



**Mr Tim O'Leary,
13 Victoria Square,
Belgravia,
London,
SW1W 0RA**

Garda National Economic Crime Bureau (GNECB),
Clyde House,
IDA Blanchardstown Business & Technology Park,
Snugborough Road,
Dublin 15,
D15 Y6NT.

5th December 2025

Re: Formal Complaint into alleged serious financial irregularities, financial mismanagement, and potential criminal activity, including tax evasion and theft within Mayo GAA an affiliate of the Gaelic Athletic Association.

Dear Sir/Madam,

I am writing to make a formal complaint to the Garda National Economic Crime Bureau regarding what I believe to be serious financial irregularities, financial mismanagement, and potential criminal activity, **including tax evasion and theft within Mayo GAA**, an affiliate of the Gaelic Athletic Association.

I have been personally and directly affected by serious financial governance failures within Mayo GAA, which I now have reason to believe were deliberately concealed at the highest levels in Croke Park.

In 2018, I donated €150,000 for a clearly defined purpose, subject to a specific condition. These funds, however, were subsequently misapplied. Despite repeated efforts on my part to obtain a full, transparent, and accurate account from both Mayo GAA and Croke Park, no satisfactory explanation has ever been provided. The deliberate lack of accountability and transparency in this matter is deeply concerning. I am therefore compelled to submit this formal complaint to ensure that these serious breaches of governance are fully investigated, that those responsible are held to account, and that justice is achieved.

Below is the content of my Christmas Day 2017 email to Mayo GAA, outlining the terms under which I was prepared to make the donation:

"Good evening all,

Hope you had a great xmas with your families - my squad are all in bed so I now finally have time to write this email after thinking this over.

I just wanted to send my thoughts with where I think I can help mayo gaa progress in 2018 and hopefully for many years going forward.

After meeting Michael and Willie last week for a great meal and a few too many pints and also through email dialogue with Andy, Cillian and Tom, I am committed to supporting the team in your quest for Sam in 2018.

I pledge to donate €250,000 to the team initially in January to help with the National Football League and preparation for Connaught Championship.

Should the team progress to the super 8's and hopefully to the all Ireland semi/final I will donate another €250,000 and/or whatever is needed to help the team progress.



I do not ask for much but my one condition is that the money I donate is used to give the team the extra resources they need and not to be used to subsidise debt at Machale Park for example. I want the money to be used to help give the team the extra 1-2% to hopefully get over the finish line.

Cillian has talked about extra technology helping the team and the common theme from Cillian, Andy, Tom I think is the need to try and get the team together as much as they can for training etc.

I don't want to interfere in any way with how the team prepares - I don't have the time anyway! - but I would like if possible a proposal from Stephen and the senior players at how they would like to use the extra funding for 2018 - I will send the money immediately once this is done and I can even pay for stuff directly - whatever is easiest for you guys.

Short-term I want to do whatever it takes to help the team win the All Ireland in the next 2-3 years but long term I would like to become a partner of Mayo GAA and help with the development of the youth programmes and the facilities.

I would also like to add as an incentive to the team (not sure it is really needed) a week in The Bahamas (www.albanybahamas.com) should they win the all Ireland next year if you guys think that is appropriate.

I am a straight shooter - I am a son of a London taxi driver, my mum from Mayo is a nurse so this is a relative big deal for me and my family and I am not making this commitment light heartedly. I am not interested in making silly demands and drawing up big contracts etc - life is far too short for that bollox - this either works out or it does not. My late grandfather from Glenhest, Newport was a crazy Mayo fan which I guess is where I got it from I hope!

I plan to come to the league game in February vs Dublin so hopefully we can catch up then. I am trying to work out flights now etc

Also, I have copied in Richard Chambers who is from Newport, Mayo and lives in NYC. We would both like to support you with your preparations for the game vs New York in 2019 and Richard in particular has very good Mayo contacts in NYC.

