agreement with the accounting records.

Reporting on the statement on internal financial control

My opinion on the financial statements does not cover the statement on internal financial control presented with those statements, and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, I am required under the ISAs to read the statement on internal financial control and, in doing so, consider whether the information contained therein is materially inconsistent with the financial statements or with knowledge obtained during the audit, or if it otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement, I am required to report that fact.

Reporting on other matters

My audit is conducted by reference to the special considerations which attach to State bodies in relation to their management and operation. I report if I identify material matters relating to the manner in which public business has been conducted.

I seek to obtain evidence about the regularity of financial transactions in the course of audit. I report if I identify any material instance where public money has not been applied for the purposes intended or where transactions did not conform to the authorities governing them.

An Ciste Árachais Shóisialaigh

Ráitis Airgeadais 2023

CLÁR**Leathanach**

Ráiteas ar Rialú Inmheánach Airgeadais	3
Ráiteas ar Bheartais Chuntasaíochta	6
Cuntas Fáltais agus Íocaíochtaí don bhliain dar críoch an 31 Nollaig 2023	9
Ráiteas ar an Staid Airgeadais amhail an 31 Nollaig 2023	11
Nótaí ag gabháil leis na cuntais	12
Tuarascáil an Ard-Reachtaire Cuntas agus Ciste	

Ráiteas ar Rialú Inmheánach Airgeadais

Freagracht as Córas Rialaithe Inmheánaigh Airgeadais

Agus mé mar Oifigeach Cuntasáíochta, admhaím mo fhreagracht as a chinntiú go ndéanann an Roinn córas éifeachtach de rialú inmheánach airgeadais a chothabháil agus a fheidhmiú.

Tá an fhreagracht seo á cleachtadh i gcomhthéacs na n-acmhainní atá ar fáil dom agus na ndualgas eile atá orm mar Ard-Rúnaí. Chomh maith leis sin, ní féidir le haon chóras de rialú inmheánach airgeadais ach deimhniú réasúnta agus ní deimhniú iomlán a sholáthar go bhfuil sócmhainní cumhdaithe, idirbhearta údaraithe agus taifeadta i gceart, agus go bhfuil earráidí nó neamhrialtachtaí bainteacha coiscithe nó go mbeidís bairte i mbealach tráthúil. Is próiseas leanúnach é cothabháil an chórais de rialú inmheánach airgeadais agus coinnítear an córas agus a éifeachtacht faoi athbhreithniú leanúnach.

Timpeallacht Rialaithe Airgeadais

Timpeallacht rialaithe ina bhfuil na heilimintí seo a leanas i bhfeidhm.

- Tá freagrachtaí airgeadais sannta ar leibhéal na bainistíochta agus tá cuntasacht chomhfhreagrach ann.
- Tá socrúithe tuairiscithe bunaithe ag gach leibhéal ina bhfuil freagracht as bainistíocht airgeadais sannta.
- Tá nósanna imeachta foirmiúla bunaithe chun teipeanna suntasacha rialaithe a thuairisciú agus chun gníomh ceartaitheach cuí a chinntiú.
- Tá Coiste Iniúchta agus Riosca ann chun comhairle a chur orm maidir le mo fhreagrachtaí as an gcóras rialaithe airgeadais inmheánaigh a chomhlíonadh.
- Tá nósanna imeachta maidir le gach príomhphróiseas gnó doiciméadaithe.
- Tá córais i bhfeidhm chun na sócmhainní a chosaint.

Rialuithe Riaracháin agus Tuairisciú Bainistíochta

Tá creat nósanna imeachta riaracháin agus tuairisciú rialta bainistíochta i bhfeidhm, lena n-áirítear leithscaradh dualgas agus córas tarmhigin agus cuntasachta agus, go háirithe, an méid seo a leanas:

- go bhfuil córas buiséadaithe iomchuí ann le buiséad bliantúil atá coinnithe faoi athbhreithniú ag lucht bainistíochta sinsearach
- go ndéanann lucht bainistíochta sinsearach athbhreithniú rialta ar thuarascálacha airgeadais bliantúla agus tréimhsiúla a léiríonn feidhmiúchán airgeadais in aghaidh na réamhaisnéise
- go bhfuil córas bainistíochta rioscaí á oibriú sa Roinn
- go bhfuil córais ann atá dírithe ar shlándáil na córais TFC a chinntiú
- go bhfuil treoirlínte rialaithe iomchuí ann d'infheistíocht chaipitil agus disciplíní foirmiúla ann do bhainistíocht tionscadal
- cinntíonn an Roinn go bhfuil fócas cuí ar dhea-chleachtas maidir le ceannach agus go bhfuil nósanna imeachta i bhfeidhm chun comhlíonadh na dtreoirlínte ábhartha go léir a chinntiú.

Feidhmíonn an Ciste Árachais Shóisialaigh (CÁS) faoin Acht Comhdhlúite Leasa Shóisialaigh (ACLS) 2005, arna leasú. Faoi Alt 5 den Acht, féadfaidh sé, faoi réir fhaomhadh an Aire Caiteachais Phoiblí, Sheachadadh PFN agus Athchóirithe, Ranna, Oifigí agus Soláthraithe Seirbhíse sonraithe a íoc le leith táillí agus speansais a bhaineann le CÁS. Is é an Roinn Coimirce Sóisialaí an príomhsholáthraí seirbhíse a bhaineann le CÁS a n-íocast ar dtús as Vóta 37. Aisíocann an CÁS an Vóta ar bhonn míosúil agus, in 2023, aisíocadh an tsuim €176.77 milliún as seirbhíse riaracháin den sórt sin. Seachas mar a shonraítear faoi Alt 5, níl baint ag an CÁS le soláthar díreach seirbhíse tríú páirtí.

Íocaíocht Dífhostaíochta Paidéime (ÍDP)

Thug an Rialtas Íocaíocht Dífhostaíochta Paidéime (ÍDP) Covid-19 isteach ón 13 Márta 2020 mar scéim éigeandála chun cúnamh airgid a sholáthar d'fhostaithe agus do dhaoine féinfhostaithe a chaill a bpost de bharr na paidéime. Bunaíodh an ÍDP ar dtús faoi Alt 202 den Acht Leasa Shóisialaigh (Comhdhlúthú), 2005, a dhéileálann le liúntas leasa forlíontach a bhronnadh i gcásanna práinne. Chuir an tAcht Leasa Shóisialaigh (Covid-19) (Leasú), 2020 ("An tAcht"), a achtaíodh ar an 5 Lúnasa 2020, an ÍDP ar bhonn reachtúil scoite faoi Alt 2 den Acht Leasa Shóisialaigh (Comhdhlúthú), 2005. Dúnadh an scéim go héifeachtúil i mí Aibreáin 2022. D'aistrigh na faighteoirí a bhí fágtha go dtí téarmaí caighdeánacha cuardaitheora poist i mí Aibreáin 2022, sa chás go raibh siad incháilithe.

Tar éis dhúnadh na scéimeanna, tá roinnt beart athbhreithnithe á reáchtáil ag an roinn atá dírithe ar chásanna a aithint ina bhféadfadh sé nár chomhlíon éiliteoirí na critéir incháilitheachta le híocaíocht a fháil. Tá na hathbhreithnithe seo dírithe ar chásanna ina bhfuil forluí follasach idir taifid íocaíochta ÍDP agus tuairisceáin párolla fostóra chuig na Coimisinéirí Ioncaim, agus cásanna nach bhfuil aon bhuntaifead fostaíochta ann, a thacódh le háitiú éiliteora gur chaill siad fostaíocht. Tá an dá bheart fós ar siúl. Déantar aon ró-íocaíochtaí a shainiú agus a thugtar chun críche mar thoradh ar na bearta seo a thairgeadh ar chóras cuntasáíochta fiachais agus fáiltas na Roinne (CCFF) ar an ngnáthmhodh.

Iníúchadh Inmheánach agus Coiste Iníúchta agus Riosca

Tá feidhm iníúchta inmheánaigh ag an Roinn le pearsanra atá oile go cuí, a fheidhmíonn de réir cairte scríofa, atá faofa agam. Tá a cuid oibre bunaithe ar anailís ar na rioscaí airgeadais a bhfuil an Roinn nochta dóibh agus tá a pleananna iníúchta inmheánaigh bliantúla, arna bhfaomhadh agamsa, bunaithe ar an anailís seo. Tá sé mar aidhm ag na pleananna seo na príomhrialuithe a chlúdach ar bhonn atrátha thar thréimhse réasúnta. Déanaim féin agus an Coiste Iníúchta agus Riosca athbhreithniú tréimhsiúil ar an bhfeidhm iníúchta inmheánaigh. Tá nósanna imeachta curtha i bhfeidhm agam chun a chinntiú go ndéantar obair leantach ar mholtaí na feidhme iníúchta inmheánaigh.

