



Albert Manifold's retirement

HAS ALBERT Manifold finally found peace in his comfortable 'retirement'? The former CRH boss, who trousered tens of millions of euros in pay and shares annually, has been fighting a planning battle for more than a decade over his Cork bolthole.

Manifold has a property on Long Island, off the coast of Schull, that is accessible only by boat in what is tagged the Roaringwater Bay and Islands Special Area of Conservation (SAC).

Planning files show that the support of locals for Albert's vision has not always been universal.

Over the last decade he has



Albert Manifold

launched assorted sorties to Cork County Council and An Coimisiún Pleanála (ACP) to secure planning permission and, in some cases, to seek retention (or retrospective) approval for works carried out.

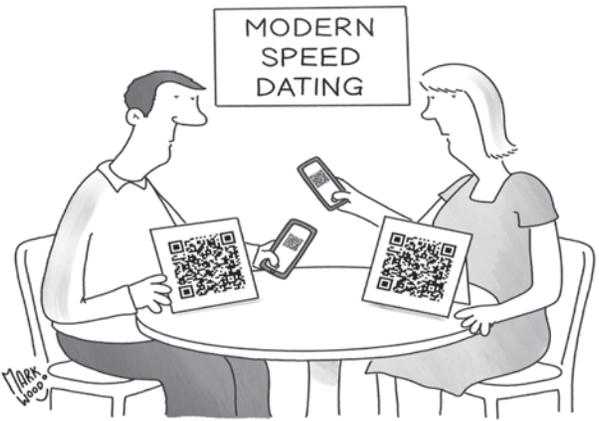
His most recent application to Cork County Council early last year sought the retention of works on the existing house and a 30 sq m home office next door, which was originally earmarked for an art studio.

The council planners had given the green light, with some conditions, but that raised the ire of one local, **Daniel Cronin**, who lobbied in an appeal, raising concerns about the impact on the SAC and the closeness of the development to the road.

He noted that "there is not one original feature left in the house", dismissing the scheme as "demolition by

bad design".

In August last year, ACP's inspector gave the project the thumbs up but the board sought more reassurance and wrote back to Manifold with some queries. This kicked off another round of



submissions, with Cronin airing further grievances, in relation to the clearing of fields, inaccuracies in maps, the use of "a three tonne digger" etc, etc.

Happily for the minted Manifold, he emerged successful last month and also appears to have cleared up two expensive-looking sets of judicial review proceedings he had filed in the High Court in 2024. One of these related to two agricultural sheds and the other to a fence around the site. Last November, after several run-outs in court, both were struck out.

Albert can now sit back and enjoy his retirement. At least, when he's not jetting off to chair meetings of oil giant BP... for €1m a year. Nice.

Joanne Costello's summit

ACCORDING TO *Stubbs Gazette*, a tiny judgment has just been registered against something called The Irish International Fashion & Food Summit Ltd (IIFFS), which turns out to have been set up by former daytime TV fashion presenter, Wicklow Town-based **Joanne Costello**. It is not the first tax bill for the company, however.

Certainly, back in November 2017 the inaugural IIFFS in Sligo made something of a splash,

Rescuing Ciaran Fitzgerald

GOLDHAWK SPIES the entry into the so-called Scarp rescue process for small companies of the loss-making entity that was behind the famous Blue Haven Hotel in Kinsale. The main man here is hospitality veteran **Ciaran Fitzgerald** but the threat might not be as great as it seems, as it looks like ownership of the business and associated assets in the 'collection' recently changed to a brand new Fitzgerald company.

Ciaran and his brother, **Cormac Fitzgerald**, acquired the Blue Haven in the early noughties and Cross Blue Holdings Ltd (CBH) was incorporated in 2013, with the ownership split between the two siblings, although only Ciaran is listed as a director. Until last month, business partner/landlord **Danny O'Keefe** was *in situ* as the other director but he exited in October 2025 and stepped down as company secretary last month.

Given the prominence of the Blue Haven operation in Kinsale, with the group also featuring businesses such as the Old Bank guesthouse and Hamlet's bar, Fitzgerald has acquired a high

profile in hospitality circles in the town and was elected chairman of the Cork branch of the Irish Hotels Federation in 2024.

According to his LinkedIn page, Fitzer also happens to be an honorary colonel in the Rhode Island Army National Guard.

In his role as local hotels federation chairman, Fitzgerald was an outspoken critic of the government's policies, claiming the cost of doing business was "posing an enormous risk to the sector".

It turns out he had first-hand experience of exactly what he was talking about.

It is unclear if Ciaran picked up any skills from his links to the east coast US militia but back home his businesses have clearly been coming under heavy fire. On January 28, Middleton insolvency expert **Gerard Murphy** was installed as the process advisor at CBH on foot of the Scarp

and must submit a rescue report by the middle of next month. An associated Fitzgerald company called Larmona Ltd has also entered the Scarp process.

The last accounts filed for CBH, signed off on December 23 last, reveal a net loss for the 12 months to the end of 2024 of €382,000 on turnover of just on €5m, leaving the company sitting on accumulated losses of a hefty €1.6m.

