



*Health Services Staffs*  
**Credit Union**

# Member Prize Draw

Have you  
won €500 in  
our Member  
Christmas  
Prize Draw?

**These are  
the 800 lucky  
members who  
have won.**

Is your  
name on  
the list?

**800  
members  
winning  
€500  
each**

**Best of  
Luck!**

Winners will be notified  
individually by post

**Almost  
€500,000  
in prizes this  
December!**



# HSSCU Member Prize Draw 2020

This is an analysis of the accounts for the year in relation to our Member Prize Draw. It details the monies paid in by participating members and the prizes paid out each and every month.

The Member Prize Draw is self-financing where costs of administration (bank charges, postal, printing and advertising costs, etc.) specific to the member draw will be charged to the fund. The remaining fund will be issued as prizes within the calendar year. The full terms and conditions are attached.

Contributions made are €2.75 taken from participating members' Shares Accounts each month.

Prizes deducted are normally a monthly prize of €20,000 plus 10 runners up of €1,000

Each year, we have an additional prize of €12,000, which is to cover a member's bills for the year. We also host special draws each financial year. This year, we hosted a 'Staycation Draw' and a 'Student Account Draw', both of which were open to all members participating in our prize draw.

The winners are posted on our social media channels once the winners are contacted. If you wish to review the lists of winners please go to <https://www.hsscu.ie/additional-services/prize-draw/>

## December Prizes:

December then sees the traditional clear out of the account where we endeavour to pay out the maximum amount possible in prizes. This year we have the following:

## December Monthly Winners:

1st prize €20,000	€20,000.00
10 runners up of €1,000 each	€10,000.00

## Christmas Draw Pay Out:

€60,000 in prizes for our Christmas Countdown (as seen on our Facebook page)	€60,000.00
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The €60,000 in prizes are distributed between 15 members over a period of 3 weeks. All winning amounts can be seen on our social media. Also, we've had 800 lucky winners of €500 this December, adding another €400,000 to the Christmas prize funds!

When you factor in the other prizes for they year :

1 (February)	€42,000
Staycation Prize Draw	€50,000
Student Account Prize Draw	€60,000
10* €30,000 per month	€300,000
Total December Prizes	€490,000
<b>Overall total for 2020 is</b>	<b>€942,000</b>

## Member Prize Draw Winners 2020

The following is a list of members who have won the main prize of €20,000 since our last Christmas Prize draw.

Jan 2020	Mary Troy	HSE
Feb 2020	Daniel Dunne	Royal Eye & Ear Hospital
Mar 2020	Ann Tyrrell	Naas General Hospital (HSE)
Apr 2020	Siobhan Murphy	HSE Midlands (Portlaoise)
May 2020	Nilima Lily Chauhan	St. James's Hospital (HSE)
Jun 2020	Carla Olaya	Mater Misericordiae University Hospital (HSE)
Jul 2020	Claire O'Connor	HSE Midlands
Aug 2020	Christopher Morrissey	HSE (Kilkenny)
Sep 2020	Micheal Rigney	HSSCU (Cork Branch)
Oct 2020	Catherine Maguire	Women's Refuge (HSE)
Nov 2020	Not available at time of printing see <a href="https://www.hsscu.ie/additional-services/prize-draw/">https://www.hsscu.ie/additional-services/prize-draw/</a> for full list of winners and runners up during the year.	
Dec 2020	Not available at time of printing see <a href="https://www.hsscu.ie/additional-services/prize-draw/">https://www.hsscu.ie/additional-services/prize-draw/</a> for full list of winners and runners up during the year.	