One important point to note is GAA may be amateur in name but it is anything but. In Ireland the Mayo people are some of the best travelled and most skilled people the country offers and I think going forward The Mayo GAA needs to leverage off these people and use their skills and expertise to progress. There is only one Tim O'Leary (luckily) but there is a huge fan base home and abroad which I think Mayo GAA need to leverage off if they want to compete with the likes of Dublin/Kerry going forward.

I am happy to progress as you guys see fit - thanks again for all your time and responses - I appreciate a lot

I wish you well

Tim"

Mr. Connolly, Chairman of Mayo GAA at that time responded by email on the 26th December 2017 as follows;

"Tim first of all thank you most sincerely for your financial offer and personnel support, we are all excited about your proposal, I spoke with Cillian Tom and Andy this morning and we are all looking forward to working with you in 2018 and in the future years ahead, the lads are all



heading of on their well-deserved holiday so we are going to meet up when they come back to discuss plans for 2018,

Looking forward to you coming to Castlebar for the Dublin game, it will be a great night and it will be great to have you part of it, when you have your flights organised let me know what dates and I can organise hotels and transport for you, enjoy the remainder of your Christmas break. I will keep you updated in what is happening in Mayo GAA”

I transferred the sum of €150,000 to Mayo GAA by way of EFT. My decision to make such a significant personal donation was, adopting the wording of my Christmas Day 2017 email, made without any demands or the drawing up of contracts, and on the basis that “this either works out or it does not.” The donation was, however, subject to one condition: **that the funds be utilised to give the Mayo senior team the additional resources they needed to help give the team the extra 1–2% to hopefully get over the finish line.**

I proceeded on the understanding that appropriate and proper governance structures, including financial controls, were in place within Mayo GAA regarding the receipt and disbursement of any donated funds, and that such monies would be properly accounted for and not misappropriated or misapplied. In 2018, I was advised by Mr. Stephen Rochford, the then Mayo Senior Manager, that the additional funds were not made available to the senior team.

Since then, I have raised concerns regarding Mayo GAA’s finances with successive County Board officers, Connacht Council officials, and representatives at GAA Headquarters. I have also engaged with public representatives, including former Taoiseach Mr. Enda Kenny and current Minister Mr. Alan Dillon. Despite these repeated requests and engagements, I have never been provided with a truthful, accurate, or complete account of how the €150,000 donation was used.

On December 2nd 2019, the Foundation I founded wrote to Mr. Tom Ryan, Director General of the GAA, outlining numerous issues of concern within Mayo GAA, including the matter of my €150,000 personal donation. In early 2020, I met with Mr. Liam Moffatt and Ms. Valerie Murphy, who had recently assumed the roles of Chairman and Treasurer of Mayo GAA, respectively, and both assured me that they would address my concerns regarding the donation.

In addition to this donation, I incurred substantial personal expenses, amounting to several hundred thousand dollars in promoting and underwriting a New York fundraiser. I did so on the understanding that Mayo GAA would implement appropriate and robust financial governance structures, which they failed to do at that time. The organisation’s failure to take the necessary steps to safeguard donor funds resulted in significant financial exposure and losses for me and for others prior to 2019.

On March 4th 2025, I submitted a formal written complaint to GAA President Mr. Jarlath Burns. This letter was based on the findings of UK-based forensic accountant Mr. Paul C. Singleton, whom I commissioned. Mr. Singleton’s review of Mayo GAA’s audited accounts from 2012 to 2023 revealed significant inconsistencies, unexplained surpluses, and potential false accounting. I also have reason to believe that leadership at Croke Park have participated in a cover-up of financial irregularities, including potential tax evasion and theft at Mayo GAA, in an attempt to protect the wider GAA organisation.

