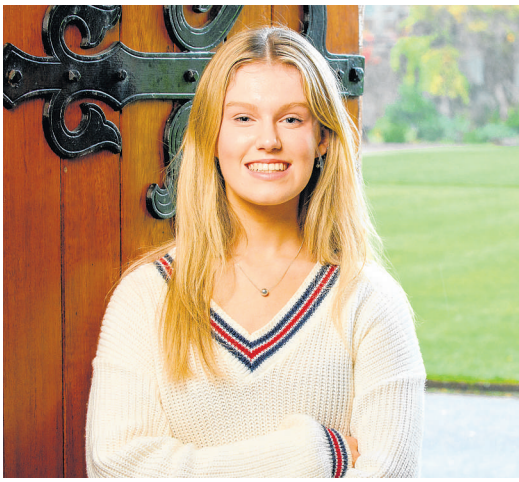


HOW I GOT NINE H1s IN THE LEAVING

Robin Caren
Education

Plus College open days 2024: four pages of advice



My husband wants to sell our house, buy an RV and go travel the world. I cannot imagine anything more horrifying

Trish Murphy
Health&Family



TEN HAG FIRED WHO IS IN LINE TO BE THE NEXT MANCHESTER UNITED BOSS?

Sports
Tuesday

Derek Quinlan secretly gave his wife €2.5m tax refund

Investigation

MARK PAUL
London Correspondent

Bankrupt property tycoon Derek Quinlan, who still owes Irish taxpayers €103 million through State agency Nama, received a €2.5 million tax rebate from Revenue that he immediately transferred to his wife and hid from his insolvency administrators in the UK.

The money was used to fund their "living expenses", which included €1,200 (£1,000 stg) per month spent on alcohol and close to €100,000 (£118,000) a year in rent on a six-bedroom

London house, newly obtained UK court records show.

Mr Quinlan – one of the most prolific Irish property investors of the Celtic Tiger period, who lost his fortune in the 2008-09 crash – failed to disclose the tax rebate in 2018 to his UK insolvency administrators, who cited it among seven reasons last November why they blocked Mr Quinlan's exit from bankruptcy.

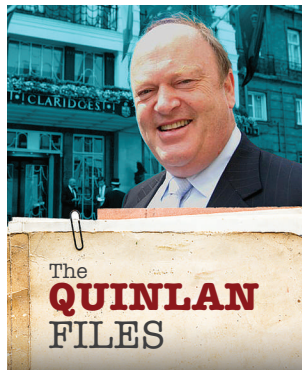
The other reasons include his insistence that he didn't keep numerous financial records, notably for two Monaco bank accounts, and the fact that he initially "forgot" he was due to receive €317,000 from a property deal.

Details of the transactions

are revealed in a trove of documents obtained by The Irish Times in a long-running investigation into Mr Quinlan's finances. As part of that investigation, this newspaper secured an order in the UK courts to gain access to the voluminous file on his bankruptcy.

The Irish Times was granted access to thousands of pages of financial and legal documents relating to Mr Quinlan's affairs, including details of his assets and liabilities, memos, emails, letters, and other correspondence with investigators and advisers.

They also include correspondence with official agencies such as Nama – the National Asset Management Agency,



Inside

Why was Quinlan stopped from exiting bankruptcy in the UK, **Business**, page 19

set up by the then Fianna Fáil-led Government in 2009 to buy loans from the State-guaranteed Irish banks to clean up their balance sheets. He was Nama's biggest debtor and once owed it €3.5 billion from his Celtic Tiger property deals.

Mr Quinlan's joint bankruptcy trustees at London firm Begbies Traynor told the High Court in London last November he was not co-operating "in any meaningful sense".

They feared there were "other undisclosed assets which may have been transferred away by [Mr Quinlan]" in the lead up to his bankruptcy in 2022, which came after a four-year legal battle.

In a Microsoft Teams call with administrators, a High Court judge also expressed his "concern" over the €2.5 million tax rebate. It was transferred by Mr Quinlan to his wife Siobhan on the same day in 2018 that the creditor who propelled him to bankruptcy sent a payment demand to his office.

"He was a man of business in a very significant way for many years and was used to keeping detailed records," said Jacob Beake, one of the trustees. "Yet upon his bankruptcy he claims to have nothing."

Bankruptcy in Britain usually lasts 12 months and Mr Quinlan was due to automatically exit the process with a clean

slate in November 2023. However, his trustees asked a judge to keep him bankrupt while they further investigated his byzantine financial affairs. He is scheduled to exit insolvency in four weeks, unless the trustees seek a further delay.

Mr Quinlan told the court he was "shocked" not to be allowed exit bankruptcy and the concerns about his conduct were "baseless and unfair". He said he had co-operated fully and provided all records. He said a "friend" had even paid for a specialist insolvency lawyer to help him co-operate properly.