Make  
*Memories*

This Christmas

# Prize Draw for Calendar Year

<b>Opening Balance 1st January</b>	€11,448.51
<b>Total Contributions</b>	€939,073.00
<b>Prizes</b>	– €942,000.00
<b>Bank charges &amp; Other Costs</b>	– €6,916.95
<b>Closing Balance 31st December 2020 (estimation)</b>	€1,604.56



**JANUARY:** Lukman Odebunmi  
Joanne Henry  
Anne Mccarthy  
Patrick Joseph Moore  
Paul Crumlish  
Graham Healy  
Catherine Barry  
Andrea Sugar  
Padraig Kiernan  
Soumya Joseph

**MAY:** Nicola Ward  
Thomas Farrell  
Elaina Hughes  
Eugene Kelly  
Lorraine Hannigan  
Subin Joseph  
Patricia Shelley  
Paula Mary Taaffe  
Eoin Callaghan  
Catherine Sheahan

**SEPTEMBER:** David Galvin  
Ashling Walsh  
Jacqueline O'Toole  
Roderick O'Rourke  
Patricia McDonnell  
Teresa Zambra  
Jijo Joseph  
Elizabeth Anne James  
Laura Malone  
Antoinette Coopey

**FEBRUARY:** Emer McPherson  
Susan Dunne  
Patrick Bennett  
Thomas Byrne  
Phanender Nidumukkala  
& Bianca Dascalu  
Elizabeth Cronin  
Kieran Hogan  
Caroline Mary Kelly  
Andrija Kralj  
Helen Kennedy

**JUNE:** Maureen Hand  
Sinead O'Carroll  
Jan Louise Kirwan  
Eoin O'Doherty  
Vanessa Coker Obob  
Nice George  
Willie McLoughlin  
Barry Walker  
Olivia Moore  
Louise Keogh

**OCTOBER:** Orla Finlay  
Angie Rey Tina  
Evelyn Farrell  
Cristita Manzano  
Rita Fitzgerald  
Michelle Kelly  
Robin Murray  
Maria Cynthia Bersonda  
David Brown  
Pamela Madzvimbo

**MARCH:** Deirdre O'Connor  
Cara Brennan  
Amelia Johnston  
Catherine Brennan  
Mary Kelly  
Adrienne O'Connor  
Frank Kelly  
Walter Russell  
John Whelan  
Rufino Sibayan

**JULY:** Caroline Doyle  
Caitriona Brady  
Patrick Mccabe  
Lily Ann Ecarma  
Gerard McSorley  
Jenny Bangalando  
Paula Bradshaw  
Paul Kelly  
Martin Jennings  
Tara Fakhry

**APRIL:** Brian Doyle  
Mailah Nadat  
Edward Donegan  
Anne Keappock  
Dervilla Dempsey  
Camilla Doyle  
Caroline Walsh  
Ndaya Bernadette Nzanga  
Clare Louise McCarthy  
Bernadette A Maguire

**AUGUST:** Tracey Mahady  
Sharon Blades  
Margaret Cooke  
Kevin Benton  
Oliver Poral  
Arnel Malonhao  
Paul Murtagh  
Kathie Power  
Catherine Delaney  
Martina O'Hara



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Grace McGourty  
John Gallagher  
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### **ST. MARYS CENTRE (TELFORD)**

Ferlin Caruana  
Patricia Pattison

### **ST. MARY'S HOSPITAL**

Margaret McNamee

### **ST. MICHAEL'S HOSPITAL**

Carol Brennan  
Ciara McCarthy  
Colm Potts  
Jessica Clarke  
Jesus Bustamante Jr  
Kathy Fleming  
Mary McGrath  
Sandra Doyle  
Walter Pritchard

### **ST. PATRICK'S MENTAL HEALTH SERVICES**

Aisling Long  
Bernadette Stafford  
Bernie Kellett  
Grace Clarke  
Michelle Mooney  
Orlaith Healy  
Thomas Hynes  
Thomas Oliver Bradley

### **ST. RAPHAEL'S**

Colette Larkin  
Donna Callaghan  
Elizabeth Anne James  
Erica Baird  
Jamesena Carr  
John Dennehy  
Pawel Stepala  
Philomen Bakenga  
Wale Nelson Akinyemi  
Yetunde Akinwale