It is now abundantly clear to me that the financial performance of Mayo GAA before and after 2019 presents a starkly contrasting picture. The evidence contained in Mr. Singleton’s forensic review confirms that, from 2020 onwards, the introduction of strengthened governance and financial controls has generated substantial surpluses. This significant improvement underscores the legitimacy of the concerns the Foundation raised in the December 2019 letter to Mr. Ryan and strongly suggests that prior financial governance was inadequate, mismanaged, or worse, deliberately obfuscated which most likely led to the misappropriation of my donation of €150,000.

In my letter to Mr. Burns, I highlighted several key areas of concern that illustrate this dramatic shift in Mayo GAA’s finances, particularly in the context of a post-Covid, largely cashless economy.



These trends have continued through 2024 and 2025, a period in which the team's performance on the field has been below expectations. The juxtaposition of increased financial revenues alongside on-field underperformance raises serious questions about the misuse of financial resources in the period prior to 2020 and the decisions made by those in leadership positions at that time.

Taken together, the data presents compelling evidence of a systemic failure of governance and financial oversight at Mayo GAA prior to 2020. This includes not only the potential misappropriation or misapplication of donor funds but also deliberate obstructions to transparency at the highest levels within both Mayo GAA and Croke Park. The stark contrast between pre- and post-2020 financial performance, coinciding with the introduction of strengthened governance structures, underscores that these prior failures were not the result of mere oversight or poor management, but of fundamental weaknesses in accountability and control, **which in my view has facilitated active tax evasion and theft.**

The seriousness of these concerns is further compounded by the fact that donor funds, entrusted for specific purposes, appear to have been misused or diverted, while repeated requests for accurate reporting and explanation were systematically ignored or obstructed. This troubling pattern raises serious questions about the integrity, competence, and ethical standards of leadership at Mayo GAA and, by extension, the wider GAA organisation. The evidence strongly suggests a culture in which accountability was disregarded, transparency was actively suppressed, and the fiduciary responsibilities owed to donors and members were consistently neglected and, in my case, ignored.

The following is an extract from my letter to Mr Burns with a focus on income;

Annual Income

In the 12 years covering 2012 to 2023 Mayo GAA recorded a gross income of €35,046,892. This equates to an average annual income of €2,940,998. The average annual income is based on a 143-month accounting period as the 2021 accounts was based on an 11-month period.

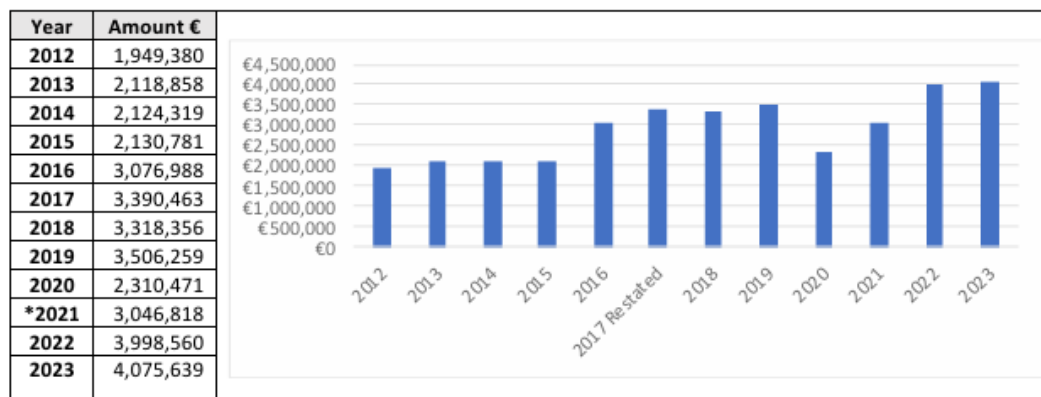
This includes the impact of Covid in 2020 when it generated €2,310,471 and 2021 when it generated €3,046,818.

Annual income peaked in 2023 at €4,075,639 from a low in 2012 of €1,949,380.