Creat Riosca agus Rialaithe

Tá córas bainistíochta riosca curtha i bhfeidhm ag an Roinn a shainiú agus a thuairiscíonn príomhrioscaí agus na bearta bainistíochta atá á ndéanamh chun aghaidh a thabhairt ar na rioscaí sin agus, a mhéid is féidir, chun na rioscaí sin a mhaolú.

Tá clár rioscaí i bhfeidhm a shainiú na príomhrioscaí atá roimh an Roinn agus tá siad seo aitheanta, measúnaithe agus grádaithe de réir a dtábhachta. Déanann an Bord Bainistíochta an clár a athbhreithniú agus a nuashonrú ar bhonn ráithiúil. Úsáidtear toradh na measúnuithe seo chun acmhainní a phleanáil agus a leithdháileadh chun a chinntiú go ndéantar rioscaí a bhainistiú go leibhéal inghlactha.

Sonraítear sa chlár rioscaí na rialuithe agus na gníomhaíochtaí is gá chun rioscaí a mhaolú agus an réimse gnó atá freagrach as na gníomhartha riosca.

Monatóireacht agus Athbhreithniú Leanúnach

Tá nósanna imeachta foirmiúla bunaithe chun monatóireacht a dhéanamh ar phróisis rialaithe, agus cuirtear easnaimh rialaithe in iúl dóibh siúd atá freagrach as gníomh ceartaitheach a dhéanamh agus don bhainistíocht agus don Bhorc Bainistíochta, i gcás inarb ábhartha, ar bhealach tráthúil. Deimhním gur aithníodh príomhrioscaí agus rialuithe ceangailte agus go bhfuil próisis curtha i bhfeidhm chun monatóireacht a dhéanamh ar oibriú na bpríomhrialuithe sin agus tuairisc a thabhairt ar aon easnaimh a aithníodh.

Athbhreithniú ar Éifeachtúlacht

Tá nósanna imeachta ag an Roinn chun monatóireacht a dhéanamh ar éifeachtacht a nósanna imeachta bainistíochta agus rialaithe riosca. Tá monatóireacht agus athbhreithniú na Roinne ar éifeachtacht an chórais rialaithe airgeadais inmheánaigh bunaithe ar obair na n-iníúcháirí inmheánacha agus seachtracha agus na foirne bainistíochta sinsearaí taobh istigh den Roinn atá freagrach as forbairt agus cothabháil an chreata rialaithe inmheánaigh airgeadais.

Obair Chumaisc

Forbraíodh Beartas Oibre Cumaisc an RCS, a seoladh i mí an Mheithimh 2022 agus atá i bhfeidhm ó Mheán Fómhair 2022, i gcomhréir leis an gcreat Beartais Oibre Cumaisc d'Eagraíochtaí Státseirbhíse 2022, a foilsíodh i Márta 2022.

Ó 2022 i leith, tá próiseas iarratais bliantúil á fheidhmiú ag an Roinn ar obair chumaisc.

Tá an beartas treoraithe ag an bprionsabal uileghabhálach nach mór don Roinn leanúint de bheith ar fáil dár gcustaiméirí agus torthaí a bhaint amach dóibh. I gcás riachtanais, ciallaíonn sé sin nach féidir le hobair chumaisc oibriú i ngach cás do gach ról nó do gach ball foirne.

Mar sin, tá cur chuige éagsúil i bhfeidhm ag an Roinn maidir le tinreamh san ionad oibre faoin mbeartas agus baineann an chuid is mó de shocrúithe um obair chumaisc don fhoireann ó fhreastal lá amháin sa tseachtain ar a laghad san ionad oibre go dtí freastal lánaimseartha san ionad oibre. Is féidir le gach ball foirne cur isteach ar Obair Chumaisc.

Ag deireadh na bliana 2023, bhí socrú ceadaithe um obair chumaisc i bhfeidhm ag thart ar 58% den fhoireann ar fad (líon foirne de 4,072). Díobh siúd a bhfuil ceadú faighte acu d'Obair Chumaisc, bhí 22% (902) ag obair go cianda lá amháin sa tseachtain, bhí 30% (1,237) ag obair go cianda 2 lá sa tseachtain, bhí 24% (1,000) ag obair go cianda 3 lá sa tseachtain, bhí 23% (921) den fhoireann ag obair go cianda 4 lá sa tseachtain, d'oibrigh faoi bhun 1% (3) go cianda 5 lá in aghaidh na seachtaine le ceadú ón Rúnaí Cúnta nó mar bheart ceadaithe um chomhréiteach réasúnach.

Chun leas a bhaint as obair chumaisc, ní mór do bhaill foirne aontú leis an mBeartas um Obair Chumaisc agus leis an mBeartas um Theileá-Oibriú.

Chun riosca sáruithe ar shonraí a mhaolú eisítear ríomhairí glúine atá criptithe don fhoireann go léir. Deimhnítear céannacht an bhaill foirne le hainm úsáideora agus pasfhocal araon sula bhfaightear rochtain ar aon chóras de chuid na Roinne. Faightear rochtain ar Líonra Príobháideach Fíorúil (VPN) criptithe.

Tá an Roinn tiomanta chun athbhreithniú a dhéanamh ar a Beartas um Obair Chumaisc ar bhonn leanúnach, agus é a oiriúnú nuair a theastaíonn mar tuigeann an Roinn go bhfuil timpeallacht na hoibre cumaisc agus na hoibre hibridí i gcónaí ag athrú. Tá sé mar sprioc leanúnach ag an roinn a bheith ina heagraíocht fhorásach a ghlacann le húsáid teicneolaíochtaí nua agus nuálacha, a dhéanann athshamhlú leanúnach ar phoist, a chothaíonn fórsa oibre acmhainneach agus a thacaíonn leis an bhfórsa oibre sin chun seirbhísí inmharthana ar chur ar fáil dár gcustaiméirí, le hobair chumaisc chomh maith.

Saincheisteanna um Rialú Inmheánach Airgeadais

Déantar coigeartuithe idir-scéimeanna a thairfeadtar ar an gcóras íocaíochta custaiméara a iontráil de láimh ar chóras bogearraí a ghineann dialann achoimrithe a úsáidtear chun an córas cuntasáíochta airgeadais a nuashonrú. De bharr cumais tuairiscithe neamh-chomhoiriúnacha, ní féidir na coigeartuithe idir-scéime a rinneadh ar an gcóras íocaíochta custaiméirí agus ar an gcóras cuntasáíochta airgeadais a réiteach. Tá tús curtha le tionscadal chun an próiseas láimhe seo a athsholáthar trí úsáid a bhaint as réiteach uathoibrithe, agus is é Aibreán 2025 an dáta cur chun feidhme molta. Aithníodh earráidí iontrála láimhe le linn tástála. Ba é an toradh a bhí ar cheartú na n-earráidí seo ná athmhúirear de €8.5 milliún (glan) ón gCiste Árachais Shóisialaigh ar Chuntas Leithreasa Vóta 37 in 2023. Ní dhearnadh aon difear d'íocaíochtaí do chustaiméirí.

Níor sainaithníodh aon laige eile sa rialú inmheánach airgeadais i ndáil le 2023 ar gá iad a nochtadh i gcountais an Chiste Árachais Shóisialaigh.

John McKeon
Oifigeach Cuntasáíochta
An Roinn Coimirce Sóisialaí

An 19 Iúil 2024

Ráiteas ar Bheartais Chuntasaíochta

1. Bunús na gCuntas

Bunaíodh an Ciste Árachais Shóisialaigh (CÁS) leis an Acht Leasa Shóisialaigh, 1952 (arna leasú). Oibríonn an CÁS faoi théarmaí an Acht Leasa Shóisialaigh (Comhdhlúthú), 2005, arna leasú (ACLS 2005). Faoi Alt 9 den Acht sin, cuimsíonn an CÁS cuntas reatha atá á bhainistiú agus á rialú ag an Aire Coimirce Sóisialaí agus cuntas infheistíochta atá á bhainistiú agus á rialú ag an Aire Airgeadais. Ullmhaítear cuntais an CÁS ar an bhfoirm agus ar an modh a cheadaíonn an tAire Airgeadais.

Tagann ioncam an CÁS go príomha ó na ranníocaíochtaí Árachais Shóisialaigh Pá-Choibhneasa (ÁSPC) a bhailíonn na Coimisinéirí Ioncaim i leith fostóirí, fostaithe agus daoine féinfhostaithe. Íoctar sochair árachais shóisialaigh, lena n-áirítear teidlíochtaí íocaíochta iomarcaíochta agus sochair díobhálacha ceirde arna riar ag an Roinn Coimirce Sóisialaí as an CÁS ag rátaí arna mbunú ag reachtaíocht.