### **ST. VINCENT'S CENTRE**

Anne Brophy  
Carol Duffy  
Catherine Eglington  
Catherine Kearns  
Gerlie Clarin  
Judith Loftus  
Julius Cezar Regalado  
Kate Monica Byrne  
Lean Konadu-Yiadom  
Lenette Montesino  
Linda Aughney  
Mary Reynolds

### **ST. VINCENT'S HOSPITAL FAIRVIEW**

Daryl Leeper  
Elizabeth Gaffney  
Sile O'Reilly

### **ST. VINCENT'S PRIVATE HOSPITAL**

Aisling Byrne  
Mary O'Reilly  
Olive O'Donoghue  
Paula Geraghty  
Rosemary Woulfe  
Veronica Morris

### **ST. VINCENT'S UNIVERSITY HOSPITAL**

Aidan O'Connor  
Aileen Lim  
Alexia Kelly

Angela McAlister  
Anita Dowling  
Annie John  
Bharati Prabhu  
Caoimhe Fox  
Carol McNulty  
Catherine Donoghue  
Ciara Slattery  
Claire Larkin  
Concepta Gallagher  
Delfin Millo  
Dorina Sales  
Estrella Aileen Engyo  
Garrett Cleary  
Gavin Yeung  
Hazel O'Brien  
Imelda Morgan  
Isabel Redulla  
Jaimey Johny  
Jessica Anne Biales  
John Byrne  
Maria Tservjatsuk  
Marian Kelly  
Maribile Moya  
Mark Phillips  
Michaela McGonagle  
Narcinia Gansatao  
Paul Fitzsimons  
Rajnish Galleegadoo  
Reno Jacob  
Ayrookuzhail  
Teena Joseph Louis  
Toinette Tunney

### **STEWARTS CARE**

Deborah Albert  
Faith Emofonmwan  
Gabrielle Humphreys  
Grace Ajayi Nicholas  
Ivana Connell  
Lisa Cranley  
Maria Fallon  
Rosemary Cullen Owens  
Sarah O'Shea

### **STUDENT - ROYAL COLLEGE OF SURGEONS IRELAND**

Eder Templo

### **SUNBEAM HOUSE SERVICES**

Marie Therese O'Keeffe

### **TALBOT GROUP**

Tamie Namba Okello

### **TALLAGHT UNIVERSITY HOSPITAL**

Ancy Thanickal  
Anthonykutty  
Angela Morrissey  
Ann Lynch  
Anne Marie Simpson  
Catherine O'Connor  
Christian Garcia  
Donal O'Dea  
Eileen O'Sullivan  
Elizabeth Graham  
Jacqueline Cooke  
Joey Anne Jambaro

Josephine Campbell  
Karen Dunney  
Kavitha George  
Leena Jacob  
Loreto Hayden  
Ma Liberty Vinas  
Marinella Fernandez  
Mayonna De Guzman  
Meg Lawlor  
Mercy Kachappilly  
Merlin Sheeba Maria  
Thiras  
Michelle Cooney  
Pauline Timmons  
Rajasekaran Sadhasivam  
Reymary De Los Ange  
Reyes Diaz  
Roisin Dolan  
Ruth Macatangay  
Sally Beazley  
Shane Kivlehan  
Veronica Doherty

### **TEXACO**

Patrick Carney  
Siobhan Lennon

### **TLC CENTRE NURSING HOME**

Mrs Amanda Adams  
Sujith Chandran

### **TRINITY COLLEGE DUBLIN**

Louise Gallagher

### **TUSLA**

Aoife Keely  
Christabel O'Connor  
Clifford Perrins  
Dolores Quinn  
Elaine Grey  
Elaine McCann  
Elaine Nugent  
Joanne Carmody  
Martina Finnegan  
Mary Grogan  
Michael Byrne  
Mr David Farrell  
Paul John Little