Income in the 2024 draft accounts is recorded at €3,788,952 which is a fall of €286,687 on the previous year.

Annual income comes from a number of sources to include;

- Gate receipts
- Commercial Income (to include sponsorship)
- Fundraising activities
- Other income
- Income from associated bodies (Transfer income)
- Direct Government Funding
- Government Grants (amortised over several years)





The generation of increased surpluses post-2019 has never been adequately explained by Mayo GAA. Informed sources have indicated that this improvement is largely due to changes in financial governance, including the removal of cash from the system and the full inclusion of all income and expenditure in the audited accounts, along with the implementation of more robust expense controls. While these measures are positive from a governance perspective, they underscore a stark contrast with the pre-2020 period, during which financial reporting and accountability appear to have been inadequate or, in some cases, deliberately opaque.

As is evident from the following analysis of annual surpluses, the amounts involved are substantial. The scale of these surpluses raises serious questions regarding the management of funds prior to 2020, the accuracy and completeness of historical financial reporting, and the extent to which donor contributions and other financial resources may have been misapplied. The unexplained disparity between past and current financial performance strongly suggests that previous failures in governance were not accidental, but systemic, with potentially deliberate obfuscation at the highest levels of Mayo GAA and Croke Park.

Annual Surplus (Profit)

In the 12 years from 2012 to 2023 Mayo GAA recorded a gross surplus of €3,351,926.

This equates to an average annual surplus of €281,507. Again, the average is based on a 143-month accounting period.

In the 12-year period, 2019 was the only year Mayo GAA generated a deficit, which was -€83,085.

Even in Covid years Mayo GAA generated a surplus of €216,847 in 2020 and an incredible surplus of €602,792 in 2021.

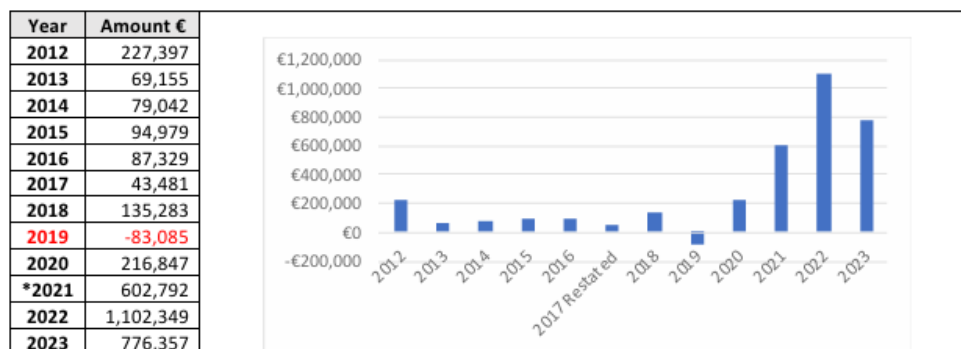
The annual surplus peaked in 2022 at a whopping **€1,102,349** which equates to 4x the annual average surplus. No explanation was ever provided for this extraordinary result.

The 2024 Draft accounts record a surplus of €78,442 which is a massive reduction on €697,915 recorded in the previous year. We understand that this reduction does not provide for any liability arising due to the ongoing Revenue Audit.

Of the gross surplus of €3,351,926 recorded over the 12-year period, 2012 to 2023, **€2,025,424** currently sits in an unexplained GAA Central Council account. It appears to me that GAA HQ is most likely holding this surplus money as security against the outstanding debt liability.



The following is a summary of the surpluses generated by year;



*Based on an 11-month accounting period.



Mr. Singleton also analysed team expenditures, and once again, his findings were stark and deeply concerning;

Detailed analysis of Expenditure covering the period from 2012 to 2023

We have also carried out a detailed analysis of team related expenditure as contained in the audited accounts with a focus on Team Administration Expenses.

Important to note that we haven't adjusted post Covid expenditure to take account of inflation which equated to 15.2% in line with the Consumer Price Index to cover the 3 years 2022, 2023 and 2024.