Chomh maith le híocaíochtaí scéime, íoctar amach ón CÁS nó aisghabhtar ón CÁS speansais uilig a bhain le riar na scéimeanna árachais shóisialaigh. Leis seo, cuirtear speansais arna dtabhú ag an Roinn, ag Ranna eile agus ag An Post, san áireamh. Tá an bonn reachtúil atá le híocaíocht na speansas leagtha amach in Alt 5 den ACLS 2005. Chomh maith leis sin, de réir Alt 8 den ACLS 2005, déantar íocaíochtaí de bhun Alt 5(3) agus (4) den Acht um Chiste Náisiúnta Oiliúna 2000 isteach sa Chiste Náisiúnta Oiliúna. Tá an Ciste Náisiúnta Oiliúna á fheidhmiú ag an Roinn Breisoideachais agus Ardoideachais, Taighde, Nuálaíochta agus Eolaíochta.

Ullmhaíodh na cuntais faoi choinbhinsiún an chostais stairiúil agus de réir na mbeartas cuntasaíochta atá leagtha amach thíos.

2. Aisghabháil ró-íocaíochtaí

Déantar cuntas ar aisghabháil fiach maidir le ró-íocaíochtaí scéimeanna ginearálta/liúntas tacaíocht ioncaim mar seo a leanas.

- Tugtar aisghabhálacha airgid thirim agus asbhainte chun cuntais ar an dáta a ndéantar iad a mheaitseáil leis an sealbhóir fiachais ábhartha. Coinnítear méideanna aisghabhála neamh-mheaitseáilte ar fionraí agus tugtar chun cuntais iad mar ioncam le laghdú comhfhreagrach ar fhiach nuair a shainaithnítear iad. Toisc gurb é Vóta 37 príomhfhaighteoir admhálacha ró-íocaíochta, coinnítear fáltais neamh-mheaitseáilte i gcuntas fionraí Vóta 37 go dtí go ndéanfar réiteach agus postáil ina dhiaidh sin chuig Vóta 37 nó CÁS mar is cuí.
- Déantar aisghabhálacha airgid thirim agus asbhainte maidir leis an mbliain chuntasaíochta reatha a ghlanluacháil in aghaidh an chaiteachais don bhliain chuntasaíochta reatha.
- Láimhseáiltear aisghabhálacha airgid thirim agus asbhainte maidir le ró-íocaíocht ar íocaíocht scéime na bliana roimhe sin mar ioncam sa bhliain chuntasaíochta reatha.
- Féadfar aisghabhálacha airgid thirim agus asbhainte a tuairiscíodh i mbliain/blianta cuntasaíochta roimhe sin a chur ar ceal sa bhliain chuntasaíochta reatha. Gearrtar aisghabhálacha na bliana roimhe a cealaíodh sa bhliain chuntasaíochta reatha in aghaidh caiteachais na bliana reatha. Nuair a dhéantar athbhreithniú ar luach ró-íocaíochta a ardaíodh sa bhliain roimhe sin, cuirtear an ró-íocaíocht bhunaidh ar ceal agus ardaítear ró-íocaíocht nua sa bhliain reatha – nuair a tharlaíonn sé sin, déantar an méid a aisghabhtar a mheaitseáil leis an ró-íocaíocht nua agus é a thaifeadadh mar ioncam sa bhliain chuntasaíochta reatha.

Tugtar aisghabháil íocaíochtaí céim-isteach iomarcaíochta agus dócmhainneachta, arna ndéanamh thar ceann fostóirí, chun cuntais mar seo a leanas:

- Tugtar gach aisghabháil chun cuntais mar ioncam ar an dáta a mheaitseáiltear iad le sealbhóir fiachais an fhostóra ábhartha. Coinnítear aisghabhálacha dosháraithe ar fionraí agus tugtar chun cuntais iad mar ioncam le laghdú comhfhreagrach ar fhiach nuair a aithnítear iad.

3. Polasáí Maoinithe

De réir Alt 9 de ACLS 2005, íoctar suimeanna iníoctha isteach sa CÁS isteach sa chuntas reatha nó sa chuntas infheistíochta. Ón 1 Eanáir 2015, tá gach suim iníoctha anois isteach sa chuntas reatha lena n-áirítear ranníocaíochtaí ÁSPC a bhailíonn na Coimisinéirí Ioncaim thar ceann an CÁS.

Forálann Alt 9 de ACLS 2005 freisin go n-aistrítear airgead nach bhfuil ag teastáil chun caiteachas reatha an CÁS a chomhlíonadh chuig an gcuntas infheistíochta agus go ndéantar aon easnamh sa chuntas reatha maidir le dlíteanas a ghlanadh ón gcuntas infheistíochta ar an gcéad dul síos, agus ar shlí eile trí airgead a sholáthraíonn an tOireachtas nó trí airleacain dhíreacha ón Státchiste.

I rith 2023, aistríodh airgead nach raibh ag teastáil chun riachtanais caiteachais reatha CÁS a chomhlíonadh ón gcuntas reatha tríd an gcuntas infheistíochta chuig Gníomhaireacht Bainistíochta an Chisteáin Náisiúnta (GBCN). Amhail mí na Nollag 2023, bhí cistí de luach €5,204 milliún ag GBCN thar ceann an CÁS.

4. Cuntas Infheistíochta

Léirítear torthaí chuntas infheistíochta an Chiste sa Ráiteas ar an Staid Airgeadais. Tá an ghluaiseacht ar an gcuntas infheistíochta leagtha amach i Nóta 15.

5. Fáltais a Aithint

Léiríonn na ranníocaíochtaí ÁSPC a tuairiscíodh ranníocaíochtaí Árachais Shóisialaigh agus Sláinte agus Tobhach an Chiste Náisiúnta Oiliúna (TCNO).

Forálann an tAcht um an gCiste Náisiúnta Oiliúna, 2000, d'fhorchur TCNO ar fhostóirí i leith fostaithe áirithe, le húsáid chun scileanna a sholáthar nó chun scileanna a ardú ina measc siúd atá i bhfostaíocht nó atá ag lorg fostaíochta. Is é an tobhach ar fhostóirí ná 1.00% den tuilleamh ináirithe i leith fostaithe i bhfostaíochtaí Aicme A agus Aicme H. Ba é céatadán na ranníocaíochtaí ÁSPC de chuid Sceideal E a leithdháileadh ar an gCiste Náisiúnta Oiliúna (CNO) in 2023 ná 6.55%.

Áirítear mar shócmhainn reatha ranníocaíochtaí ÁSPC a bhailigh na Coimisinéirí Ioncaim ach nár aistríodh chuig an CÁS ag deireadh na bliana.

Cuirtear fáltais eile san áireamh ar bhonn fáltais airgid thirim.

6. Íocaíochtaí a Aithint

Cuimsíonn íocaíochtaí na suimeanna sin a thagann i gcúrsa na híocaíochta i rith na bliana. Meastar méideanna a bheith íoctha nuair a thabhaítear an dlíteanas, nuair atá an íocaíocht dlite agus nuair atá treoir na híocaíochta (seic nó ríomhaistriú airgid) tar éis a bheith déanta ar an gcóras bainteach íocaíochta. Aithnítear íocaíochtaí airgid thirim leasa shóisialaigh a dhéantar trí An Post nuair a eisíoctar iad. Sa chás go dtiteann an gnáthdháta íocaíochta ar lá saoire bainc, d'fhéadfadh go mbeadh gá le híocaíochtaí a eisíúint go luath. Ag deireadh na bliana, is gnách go n-aithnítear íocaíochtaí a eisítear go luath trí ríomhaistriú airgid ó bhainc nó trí luathairgead tirim ag custaiméirí in oifigí poist, a thagraíonn don bhliain ina dhiaidh sin, mar réamhíocaíochtaí. Ina theannta sin, faoi shocruithe bainc éireachta nua a cuireadh i bhfeidhm le linn 2020, eisíonn an Roinn cistí don bhanc lá amháin roimh íocaíochtaí custaiméara. Tá na híocaíochtaí maoinithe seo san áireamh freisin i réamhíocaíochtaí scéime.

7. Sócmhainní Teagmhasacha

Aithnítear íocaíochtaí sochar nuair a dhéantar iad. Liostaítear íocaíochtaí sa bhreis ar theidlíocht lena n-aisghabháil faoi mar atá íocaíochtaí céim-isteach a dhéantar thar ceann fostóirí i gcás go mainnítear oibleagáidí iomarcaíochta agus pá-choibhneasa a chomhlíonadh. Ní féidir leibhéal na n-aisghabhálacha a mheas go cruinn, áfach, agus níl aon iarmhéideanna san áireamh i leith na n-íocaíochtaí seo ar Ráiteas ar Staid Airgeadais an CÁS. Nochtar na suimeanna

gan íoc maidir le ró-íocaíochtaí sochair agus fiacha iomarcaíochta agus dócmhainneachta i Nótaí 4 agus 5 faoi seach de na cuntais.