### **UNIVERSITY HOSPITAL WATERFORD**

Peter Gray

### **WEXFORD GENERAL HOSPITAL**

Geraldine Purcell

# Member Prize Draw Terms and Conditions

1. The Member Prize Draw is only open to eligible members of Health Services Staffs Credit Union Ltd.
2. Eligible members are:
  - Members of Health Services Staffs Credit Union Ltd who have indicated in writing their wish to enter the draw.In writing can be defined as:
  - Completion of a Member Prize Draw opt in form.
  - Completion of the Member Prize Draw section of the membership form.
  - A signed letter sent into the credit union by post, fax or email.
  - A message sent through the secure area of the website.
  - Over the age of 18.
  - Have paid the entry fee prior to the draw date.
  - Have a minimum of €52.75 in their share account.
3. A member can withdraw from the Member Prize Draw at any time. A written request to withdraw is required.
4. The entry fee is €2.75 per calendar month.
5. The €2.75 entry fee shall be paid into the prize fund. The prize fund is controlled and operated by the Board of Directors. The total funds in the prize draw are owned by the Credit Union and will be used solely for the operation of the Member Prize Draw.
6. Prizes will be determined by available funds, which may change from time to time. The fund will be self-financing, where costs of administration such as bank charges, postal, printing and advertising costs specific to the member draw will be charged to the fund. The remaining fund will be issued as prizes within the calendar year.
7. The entry fee will be deducted from a member's share account, once the minimum balance is maintained.
8. A member must have paid their €2.75 to be included in the next draw.
9. Entry is limited to one per account.
10. Only one prize, per draw, can be won by a member.
11. If you have a loan which is over 9 weeks in arrears, you will not be eligible for the draw, the fee will not be collected in this instance. You will not be eligible to return to the draw until such time as the arrears are brought below 9 weeks. You will automatically be returned into the draw once arrears are less than 9 weeks.
12. Prize Draw Process:

Our Internal Auditor (Representatives of Edward F. Molloy & Co.) acts as an independent overseer of the Prize Draw on behalf of our members.
13. The Internal Auditor is present when:
  - A staff member runs the batch file to withdraw the monthly deduction from participating members. This is generated automatically by our computer system.
  - This creates a list of participating members for the month.
  - The winners are then selected from this list of members/participants for each month via the random generator program.
  - There are always 2 senior members of staff present to witness the draw (neither of whom can participate in the draw itself).
  - This is printed off by the Internal Auditor and then signed by the senior staff present.
  - The results i.e. list of winners are then sent to the Board of Directors to review.
  - The winners are contacted directly and the results are published on social media after the monthly Board meeting.
  - The prizes are then paid directly into the members account.
14. This is the process utilised for each prize draw however additional draws may occur during the year:
  - Annual Christmas Prize Draw where hundreds of €500 prizes are issued, and
  - Any additional draw where surplus funds need to be distributed as prizes, as determined by the Board.
15. By entering the Member Prize Draw you agree to have your name and work location published in our results.
16. Winners may be asked to partake in promotional activities related to the draw.
17. A register of entrants will be maintained by the credit union on a monthly basis.
18. The draw will be audited both internally and externally.
19. The order of prizes drawn shall be decided in advance of the draw by the Board of Directors.
20. The Board of Directors reserve the right to alter the prizes for the draw at any time.
21. The Board of Directors reserve the right to stop the draw at any time. The money in the prize draw fund at this time shall be disbursed through a prize draw.
22. The board of directors of the credit union reserve the right to alter the above rules at any time. Altered rules will be communicated to all members of the draw.
23. The decision of the Board of Directors of the Credit Union concerning the rules or any matter arising from the draw, shall be final.



Health Services Staffs  
Credit Union

Make  
*Memories*

**#putsUfirst**

Registered Office: 5 High Street, Christchurch, Dublin 8, D08X7T1

01 677 8648 or Lo Call 1890 677 864 [info@hsscu.ie](mailto:info@hsscu.ie)

Branches listed on [www.hsscu.ie](http://www.hsscu.ie)

Health Services Staffs Credit Union Limited is regulated by the Central Bank of Ireland