Total Team Administration Expenses

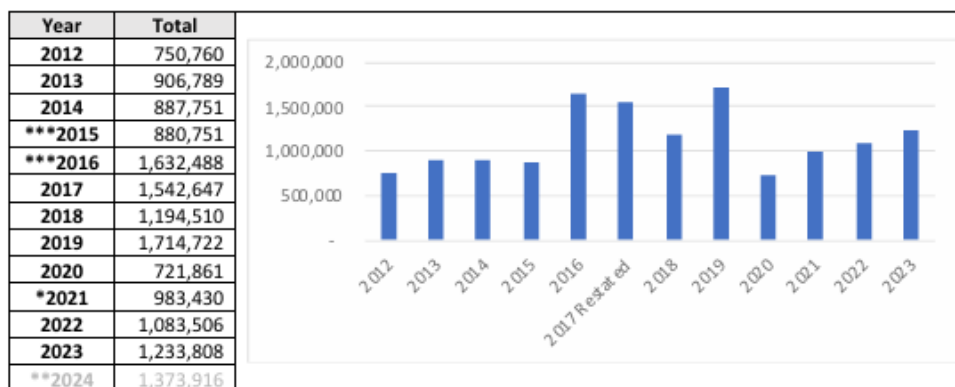
The following is an analysis of the total costs associated with all our teams from the Academy through to our Senior football team for the period under review from 2012 to 2023. Average annual costs for the 8 years pre-Covid was €1,188,748 and for the 4 full periods post-Covid including the 2 Covid periods the annual average cost was €1,027,048. This equates to an annual average difference of €161,700 or a total difference over the 8 years pre-Covid of €1,293,600.

When we review the average annual costs for the 4 years pre-Covid we arrive at €1,521,092 and for the 4 full periods post-Covid including the 2 Covid periods the annual average costs were €1,027,048. This equates to an annual average difference of **€494,044** or a total difference over the 4 years pre-Covid of **€1,976,176**.

2019 is a standout year where our total costs were €1,714,722 compared to €1,194,510 in 2018. In 2018 we were beaten by Kildare in Newbridge without making a quarter final and in 2019 we were beaten at the quarter final stage by Dublin. 2016 and 2017 were exceptional years having taken the back door route to the final on both occasions, with a replay in 2016 resulting in additional costs. It is also important to note that the Foundation covered significant costs associated with the trip to New York in 2019.

*** There was an 'exceptional item' of €159,281 included in the 2016 accounts under team costs using the heading '2015 invoices'. This expenditure requires an explanation as 2015 was the year when Noel Connolly and Pat Holmes were the joint. Michael Connolly, is a brother of Noel and he was Chairman of Mayo GAA at that time.

Total Costs in 2024 as per the Draft accounts was €1,373,916 which is €341,000 below the 2019 costs notwithstanding the 15% inflation impact.



*Based on an 11-month accounting period

**2024 figures are extracted from the Draft accounts

Senior Football Team Administration Expenses

The following is an analysis of the total costs associated with all our senior football team for the 4 full years pre-Covid, 2016, 2017, 2018 to 2019.

Average annual costs for the 4 years was €1,051,450 and for the 2 full periods post-Covid, 2022 and 2023 average annual costs were €726,975. This equates to an annual average difference of **€324,625**.

2019 was again the standout year where our total costs were €1,240,699.

Total Costs in 2024 as per the Draft accounts was €870,435 which was **€370,264** below the 2019 costs.



Senior Football Team Milage

The following is an analysis of the total costs associated with all our senior football team milage for the 4 full years pre-Covid, 2016, 2017, 2018 to 2019.

Average annual costs for the 4 years was €481,365 and for the 2 full periods post-Covid, 2022 and 2023 average annual costs was €175,458. This equates to an annual average difference of **€305,907**.