8. Áitribh agus Dímhéas

Taispeántar áitribh ag luach an mhargaidh. Rinne ball den ghairm luachála, a raibh cáilíocht ghairmiúil ábhartha aitheanta aige, an luacháil ar an 11 Samhain 2020. Tá an Roinn tiomanta d'athluacháil an fhoirgnimh gach 5 bliana ar a laghad.

Cuntas Fáltas agus Íocaíochtaí don bhliain dar críoch an 31 Nollaig 2023

	<u>Nótaí</u>		<u>2023</u>		<u>2022</u>
		€000	€000	€000	€000
<u>Fáltais</u>					
Ranníocaíochtaí ÁSPC					
Árachas Sóisialach	1	15,604,162		14,019,868	
Tobhach an Chiste Náisiúnta Oiliúna	2	1,066,811		950,357	
Ranníocaíochtaí Sláinte	3	670	16,671,643	1,116	14,971,341
Ioncam ó Aisghabhálacha Ró-íocaíochta Sochair	4		17,215		16,768
Ioncam ó Aisghabháil Íocaíochtaí Iomarcaíochta agus Dócmhainneachta ó Fhostóirí	5		11,966		8,723
Ioncam ó Chaiteachas scéime an Chiste Árachais Shóisialaigh a Aisghabháil ó Dhámhachtainí Cúitimh Árachais	6		22,566		20,270
Ioncam Tuillte as Barrachas	15		60,661		2,017
Ioncam eile	7		7,950		1,299
			16,792,001		15,020,418
<u>Íocaíochtaí</u>					
Riarachán					
Speansais Riaracháin	8		280,231		264,287
Pinsin					
Pinsean Stáit (Ranníocach)		7,088,955		6,564,401	
Pinsean Stáit (Idirthréimhseach)	9	5		3	
Pinsin (Ranníocach) Baintreach, Baintreach Fir / Páirtnéirí Sibhialta Marthanacha		1,812,798		1,725,279	
Pinsin (Ranníocach) Baintreach, Baintreach Fir / Páirtnéirí Sibhialta Marthanacha (Sochar Báis)		10,910	8,912,668	10,717	8,300,400
Aois oibre – Tacaíochtaí Ioncaim					
Sochar Cuardaitheora Poist		438,270		475,461	
Sochar Cuardaitheora Poist (do Dhaoine Féinfhostaithe)		9,723		10,340	
Sochar Banchéile Thréigthe		62,622		63,875	
Sochar Máithreachais		268,769		263,300	
Sochar Atharthachta		14,233		13,453	
Sochar do Thuismitheoirí		79,161		64,981	
Sochar Uchtaíoch		166		202	
Sochar Sláinte agus Sábháilteachta		388		388	
Íocaíochtaí Iomarcaíochta agus Dócmhainneachta Sochair Chóireála	5	23,062		21,550	
Sochair Chóireála	10	143,111		128,351	
Sochar Dífhostaíochta Paidéime Covid-19	11	119		197,199	
Íocaíocht iomarcaíochta a bhaineann le Covid-19	5	470	1,040,094	1,156	1,240,256
Breiteacht, Míchumas agus Cúramóirí					
Sochar Breiteachta		661,779		614,073	
Sochar Breiteachta Covid-19	12	0		187,110	
Sochar Díobhála		9,006		9,184	
Pinsean Easláine		793,627		765,989	
Sochar Cumais Pháirtigh		24,883		25,717	
Sochar Míthreorach		73,619		69,552	
Scéim Chúram Leighis		185		144	
Sochar Cúramóra		56,302	1,619,401	49,170	1,720,939

	<u>Nótaí</u>	<u>2023</u>	<u>2022</u>
		€000	€000
Leanaí			
Íocaíocht Caomhnóra (Ranníocach)		18,410	16,480
Deontas do Thuismitheoir Baintrí nó Páirtnéara			
Shibhialta Mharthanaigh			
(Ranníocach)		<u>8,539</u>	<u>7,667</u>
		26,949	24,147
Íocaíochtaí Forlíontacha, gníomhaireachtaí agus seirbhísí ilghnéitheacha			
Liúntas Breosla		215,226	222,590
Pacáiste Sochair Teaghlaigh	13	193,501	193,680
Liúntas Tacaíochta Teileafóin		<u>11,233</u>	<u>9,863</u>
		419,960	426,133
Íocaíocht leis an gCiste Náisiúnta Oiliúna	2	<u>1,066,390</u>	<u>950,800</u>
		<u>13,365,693</u>	<u>12,926,962</u>
Farasbarr d'Fháiltis thar Íocaíochtaí		3,426,308	2,093,456
(Méadú) / Laghdú ar iarmhéideanna dlíte don Chiste Náisiúnta Oiliúna	2	(421)	443
Barrachas don bhliain	20	<u>3,425,887</u>	<u>2,093,899</u>

Tá na polasaithe cuntasáochta agus nótaí 1 - 23 mar chuid de na ráitis airgeadais seo.

John McKeon
Oifigeach Cuntasáochta
An Roinn Coimirce Sóisialaí

An 19 Iúil 2024

Ráiteas ar an Staid Airgeadais amhail an 31 Nollaig 2023

	Nótaí	€000	<u>2023</u> €000	€000	<u>2022</u> €000
Sócmhainní Seasta					
Áitreabh	14		28,000		28,000
Sócmhainní Airgeadais					
Cuntas infheistíochta	15		5,204,000		1,810,000
Sócmhainní Reatha					
Iarmhéideanna bainc agus airgid	16	290,766		269,027	
Ranníocaíochtaí atá dlite ó na Coimisinéirí Ioncaim	17	20,520		16,764	
Réamhíocaíochtaí		<u>16,055</u>		<u>14,922</u>	
		327,341		300,713	
Dlíteanais Reatha					
Iarmhéideanna dlite do Vóta 37	18	9,750		15,587	
Ilchreidiúnaithe	19	1,532		1,375	
Iarmhéideanna atá dlite chuig an / (ón) gCiste Náisiúnta Oiliúna	2	<u>273</u>		<u>(148)</u>	
		11,555	315,786	16,814	283,899
Glansócmhainní			<u>5,547,786</u>		<u>2,121,899</u>
Léirithe ag					
Cúlchistí Ioncaim ar an 1 Eanáir			2,095,376		1,477
Barrachas don bhliain	20		3,425,887		2,093,899
Cúlchistí Ioncaim ar an 31 Nollaig			<u>5,521,263</u>		<u>2,095,376</u>
Cúlchiste Athluachála	14		26,523		26,523
Cúlchistí Iomlána ar an 31 Nollaig			<u>5,547,786</u>		<u>2,121,899</u>

Tá na polasaithe cuntasáochta agus nótaí 1 - 23 mar chuid de na ráitis airgeadais seo.

John McKeon
Oifigeach Cuntasaíochta
An Roinn Coimirce Sóisialaí
An 19 Iúil 2024

Nótaí ag gabháil leis na cuntais

1. Árachas Sóisialach

Déantar ranníocaíochtaí ÁSPC a chionroinnt idir Árachas Sóisialach agus Tobhach an Chiste Náisiúnta Oiliúna (nóta 2).

	<u>2023</u>	<u>2022</u>
	€000	€000
Ranníocaíochtaí Fostóirí	10,840,126	9,737,061
Ranníocaíochtaí Fostaithe	4,051,360	3,639,103
Ranníocaíochtaí Féinfhostaithe	712,676	643,704
	<u>15,604,162</u>	<u>14,019,868</u>

Sa bhliain 2023, fuarthas €15,629.47 milliún i leith ranníocaíochtaí ÁSPC agus aisíocadh €25.31 milliún de sin le ranníocóirí ÁSPC.

2. Iarmhéideanna atá dlite chuig an / (ón) gCiste Náisiúnta Oiliúna

De réir Alt 8 den ACLS 2005, déantar íocaíochtaí de bhun Alt 5(3) agus (4) den Acht Oiliúna Náisiúnta 2000 isteach sa Chiste Náisiúnta Oiliúna (CNO). Tá an NTF á fheidhmiú ag an Roinn Breisoideachais agus Ardoideachais, Taighde, Nuálaíochta agus Eolaíochta.

Ar an 31 Nollaig 2023, bhí iarmhéid €273,000 dlite ón Roinn Breisoideachais agus Ardoideachais, Taighde, Nuálaíochta agus Eolaíochta.