According to the auditors: "This indicates that a material uncertainty exists that may cast significant doubt on the company's ability to continue as a going concern"

Moreover, "the landlord is not renewing the leases on the properties".

The outlook may not be as bleak as it first appears because in June last year Easton Edge Ltd was incorporated with Ciaran Fitzgerald *in situ* as the only director, while 100% of the shares

are held in the name of his wife, **Maeve Fitzgerald**.

Last month, Easton Edge registered a number of business names, including Bluehaven, The Bluehaven Collection, Hamlet's Bar and Kitchen, Old Bank Townhouse Kinsale, and Schull Harbour Hotel (a business taken over by the Blue Haven group back in 2022). Easton Edge has also registered the names, The Kinsale Collection and The Kinsale Collective, while another new Fitzgerald company, Lisport Ltd, has registered the business name The Schull Harbour Hotel.

Moreover, funding has been provided to Easton Edge by the **Terry Clune**-linked Irish Diaspora Fund, with the loans secured on various properties, such as the Blue Haven Hotel itself, Hamlet's and the Old Bank House, as well as apartments in Kinsale and Schull, and even the building owned by Danny O'Keefe's property group that houses Kinsale's lauded Michelin-star restaurant, Bastion.

Maybe that would be a suitable location for Fitzer *et al* to celebrate surviving the Scarp process.



Ciaran Fitzgerald

MONEY ★ MONEY

featuring a line-up that included assorted familiar faces such as TV chef **Catherine Fulvio** and **Michael Viljanen**, now of Chapter One.

Costello, who is still listed as the only director and 100% shareholder in IFFS, hails from Sligo, which may explain its choice for the “inaugural” three-day event. According to Joanne at the time, the reason for the food and fashion gig was “to provide a platform to allow each industry to be inspired both creatively and commercially”.

Event director **Philip O’Brien** said one of the aims of the IFFS was to “generate debate... We will get input and perspective from those who have been pushing the boundaries”.

Alas, whatever debating and boundary pushing that took place in Sligo, it was not enough to ensure a follow-up hooley and the last documents filed in the Companies Office date back to 2019, with the March 2019 accounts showing a small accumulated deficit at that time.

Despite the lack of activity



Joanne Costello

over the last seven years, IFFS Ltd was never struck off the register and the Revenue Commissioners have registered a couple of hits. Bizarrely, the one earlier this month was for a miniscule €515 (sic), which hardly seems worth the paperwork.

A hit from the taxman last November was, however, a little more substantial, with IFFS on the wrong end of a €39,000 judgment.

Given the lack of any recent corporate activity, it is unclear if Costello or the listed company secretary – her hubby **John Goodman** – are aware of the judgments mounting against the firm they set up, which has a registered office in Sligo.

The business that has been most associated with Costello is Xmedia, which she registered back in 2014 and is described as “an innovative, full-service production agency, specialising in multimedia, photography, videography, podcast production, animation, AR and VR”. Phew!

Having come to public prominence as a result of an eight-year-



long tenure as a fashion presenter on *Ireland AM*, the multi-talented stylist and creative director also proved to be more than capable in the boardroom and picked up the arts gong at the Network Ireland Wicklow (NIW) Businesswomen of the Year Awards in 2019.

More recently, in 2023, Costello was appointed president of the NIW branch.

Joanne and her husband are probably best known in Wicklow these days for their central role in the annual Wicklow Regatta Festival committee, where John is chairman. Apparently, Costello previously worked in the “high net worth insurance industry” and in the past she set up assorted

companies with Goodman that have since been dissolved, such as JCCRM Ltd and Joanne Costello Consultants Ltd.

DONALD TRUMP is busy tearing down the White House to build a new ballroom and his sons, Donald Jr and Eric, are busy doing the same in the family's golf resort in Doonbeg, as well as doing a little work on the greens. Will the boys end up in the bunker though?

Their flurry of applications to Clare County Council have caught the attention of one Liam Madden, a Longford-based

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architect who has weighed in on a great deal of projects that don't fall into his bailiwick.

Apparently, the latest Doonbeg planning application involves a Natura Impact Statement (NIS) that must consider what Madden describes as the "in-combination effects" of all of the planning applications on the site.

Madden claims the proposed works "are a totally unnecessary and unjustifiable intrusion into these protected lands" that could "cause significant effects" on the sensitive site.

On top of this, he has identified 15 different planning submissions over the decades, which he claims should be considered as part of the 'in-combination' effects.

What might catch the attention of the brothers Trump is that Madden alleges "other developments which may affect this site are unauthorised developments". Indeed, he says he is "currently investigating the above", concluding that "the ramifications may be serious".

Although any alleged unauthorised developments date back a long way, it looks like the current owners could have quite a battle on their hands.

Nick Lawlor's nice strategy

DOCUMENTS JUST filed by a Dublin company called Employee Financial Wellness Ltd (EFW) show that just over €1m has been pumped into the business in the last few months by its Jersey-registered parent. This is perhaps not surprising given that losses have built up inside the firm in recent years.