He also cited his poor health, including heart issues, and said he almost "died twice".

The trustees, however, argued he was still withholding information from them, including the identity of a mystery "politically exposed person" in New York whom he has claimed helped him pay his huge legal fees as he fought against being made bankrupt. They also complained he closed one of his Monaco accounts the day after his bankruptcy order, and they cannot obtain any details of it.

In the meantime Mr Quinlan remains mired in bankruptcy. He said his only income is pension receipts of €3,038 (£3,637) per month, including the Irish State old-age pension. His wife, he said, funds the rest of their monthly outgoings of €15,185.

Syrians due to leave for Ireland still trapped

Just four families made it to Ireland after 375 Syrians approved in refugee scheme

SALLY HAYDEN
in Beirut

Hundreds of Syrian refugees, who were told they could expect to travel to Ireland by the end of 2023, feel they have been abandoned in a war zone, as Israel's assault on Lebanon continues.

About 375 Syrians were approved to come to Ireland under a refugee resettlement scheme, following interviews with an Irish delegation in Beirut in November 2022. Some 185 of those selected were under the age of 18 at the time.

Almost two years later, just four families have made it to Ireland. A spokesman from the Department of Children,

Among them are survivors of torture, detention and kidnapping and people whose close relatives have been killed. They are frightened that Lebanon's only international airport could shut down or be bombed by Israel. Some said they were willing to live in tents or camps in Ireland; they just want to be in a safe place.

More than one-fifth of Lebanon's population of roughly 5.2 million people have been displaced since mid-September, when Israel launched one of the most intense aerial campaigns in contemporary history against what it says are Hizbullah targets.

At least 2,574 people have been killed and more than 12,000 wounded since October last year, the vast majority in the past five weeks, according to Lebanese health ministry figures. At least one-quarter of the country is now under Israeli evacuation orders.

"When the [United] Nations told me that my file for travel had been accepted by the State of Ireland, I rejoiced in the goodness and rejoiced that a new life had been granted to us," said Ibrahim Al-Khalaf, who was approved to travel with his wife, 10-year-old daughter and five-year-old son.

"I want the Irish Government to know that by delaying our resettlement, we are being exposed to the risk of death after we felt that it gave us life."

➔ How Ireland offered a route to safety, then left refugees in a war zone: page 4
Israel bans UN aid agency: page 7



Taking to the streets Protests in Georgia

Georgian opposition supporters protest election results that showed a win for the ruling Georgian Dream outside parliament in Tbilisi last night

Report: Daniel McLaughlin in Tbilisi, page 7

Photograph: Giorgi Arjevanidze/AFP/Getty Images

Budget aftermath and State spending top voter interest in Snapshot poll

JENNIFER BRAY

With potentially less than a fortnight until a general election is called, the aftermath of Budget 2025 and Government spending are the main topics to capture voters' attention in the latest Irish Times/Ipsos Snapshot poll.

When asked what they have noticed about what the Government has said or done recently, 19 per cent of respondents referenced the budget and spending. Housing continues to be one of the biggest topics dominating the attention of voters.

Some 12 per cent of respondents nominated housing as the issue that had caught their attention, while 11 per cent referenced social policies.

When budget measures that relate directly to an area of policy – like increases in allowances and benefits – were mentioned, these were included under the relevant policy heading and not

under the budget and spending heading. Sentiment towards this year's €10.5 billion budget was mixed, with 45 per cent of responses categorised as positive and 53 per cent as negative.

Immigration remains a key issue that is being noticed by voters, but the topic is now at its lowest ranking this year, at 8 per cent. The theme of education also accounts for 8 per cent of what Snapshot respondents noticed, up 5 points.

Controversy

This comes in the wake of controversy around Department of Education budget plans to spend €9 million on pouches to lock students' phones away. Some survey respondents did not deem this a good use of public funds. The controversy around the €336,000 Dáil bike shed is still being noticed, although there was a month-on-month drop from 12 per cent to 5 per cent.

The cost-of-living/inflation was noticed by 4 per cent of respondents, only slightly up on the previous two months.

The survey does not investigate what people regard as the most important issue; it seeks to establish what people are noticing about what the Government is doing and whether they have a positive or negative view of that.

Snapshot is the monthly attention poll designed to track which Coalition messages are cutting through. It asks the following question: "What have you come across in what the Government has said or done recently that has made you think the country is going in the right or wrong direction?"

Respondents' answers are then collated and sorted by issue and whether they view the Government in a positive or negative light as a result.

This question is asked of 1,000 citizens each month.

Weather

Mist and fog will clear through the morning to leave a mix of cloud and bright spells. Highs of 13-15 degrees in light winds.

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