Ba é céatadán na ranníocaíochtaí comhlán ÁSPC Sceideal E a leithdháileadh ar an CNO in 2023 tar éis anailíse staitistiúla a rinneadh ná 6.55% (2022: 6.50%).

Ba é seo a leanas an staid maidir leis an iarmhéid ó / (chuig) an CNO:

	<u>2023</u>	<u>2022</u>
	€000	€000
Iarmhéid ar an 1 Eanáir	(148)	295
Cionroinnte le linn na bliana Íochta sa Bhliain	1,066,811 <u>(1,066,390)</u>	950,357 <u>(950,800)</u>
Iarmhéid ar an 31 Nollaig	<u>273</u>	<u>(148)</u>

3. Ranníocaíochtaí sláinte

Tar éis an Muirear Sóisialta Uilíoch a thabhairt isteach ar an 1 Eanáir 2011, níl aon Ranníocaíochtaí Sláinte breise (RS) iníochta le Feidhmeannacht na Seirbhíse Sláinte ach coinníonn an CÁS iad de réir Alt 15 den Acht Leasa Shóisialaigh 2010. (2023: €670,000, 2022: €1.1 milliún,).

4. Aisghabháil Ró-íocaíochta Sochair

Tá an Láraonad Fiachais (LF) freagrach as ró-íocaíochtaí custaiméara aonair taifeadta agus aisghabháil fiach a bhainistiú. (i)

Ba é seo a leanas an staid achomair ar ró-íocaíochtaí sochair taifeadta agus fiacha arna mbainistiú ag LF ar an 31 Nollaig 2023:

	2023		2022	
	€000		€000	
Ró-íocaíochtaí fós le réiteach ar an 1 Eanáir 2023	112,160		100,356	
Glanmhéid na ró-íocaíochtaí a taifeadh				
Calaois amhrasta	3,433		5,232	
Earráid custaiméara	26,358		32,447	
Earráid oifigiúil	2,232		4,276	
Eastát	1,281	33,304	1,406	43,361
		145,464		143,717
Lúide:				
Fiachas a aisghabhadh (ii)	(25,548)		(26,255)	
Coigeartú Aisghabhálacha (iii)	92	(25,456)	86	(26,169)
		120,008		117,548
Fiachais na Bliana Roimhe a cuireadh ar ceal (v)		(2,624)		(1,964)
Fiachas a díscríobhadh mar fhiach atá do-aisghabhála (vi)		(2,659)		(3,424)
Ró-íocaíochtaí fós le réiteach ar an 31 Nollaig 2023		114,725		112,160

Nótaí:

- (i) Déanann an réimse scéime lena mbaineann bainistíocht ar ró-íocaíochtaí agus aisghabháil fiacha a eascraíonn as caidreamh conarthach nó comhaontuithe seirbhíse le comhlachtaí corparáideacha a sholáthraíonn grúpscéimeanna ar nós Sochair Cóireála agus ní luaitear anseo iad. B'ionann aisghabhálacha iomlána 2023 do na scéimeanna seo agus €962,000 (2022: €865,000).
- (ii) Déantar anailís ar mhéid an fhiachais a aisghabhadh in 2023 mar seo a leanas:
 - (a) €17.2 milliún curtha ar ioncam maidir le fiacha na bliana roimhe sin.
 - (b) €8.3 milliún curtha suas in aghaidh caiteachais i leith fhiachas na bliana reatha.
- (iii) An coigeartú maidir le haisghabhálacha taifeadta i mblianta roimhe sin a cuireadh ar ceal i rith na bliana.
- (iv) Baineann fiachais na bliana roimhe a cuireadh ar ceal le ró-íocaíochtaí a ardaíodh sna blianta roimhe sin a cuireadh ar ceal in 2023. Tuairiscítear aon ró-íocaíocht nua ina dhiaidh sin a ardaítear mar thoradh ar achomharc nó ar chinneadh athbheithnithe faoi Ghlan-ró-íocaíochtaí taifeadta.

- (v) Le linn 2023, díscríobhadh fiachas de €2.7 milliún san iomlán. B'ionann €1.8 milliún agus díscríobhanna a rinneadh faoi bheartas bliantúil na Roinne ina ndéantar athbhreithniú ar fhiacha reatha i dtéarmaí cibé an bhfuil sé eacnamaíoch dul sa tóir orthu nó an bhfuil siad do-aisghabhála. Rinneadh an chuid eile de na díscríobhanna sa ghnáthchúrsa gnó. Áirítear le figiúr díscríofa fiachais 2023 152 custaiméir a díscríobhadh a bhfiacha aonair de níos mó ná €10,000 ar luach iomlán €4.9 milliún (CÁS: €1.3 milliún; Vóta: €3.6 milliún).

5. Scéimeanna a bhaineann le hIomarcaíocht agus Dócmhainneacht Fostóirí, lena n-áirítear an Scéim Íocaíochta Leagan As Foirne Covid-19

Forálann na Scéimeanna Iomarcaíochta agus Dócmhainneachta Fostóirí, sa chás go loiceann fostóirí íocaíochtaí cnapshuime iomarcaíochta reachtúla a dhéanamh, gur féidir an teidlíocht reachtúil iomlán a íoc le fostaithe ón CÁS. Ina theannta sin, sa chás go n-éiríonn fostóirí dócmhainneach, féadfar teidlíochtaí reachtúla áirithe eile gan íoc (riaráistí pá, pá saoire etc.) a íoc ón CÁS. Lorgaítear aisghabháil na suimeanna a íocadh faoi na cúinsí seo ó na fostóirí ábhartha.

Cuireadh tús leis an scéim íocaíochta leagan as foirne COVID-19 (SÍLFC) ar an 19 Aibreán 2022 faoin Acht um Íocaíochtaí Iomarcaíochta (Leasú) 2022. Is íocaíocht aonuaire cnapshuime í d'fhostaithe a rinneadh iomarcach ón 13 Márta 2020 nó, a rinneadh iomarcach roimh an 31 Eanáir 2025 agus a chaill an deis seirbhís ináirithe a thógáil mar gheall ar leagan as sealadach foirne de bharr shrianta COVID-19 ón 13 Márta 2020 go dtí an 31 Eanáir 2022. Níl an fostóir faoi dhliteanas don fhiachas ar íocaíochtaí a rinneadh faoin scéim SÍLFC. Ba é luach iomlán na n-íocaíochtaí a rinneadh i 2023 ná €470,000 (2022: €1.2 milliún).

Is í an Roinn Coimirce Sóisialaí a bhainistíonn riaradh na scéimeanna iomarcaíochta agus Dócmhainneachta agus tagann an fhreagracht beartais faoi shainchúram na Roinne Fiontar, Trádála agus Fostaíochta.

Tá íocaíochtaí le linn 2023 faoi na scéimeanna léirithe thíos:

	<u>2023</u>	<u>2022</u>
	€000	€000
Iomarcaíocht - Íocaíochtaí d'fhostaithe mar thoradh ar mhainneachtain fostóra	18,032	16,902
Dócmhainneacht - Íocaíochtaí	4,967	4,638
SIAC – Íocaíochtaí	470	1,156
Dócmhainneacht - Damáistí dlíthiúla agus cúiteamh	48	0
Costas Riaracháin	15	10
	<u><u>23,532</u></u>	<u><u>22,706</u></u>

Seo a leanas an staid charnach maidir le méideanna gan íoc ó fhostóirí:

			<u>2023</u>	<u>2022</u>
	€000	€000	€000	€000
	Iomarcaíocht	Dócmhainneacht	Iomlán	Iomlán
Iarmhéid ar an 1 Eanáir	276,175	69,165	345,340	382,930
Íocaíochtaí mar thoradh ar mhainneachtain fostóra	18,032	4,967	22,999	21,540
Coigeartú Fiachais na Bliana Reatha (i)	52	5	57	(140)
Lúide: Méideanna a aisghabhadh (ii)	(9,412)	(2,554)	(11,966)	(8,723)
Lúide: Méideanna a Díscríobhadh (iii)	(16,393)	(5,511)	(21,904)	(50,267)
Iarmhéid ar an 31 Nollaig (iv)	<u>268,454</u>	<u>66,072</u>	<u>334,526</u>	<u>345,340</u>

Nótaí:

- (i) Toisc gur córais neamhspleácha iad CCFF agus an córas cuntas, is féidir éagsúlachtaí idir na córais a theacht chun cinn mar thoradh go príomha ar choigeartuithe fiachais agus ar chealuithe. Is cuid de na réitigh deireadh tréimhse iad na coigeartuithe seo. Sa bhliain 2023, b'ionann iad sin agus €57,000; (2022: €(140,000)).
- (ii) Níl aisghabhálacha um Iomarcaíocht Charnach agus Dócmhainneacht nár aithníodh le sealbhóir fiachais ábhartha san áireamh sna figiúirí seo. B'ionann na haisghabhálacha gan chomhoiriúnú ag deireadh na bliana agus €54,000 (2022: €52,000 - féach nóta 19(ii)).
- (iii) Díscríobhadh fiachas a bhain le 554 fostóir dar luach €21.9 milliún le linn 2023. (Iomarcaíocht: €16.4 milliún; Dócmhainneacht: €5.5 milliún;). Sa bhliain 2022, díscríobhadh fiachas a bhain le 647 fostóir dar luach €50.3 milliún (Iomarcaíocht: €35.6 milliún; Dócmhainneacht: €14.7 milliún).
- (iv) Déanann an CÁS íocaíochtaí iomarcaíochta agus dócmhainneachta le fostaithe a cuireadh ar iomarcaíocht ach nach bhfuil a n-iarfhostóirí in ann an íocaíocht reachtúil chuí a dhéanamh. Léiríonn an t-iarmhéid ag deireadh 2023 de €335 milliún luach leabhair na n-íocaíochtaí sin nár aisghabhadh nó nár díscríobhadh. Samhlaítear go ndíscríobhfar thart ar 90% den luach sa deireadh toisc go mbaineann formhór an fhiachais le comhlachtaí dócmhainneacha. Ní aithnítear an t-iarmhéid mar shócmhainn i Ráiteas ar Staid Airgeadais an CÁS.

6. Aisghabháil chaiteachas scéime an Chiste Árachais Shóisialaigh ó Dhámhachtainí Cúitimh Árachais

Déanann Alt 13 den Acht Leasa Shóisialaigh agus Pinsean 2013 foráil d'aisghabháil íocaíochtaí leasa shóisialaigh áirithe a bhaineann le breoiteacht ó chúiteamh arna dhámhachtain ag cúirt nó ag an mBord Measúnaithe Díobhálacha Pearsanta. Íocann cúititheoirí nó a ngníomhairí íocaíochtaí den sórt sin leis an Roinn. Fuarthas na céad íocaíochtaí faoin reachtaíocht seo i mí Lúnasa 2014 (2023: €22.57 milliún, 2022: €20.27 milliún.).

7. Ioncam eile

	<u>2023</u>	<u>2022</u>
	€000	€000
Cíos (i)	19	19
Ilghnéitheach	2	0
Aisghabháil ró-íocaíochta (ii)	262	244
Ús ar Iarmhéideanna Cuntas Bainc (iii)	7,667	1,036
	<u>7,950</u>	<u>1,299</u>

Nótaí:

- (i) Baineann an méid seo le cíos a íocann C.I.E. le haghaidh Busáras (féach Nóta 14 freisin).
- (ii) Léiríonn an tsuim seo aisghabháil ró-íocaíochtaí ó scéimeanna Sochar Cóireála.
- (iii) Léiríonn an méid seo an t-ús a fuarthas ar chuntas reatha an CÁS.

8. Speansais Riaracháin

Íoctar na speansais go léir a thabhaítear le scéimeanna Árachais Shóisialaigh a riar as an CÁS nó aisghabhtar ón CÁS iad. Cuimsíonn siad seo speansais a bhí tabhaithe ag an Roinn, ag Ranna/Oifigí eile agus ag An Post. Tá an bonn reachtúil atá le híocaíocht na speansas leagtha amach in Alt 5 den ACLS 2005.

Sa bhliain 2023, d'íoc an CÁS €176.77 milliún leis an Roinn Coimirce Sóisialaí ar bhonn airgid thirim i leith costas riaracháin.

Seo a leanas na speansais a íocadh amach in 2023:

	2023	2022
	€000	€000
Táillí riaracháin CÁS cionroinnte de réir meascán seirbhísí VÓTA 37.		
Costais Foirne - Tuarastail	91,997	81,278
Costais Foirne - Taisteal	814	478
Postas agus Teileachumarsáid	4,009	3,777
Lóistín/Trealamh/Soláthairtí	26,154	21,420
Comhairleacht sheachtrach	127	345
Deimhniú leighis	40,716	44,618
Eile	12,948	12,269
Táillí riaracháin CÁS tabhaithe go díreach.		
Costais Ghníomhaireachta - An Post: Íocaíochtaí sochair a tharchur	21,328	21,112
Costais Ghníomhaireachta - Na Coimisinéirí Ioncaim: Bailiú ranníocaíochtaí	37,437	37,437
Costais Foirne - Aoisliúntas	33,685	27,852
Lóistín/Trealamh/Soláthairtí	8,001	9,911
Táillí iniúchta	330	0
Costais Ghníomhaireachta - An Roinn Fiontar, Trádála agus Fostaíochta: Íocaíochtaí Maidir le: Binsí Fostaíochta	289	327
Táillí bainc, gnóthachan/cailteanas malairte agus ús diúltach (i)	2,396	3,463
	280,231	264,287

Nótaí:

- (i) Tagraíonn muirir bhainc €2.383 milliún do chuntais bhainc a bhaineann le CÁS a bhí faoi réir muirear tráchtála ón 1 Samhain 2016. Ní raibh aon mhuirir úis diúltacha ann in 2023 agus muid ag filleadh ar thimpeallacht dhearfach baincéireachta úis ag deireadh 2022. Tabhaíodh cailteanas malairte eachtraí de €13,608 freisin in 2023.

9. Riaráistí scéime 2023

Cuireadh deireadh leis na scéimeanna Pinsean Stáit (Idirthréimhseach) agus Deontas Méala ó mhí Eanáir 2014 ar aghaidh. Léiríonn caiteachas 2023 agus 2022 íocaíochtaí riaráiste.

10. Sochair Chóireála

	<u>2023</u>	<u>2022</u>
	€000	€000
Sochar Déadach	63,738	57,289
Sochar Optúil	51,609	47,185
Sochair Fearais Leighis agus Máinliachta	27,764	23,877
	<u>143,111</u>	<u>128,351</u>

11. Sochar Difhostaíochta Paidéime Covid-19

I rith 2021, dúnadh an scéim ÍDP d'iarraitais nua ar an 8 Iúil 2021. D'oscail sé arís ar bhonn teoranta ón 7 Nollaig 2021 tar éis srianta sláinte poiblí a tugadh isteach ar an dáta sin. Ina dhiaidh sin, dúnadh an scéim arís d'iarraitais nua ar an 22 Eanáir 2022.

B'ionann caiteachas an ÍDP a thabhaigh an CÁS le linn 2023 agus €119,000.

12. Sochar Breoiteachta Covid-19

Tháinig deireadh le Sochar Breoiteachta Feabhsaithe (SBF) ar an 30 Meán Fómhair 2022. Tar éis an dáta seo déanann custaiméirí a fuair Covid-19 iarraitas ar Shochar Breoiteachta ar an ngnáthbhealach.

13. Pacáiste Sochar Teaghlaigh

Tá an pacáiste sochar teaghlaigh ar fáil do gach duine atá 70 bliain d'aois agus níos sine agus do dhaoine áirithe eile a chomhlíonann coinníollacha cáilitheacha.

	<u>2023</u>	<u>2022</u>
	€000	€000
Leictreachas saor in aisce	127,861	127,533
Ceadúnas Teilifíse saor in aisce	48,770	49,903
Gás Nádúrtha saor in aisce	6,574	6,732
Gás i mBuidéal saor in aisce	10,296	9,512
	<u>193,501</u>	<u>193,680</u>

14. Áitreabh

Tá úinéireacht Áras Mhic Dhiarmada, Sráid an Stórais, Baile Átha Cliath 1 (ceanncheathrú na Roinne Coimirce Sóisialaí), dílsithe don Aire Coimirce Sóisialaí thar ceann an CÁS. Tá Busáras i measc na n-áitreabh. Faigheann an Ciste cíós seasta bliantúil ó C.I.E. i leith Busáras.

	<u>2023</u>	<u>2022</u>
	€000	€000
Costas Stairiúil	1,477	1,477
Athluacháil (i)	26,523	26,523
	<u>28,000</u>	<u>28,000</u>

Nótaí

(i) Féach Nóta 20 Cúlchistí

15. Cuntas Infheistíochta

Oibríonn an CÁS faoi théarmaí an Achta Leasa Shóisialaigh (an tAcht Comhdhlúite), 2005, arna leasú. Aistrítear airgead nach bhfuil ag teastáil chun riachtanais chaiteachais reatha CÁS a chomhlíonadh ón gcuntas reatha go dtí an cuntas infheistíochta. Déanann an tAire Airgeadais an cuntas infheistíochta a bhainistiú agus a rialú.

D'fhill an CÁS ar bharrachas i 2022 a cheadaíonn aistriú cistí de bhreis ar riachtanais chaiteachais chuig an gcuntas infheistíochta. Tá an ghluaiseacht in iarmhéid an chuntais infheistíochta leagtha amach thíos.