2019 was again the standout year where our total costs were **€696,890**.

Total Costs in the 2024 Draft accounts was €181,482 which was **€515,408** below the 2019 costs.

Senior Football Team Meals/Catering/Nutrition

The following is an analysis of the total costs associated with all our senior football team Meals/Catering/Nutrition for the 4 full years pre-Covid, 2016, 2017, 2018 to 2019. Average annual costs for the 4 years was €287,090 and for the 2 full years post-Covid, 2022 and 2023 average annual costs was €102,833. This equates to an annual average difference of **€184,257**.

Total Costs in the 2024 Draft accounts was €108,641.

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It is very difficult to quantify the full extent of the wastage, abuse of expenses and theft which has taken place over the years. However, given the significant reducing in overall costs since the 2019 Convention, which also takes into account the significant impact of inflation our best estimate is that we are looking at a minimum of €2,000,000 for wastage, abuse of expenses and theft over the period 2012 to 2019.

I firmly believe that the Officers of the Mayo County Board up to 2019 deliberately used “team expenses” as a mechanism to conceal inappropriate and unrelated expenditures, effectively misrepresenting the allocation of funds. These expenditures appear to have been recorded within legitimate team costs to obscure their true nature and avoid scrutiny. Such practices are deeply concerning, as they not only violate fundamental principles of financial accountability but also indicate a systemic culture of financial mismanagement at the highest levels of Mayo GAA and its Auditors.

This pattern is entirely consistent with the issues raised in the December 2019 letter from the Foundation to Mr. Tom Ryan. The use of team expenses in this manner raises serious questions about the integrity of governance within the County Board, the adequacy of oversight from Croke Park, and whether internal controls were deliberately circumvented to conceal improper financial conduct. If proven, such actions represent a profound betrayal of donor trust and a clear violation of fiduciary responsibility.

Recent announcements by Mayo GAA that it has registered a tax liability of €350,000 for the seven-year period from 2018 to 2024, appear to be a direct consequence of my efforts in exposing corruption within the organisation. This not only highlights the severity of previously concealed financial irregularities but also underscores the persistent lack of transparency, accountability, and proper governance within the organisation. I firmly believe that this reported amount falls far short of the true liability, and I have again formally raised this matter with the Irish Revenue Commissioners, requesting a full and thorough investigation into Mayo GAA’s finances.

Of particular concern is a statement made by President Jarlath Burns at the Mayo GAA emergency meeting in Westport in May 2025, when he stated and admitted prior knowledge of tax evasion:



"I came onto the Armagh executive in 2010. If you go back to 2010, I'm sure many of you were involved, there was no such thing as cashless. Audits, audit and risk were not terms we had in the GAA. So we decided that we had concerns about some aspects of our own operation and we carried out an audit. Whenever we got the results back, the person who did the audit for ourselves said that we are going to have to introduce a new word into the English language. It is called 'inauditable.' 35% of our operations were inauditable. Every county was like that. This county was like that. Every county was like that because at that stage, the GAA was growing at a rate that we were finding it very difficult for volunteers [to manage]."

Mr. Burns further explained at that meeting that the move to cashless operations, together with strengthened audit and risk policies, was implemented directly in response to these findings in Armagh. This admission strongly indicates that senior leadership at Croke Park had full knowledge of systemic governance failures within the wider GAA. It raises profoundly serious questions about the safeguarding of donor funds, the integrity and accuracy of financial reporting, and the potential misappropriation of resources. Furthermore, it suggests possible complicity by GAA Headquarters in concealing financial irregularities and, by extension, protecting or facilitating criminal activity, including tax evasion. The implications of such awareness and inaction at the highest level are deeply concerning and demand urgent and independent scrutiny.