According to its website, EFW (part of **David Cassidy's** giant UK-based Wealth at Work group) was founded with a clear mission: "To improve the financial wellbeing of employees throughout education, not product sales". A noble aim for the firm and its Castleknock-based Irish CEO **Nick Lawlor**, who spent a decade working in the financial services sector in Ireland through the boom and crash.

Apparently, having witnessed "the stress, anxiety and poor financial outcomes that stemmed from the product-



Nick Lawlor

centric approach" (ie a focus on selling financial products), Nick realised "there was a critical gap in how financial literacy and education were being delivered. He believed that true financial wellbeing should be centred around empowering individuals to make informed financial choices, not on pushing products." Needless to say, moving the sale of lucrative financial protection products so far down the agenda can come with a cost and the latest accounts

for EFW, covering the year to December 31, 2024, reveal a loss for the 12 months of €815,000 on turnover of €1.2m (mainly investment advice fees). This left the accumulated losses standing at just on €1.6m.

In 2024, €1m was invested in the company by the immediate parent entity, Mercatus Bidco Ltd, with an address in St Helier, Jersey. The recent filings in the Companies Office show that a further €1m was injected in two tranches during 2025.

Along with Lawlor, the other Irish-based directors are **Kieran Ward**, **Mark O'Grady** and **Dermot Styles**. The other four board members are all based in the UK.



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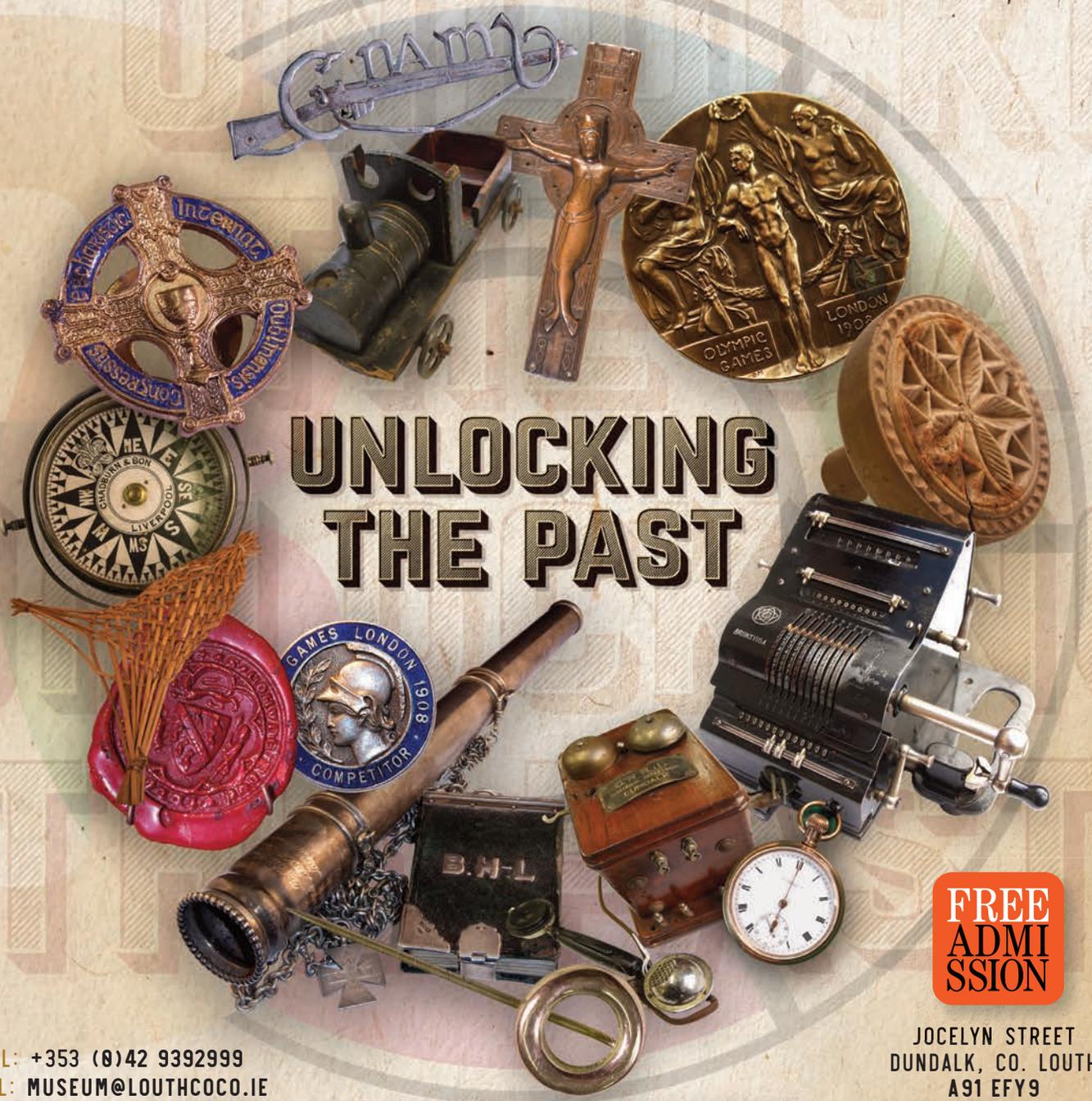
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