	<u>2023</u>	<u>2022</u>
	€000	€000
Iarmhéid tosaigh 1 Eanáir	1,810,000	0
Aistriú chuig cuntas infheistíochta ón gcuntas reatha	10,527,000	5,510,000
Fáltais ó Infheistíochtaí	60,661	2,017
Aistriú ón gcuntas infheistíochta go dtí an cuntas reatha	(7,193,661)	(3,702,017)
Iarmhéid deiridh an 31 Nollaig	<u>5,204,000</u>	<u>1,810,000</u>

16. Iarmhéideanna bainc agus airgid

	<u>2023</u>	<u>2022</u>
	€000	€000
Réamh-iarmhéideanna An Post (i)	111,959	105,987
Iarmhéideanna bainc agus airgid	178,807	163,040
	<u>290,766</u>	<u>269,027</u>

Nótaí:

- (i) Mar ghníomhaire íocaíochta scéime, tá An Post réamh-mhacoinithe ag an CÁS agus Vóta 37 chun dlíteanais chaiteachais na Roinne a chomhlíonadh de réir mar a bhíonn siad dlíte. Ag deireadh 2023, b'ionann an comh-iarmhéid a bhí i seilbh An Post maidir leis an CÁS agus Vóta 37 agus €260.3 milliún. Ba é an comh-iarmhéid comhfhreagrach ag deireadh 2022 ná €246.4 milliún.

17. Ranníocaíochtaí atá dlite ó na Coimisinéirí Ioncaim

	<u>2023</u>	<u>2022</u>
	€000	€000
Sceideal D - Féinfhostaithe	15,142	16,457
Sceideal E - Fostaithe	5,378	307
	<u>20,520</u>	<u>16,764</u>

Léiríonn iarmhéid na ranníocaíochtaí Sceideal D agus E suimeanna atá bailithe ag na Coimisinéirí Ioncaim nár aistríodh go dtí an CÁS go fóill.

Thug na Coimisinéirí Ioncaim an scéim Stórasaithe Fiachais Chánach isteach chun cabhrú le gnólachtaí a raibh deacrachtaí sreabhadh airgid acu le linn na paindéime Covid-19. Amhail an 31 Nollaig 2023 b'ionann an mhír ÁSPC d'fhiachas ÍMAT Fostóirí arna stórasú agus thart ar €261 milliún agus b'ionann an mhír ÁSPC de Cháin Ioncaim arna stórasú in 2023 agus thart ar €6 milliún.

18. Iarmhéideanna dlite do Vóta 37

	<u>2023</u>	<u>2022</u>
	€000	€000
Iarmhéid Vóta 37 (i)	9,750	15,587
	<u>9,750</u>	<u>15,587</u>

Nótaí:

- (i) Léiríonn na hiarmhéideanna atá dlite do Vóta 37 in 2023 (glan) (a) íocaíochtaí a rinne Vóta 37 leis An Post thar ceann CÁS; (b) iarmhéid i leith muirear bainc / Cúis atá dlite do Vóta 37; (c) Caiteachas a bhaineann le Vóta arna íoc as cuntais bhainc arna rialú ag CÁS atá dlite de Vóta 37; (d) Caiteachas a bhaineann le CÁS arna íocadh as cuntais bhainc rialaithe Vóta 37 atá dlite de Vóta 37 agus (e) fáiltas a bhaineann le Vóta 37 a lóisteáladh i gcuntais bhainc rialaithe CÁS ag fanacht le híocaíocht don Vóta.

19. Ilchreidiúnaithe

	<u>2023</u>	<u>2022</u>
	€000	€000
Seirbhísí gairmiúla ag coinneáil cánach siar (i)	1,202	1,173
Aisghabhálacha lomarcaíochta agus Dócmhainneachta neamh-mheaitseáilte (ii)	54	52
Fógra Astaithe Ioncaim (iii)	10	10
Fiachas AE (iv)	37	24
Cáin Mhaoine Áitiúil (v)	117	116
Cuntas Fionraí Baincéireachta (vi)	112	0
	<u>1,532</u>	<u>1,375</u>

Nótaí:

- (i) Baintear cáin shiarchoinneálach as íocaíochtaí a dhéantar le liachleachtóirí as seirbhísí gairmiúla. Íoctar na hasbhaintí seo leis na Coimisinéirí Ioncaim sa mhí i ndiaidh na hasbhainte.

- (ii) Aisghabhálacha lomarcaíochta agus Dócmhainneachta nár aithníodh le sealbhóir fiachais ábhartha ag deireadh na bliana – féach nóta 5 (ii).
- (iii) Faoi Alt 1002 den Acht Comhdhlúite Cánacha 1997, féadfaidh na Coimisinéirí Ioncaim a ordú don Roinn méid sonraithe de shochair árachais shóisialaigh atá dlite do cháiníocóir ainmnithe a íoc i leith cánacha neamhíochta atá dlite. Ar an 31 Nollaig 2023, bhí €9,925 le híoc leis na Coimisinéirí Ioncaim.
- (iv) Trí chomhaontú (Alt 72 de Rialachán (CE) Uimh. 987/2009 ó Pharlaimint na hEorpa agus ón gComhairle), féadfaidh an Roinn asbhaintí a dhéanamh as íocaíochtaí sochair atá dlite dá custaiméirí i leith ró-íocaíochtaí tacaíochtaí ioncaim a fuair siad i mBallstáit eile an AE. Íoctar na méideanna a bhailítear go tréimhsiúil leis an Stát ábhartha.
- (v) Faoi Alt 84 den Acht Airgeadais (Cáin Mhaoine Áitiúil), 2012, féadfaidh na Coimisinéirí Ioncaim a ordú don Roinn asbhaintí a dhéanamh as íocaíochtaí scéime áirithe i leith daoine atá faoi dhliteanas Cháin Maoine Áitiúla (CMÁ). Ar an 31 Nollaig 2023, bhí asbhaintí CMÁ a bhain le CÁS dar luach €116,905 san iomlán dlite do na Coimisinéirí Ioncaim.
- (vi) Úsáidtear an Cuntas Fionraí Baineoireachta chun idirbhearta bainc a bhfuil gá le tuilleadh imscrúdaithe a dhéanamh orthu a imfháilú sula réitítear iad agus sula dtabharfar chun cuntais iad.

20. Cúlchistí

Bhí barrachas de €3,425.88 milliún ag an CÁS in 2023 (2022: barrachas €2,093.90 milliún), caipiteal carntha agus cúlchistí ioncaim de €5,521.3 milliún amhail an 31 Nollaig 2023 agus cúlchiste athluachála de €26.5 milliún, mar a shonraítear thíos.

	<u>2023</u> €000	<u>2022</u> €000
Cúlchistí Ioncaim agus Caipitil Tosaigh ar an 1 Eanáir	2,095,376	1,477
Barrachas don bhliain	3,425,887	2,093,899
Cúlchistí Ioncaim agus Caipitil Deiridh ar an 31 Nollaig	<u>5,521,263</u>	<u>2,095,376</u>
Cúlchiste Athluachála (i)	26,523	26,523
Cúlchistí Iomlána Deiridh ar an 31 Nollaig	<u><u>5,547,786</u></u>	<u><u>2,121,899</u></u>

Nótaí:

- (i) Féach nóta 14 Áitreabh

21. Íocaíochtaí dlíthiúla, cúitimh agus ex-Gratia

Íocadh íocaíochtaí dlí, cúitimh agus ex-gratia arbh fhiú €133,000 san iomlán iad in 2023 (2022: €191,000), agus bhain gach ceann díobh le dócmhainneacht.

22. Dlíteanais theagmhasacha

Tá an Roinn luaite i roinnt imeachtaí dlí atá ar feitheamh a bhféadfadh dlíteanais a bheith mar thoradh orthu, agus é faoi réir thoradh na dlíthíochta. Tá méid nó uainiú aon dlíteanas féideartha éiginnte.

23. Athbhreithniú achtúireach ar an gCiste Árachais Shóisialaigh

Éilíonn an ACLS 2005 go ndéanfaí athbhreithniú achtúireach ar an CÁS gach cúig bliana ar a laghad. Tá athbhreithniú achtúireach ar an CÁS, a rinne athbhreithniú ar staid an chiste amhail an 31 Nollaig 2020, tugtha chun críche. I gcomhréir leis an ACLS 2005, leagadh an t-athbhreithniú faoi bhráid dhá theach an Oireachtais ar an 28 Márta 2023.

Tá sé beartaithe ag an Roinn athbhreithniú achtúireach ar staid an chiste amhail an 31 Nollaig 2025, a thabhairt chun críche in 2026.