I believe these matters warrant urgent Garda investigation given the potential scale of undeclared income, misappropriation of funds, and systemic governance failures, which I now believe involve a significant cover-up by senior officials at GAA Headquarters, namely Mr. Jarlath Burns, President of the GAA, Mr. Tom Ryan, Director General of the GAA, and Mr. John Prenty, the current Connacht Council CEO. I also believe the current Officers of Mayo GAA, namely Chairman Mr. Seamus Touhy, Vice Chairman Prof. Michael Diskin, Treasurer Ms. Valerie Murphy, Secretary Mr. Ronan Korrane, and PRO Mr. John Walker, are complicit in the cover-up.

I further believe that former Officers of Mayo GAA, including a currently serving Garda, were aware of and complicit in the misappropriation of funds, systemic governance failures and tax evasion. The following is a list of former Officers of Mayo GAA who I believe were involved:

- Mr. JP Lambe, current President of Mayo GAA and former Mayo GAA Board Treasurer. Mr. Lambe is also a convicted criminal (Mayo man fined €15,000 over fuel price-fixing – *The Irish Times*).
- Mr. Seamus Touhy, current Mayo GAA Board Chairman and former Vice Chairman. Mr. Touhy was an Officer of the Board for 7 of the 12 years under review (2012 to 2023) and was also the Chair in 2024.
- Mr. Michael Connolly, former Mayo GAA Board Chairman and Vice Chairman. Mr. Connolly was an Officer of the Board for 8 of the 12 years under review.
- Mr. Paddy McNicholas, former Mayo GAA Board Chairman and Central Council Delegate.
- Mr. James Waldron, former Mayo GAA Board Chairman.
- Mr. Kevin O'Toole, former Mayo GAA Board Treasurer and Secretary.
- Mr. Sean Feeney, former Mayo GAA Board President and Secretary.
- Garda Inspector Dermot Butler, former Mayo GAA Board Secretary. Mr. Butler was unsuccessful in his attempt to return as Vice Chairman at the recent Convention on 18th December 2024.
- Mr. Liam Moffatt, former Mayo GAA Board Chairman and current Connacht Council Delegate.
- Mr. Con Moynihan, former Mayo GAA Board Vice Chairman and current Central Council Delegate.
- Mr. Vincent Neary, former Mayo GAA Board Secretary and current President of Connacht GAA.
- Mr. Paul Cunnane, former Mayo GAA Board PRO and current Connacht Council Delegate.

The issues I am reporting include, but are not limited to:

- Theft;
- Tax evasion;
- False accounting;
- Unexplained surpluses and reductions in reported income;
- Undeclared income streams including gate receipts, sponsorship, royalties, and fundraising proceeds;
- Offshore accounts not reflected in audited statements;



- Misuse of Mayo GAA funds, credit cards, and expenses;
- Misappropriation of charitable and State grant funding;
- Multiple board officers and auditors, past and present, appearing to facilitate or conceal these irregularities.

I respectfully request that a full copy of this complaint be forwarded to Fiosrú, the Office of the Police Ombudsman, and that they undertake a thorough and independent investigation into the involvement of Garda Inspector Dermot Butler in the financial affairs of Mayo GAA. Given the serious nature of the allegations outlined in this complaint, it is essential that any potential misconduct, corruption, or breaches of duty by Garda Butler be fully examined and addressed, ensuring transparency, accountability, and the upholding of public trust in law enforcement in Ireland.

Attachments

I attach the following information in support of my complaint:

- A copy of the December 2nd 2019 letter to Mr. Tom Ryan;
- A copy of the December 2024 Sunday Independent article in relation to Mayo GAA post Covid gate receipts;
- A copy of March 2025 Sunday Times article in relation to Enda Kenny;
- A copy of my March 4th 2025 letter to Mr. Jarlath Burns;
- A copy of the *Village Magazine* article, October–November 2025 edition
- A copy of my December 1st 2025 complaint to the Irish Revenue Commissioners

Further documents and evidence can be provided upon request.

Yours faithfully

Tim O'Leary
Mayo GAA Supporter