Ard Reachtaire Cuntas agus Ciste Comptroller and Auditor General

Tuarascáil le cur faoi bhráid Thithe an Oireachtais An Ciste Árachais Shóisialaigh

Tuairim ar na ráitis airgeadais

Rinne mé iniúchadh ar ráitis airgeadais den Chiste Árachais Shóisialaigh a d'ullmhaigh an Roinn Coimirce Sóisialaí don bhliain a chríochnaigh ar an 31 Nollaig 2023, de réir alt 9 den Acht Comhdhlúite Leasa Shóisialaigh 2005. Cuimsíonn na ráitis airgeadais na cuntais fáltas agus íocaíochtaí, an ráiteas ar an staid airgeadais agus nótaí ceangailte, an ráiteas ar bheartais chuntasaíochta san áireamh.

I mo thuairim, léiríonn na ráitis airgeadais go fírinneach

- idirbhearta an Ciste Árachais Shóisialaigh 2023, agus
- iarmhéid an Chiste amhail an 31 Nollaig 2023.

Bunús tuairime

Rinne mé m'iniúchadh ar na ráitis airgeadais de réir na Caighdeáin Idirnáisiúnta um Iniúchóireacht (CIIInna) mar a bhí curtha i bhfeidhm ag an Eagraíocht Idirnáisiúnta Uasfhoras Iniúchóireachta. Tá cur síos ar mo fhreagrachtaí faoi na caighdeáin sin san aguisín a ghabhann leis an tuarascáil seo. Tá mé neamhspleách ón Roinn Coimirce Sóisialaí agus chomhlíon mé mo fhreagrachtaí eitice eile de réir na gcaighdeán sin.

Creidim go bhfuil an fhianaise iniúchta faighte agam dóthanach agus cuí chun bonn a chur le mo thuairim.

Tuarascáil ar an ráiteas ar rialú airgeadais inmheánach, agus ar ábhair eile

Chuir an tOifigeach Cuntasaíochta ráiteas ar rialú airgeadais inmheánach i láthair leis na ráitis airgeadais. Déantar cur síos san aguisín a ghabhann leis an tuarascáil seo ar mo chuid freagrachtaí tuairisciú a dhéanamh maidir leis an bhfaisnéis sa ráiteas agus ar nithe áirithe eile ar a dtuairiscím trí eisceacht.

Rialacht íocaíochtaí leasa shóisialaigh

Mar a tuairiscíodh roimhe seo, Measaim go bhfuil leibhéal measta na n-íocaíochtaí leasa shóisialaigh de bhreis ar theidlíocht faoi scéimeanna áirithe de chuid an Chiste Árachais Shóisialaigh ábharach. Tabharfaidh mé tuairisc bhreise maidir leis an ábhar seo in am trátha, i mo thuarascáil ar chuntais na seirbhísí poiblí do 2023.

Seamus McCarthy
An tArd-Reachtaire Cuntas agus Ciste

30 Iúil 2024

Aguisín ag gabháil leis an tuarascáil

Freagrachtaí na Roinne Coimirce Sóisialaí

Tá an Roinn freagrach as

- na ráitis airgeadais bhliantúla a ullmhú san fhormaid atá sonraithe ag an Aire Airgeadais, tar éis dul i gcomhairle leis an Aire Caiteachais Phoiblí agus Athchóirithe, de réir alt 9 den Acht Comhdhlúite Leasa Shóisialaigh 2005
- rialtacht na n-idirbheart a chinntiú, agus
- rialú inmheánach den sórt sin a chur chun feidhme toisc go gcinntear leis cad atá ag teastáil chun an cuntas leithreasa a ullmhú saor ó mhíríteas ábharach, cibé acu de bharr calaoise nó earráide.

Freagrachtaí an Ard-Reachtaire Cuntas agus Ciste

Ceanglaítear orm faoi alt 9 den Acht Comhdhlúite Leasa Shóisialaigh 2005 ráitis airgeadais an Chiste Árachais Shóisialaigh a iniúchadh agus tuairisc a thabhairt orthu do Thithe an Oireachtais.

Is é an cuspóir atá agam agus an t-iniúchadh á dhéanamh agam ná dearbhú réasúnta a fháil maidir le cibé an bhfuil na ráitis airgeadais ina n-iomláine shaor ó mhíríteas ábharach de bharr calaoise nó earráide. Is leibhéal ard dearbhaithe é dearbhú réasúnta, ach ní ráthaíocht é go n-aimseoidh iniúchadh arna dhéanamh i gcomhréir leis na CInna míráiteas ábharach i gcónaí nuair atá sé ann. Is féidir le míráiteas a eascairt as calaois nó earráid agus meastar go bhfuil siad ábharach más rud é, ina n-aonar nó i gcomhiomlán, go bhféadfaí a bheith ag súil le réasún go mbeadh tionchar acu ar chinntí eacnamaíocha na n-úsáideoirí a nglacadh ar bhonn an chuntais leithreasaithe.

Mar chuid den iniúchadh de réir na CInna, cleachtaim breithiúnas gairmiúil agus coimeádam amhras gairmiúil ar feadh an iniúchta. Agus é sin á dhéanamh,

- Déanaim na rioscaí a bhaineann le míráiteas ábharach sna ráitis airgeadais a aithint agus a mheasúnú cibé acu de bharr calaoise nó earráide iad; nósanna imeachta iniúchta a dhearadh agus a dhéanamh a fhreagraíonn do na rioscaí sin; agus fianaise iniúchta a fháil atá dóthanach agus oiriúnach chun bonn a chur le mo thuairim. Tá an riosca nach n-aimseofar míráiteas ábhartha mar thoradh ar chalaos níos airde ná an ceann a eascraíonn as earráid, toisc go bhféadfadh claonpháirteachas, brionnú, easnaimh d'aon ghnó, mífhaisnéis, nó sárú ar rialú inmheánach a bheith i gceist le calaois.

- Faighim tuiscint ar rialú inmheánach atá ábhartha don iniúchadh chun nósanna imeachta iniúchta a dhearadh atá oiriúnach sna cúinsí, ach ní chun críche tuairim a chur in iúl ar éifeachtacht na rialuithe inmheánacha.
- Déanaim meastóireacht ar oiriúnacht na mbeartas cuntasáíochta a úsáidtear agus ar réasúntacht na meastachán cuntasáíochta agus na nochtuithe gaolmhara.

Déanaim cumarsáid leis an Roinn, i measc nithe eile, maidir le scóip agus uainiú pleanáilte an iniúchta agus torthaí suntasacha iniúchta, le haon easnaimh shuntasacha sa rialú inmheánach a aithním le linn m'iniúchta san áireamh.

Tuairiscím trí eisceacht más rud é, i mo thuairim,

- nach bhfuil an fhaisnéis agus na mínithe ar fad a theastaigh uaim le haghaidh m'iniúchta faighte agam, nó
- nár leor na taifid chuntasáíochta chun go bhféadfaí an cuntas leithreasaithe a iniúchadh go héasca agus go cuí, nó
- Níl an cuntas leithreasaithe ag teacht leis na taifid chuntasáíochta.

Tuairiscíú ar an ráiteas ar rialú inmheánach airgeadais

Ní chládaíonn mo thuairim ar na ráitis airgeadais an ráiteas ar rialú inmheánach airgeadais a chuirtear i láthair leis na ráitis sin, agus ní chuirim aon chonclúid dearbhaithe in iúl ina leith.

Maidir le m'iniúchadh ar na ráitis airgeadais, ceanglaítear orm faoi CInna an ráiteas ar rialú inmheánach airgeadais a léamh agus, le linn é sin a dhéanamh amhlaidh, a bhreithniú cibé an bhfuil an fhaisnéis atá iontu ar neamhréir go hábharach leis na ráitis airgeadais nó leis an eolas a fuarthas le linn an iniúchta, nó más dealraitheach go bhfuil míráiteas ábharach ann ar shlí eile. Más rud é, bunaithe ar an obair atá déanta agam, go dtagaim ar an tuairim go bhfuil míráiteas ábharach ann, ceanglaítear orm an fhíríc sin a thuairiscíú.

Tuairiscíú ar nithe eile

Déantar m'iniúchadh trí thagairt a dhéanamh do na comaoineacha speisialta a bhaineann le comhlachtaí Stáit maidir lena mbainistíocht agus lena bhfeidhmiú. Tuairiscím má aithním ábhair ábhartha a bhaineann leis an mbealach a seoladh gnó poiblí.

Déanaim iarracht fianaise a fháil faoi rialtacht na n-idirbheart airgeadais le linn an iniúchta. Tuairiscím má aithním aon chás ábhartha nár úsáideadh airgead poiblí chun na gcricoch a bhí beartaithe nó nár chloígh na hidirbhearta leis na húdaráis a rialaíonn iad.