

# PCS GENEALOGY



FAMILY HISTORY RESEARCH

No. 12 C

State in this Column, No. 4.

Whether on the dates in Column No. 3, he or she resided in the Townland? If so, what were his or her circumstances?  
Whether he or she now reside there, or what has become of them? If gone, where? If deceased, when?  
And if the Party is in the Townland or its vicinity, what are his or her circumstances and means of livelihood?

| 1    | 2                         | 3                           | 4                                                                                                                                                      |
|------|---------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
|      | Char <sup>s</sup> Collins | 5 Jan 1886                  | lived in the Townland at the time as a Labourer in the fishing business<br>Emigrated to America in 1868                                                |
|      | Wm. Doney                 | 2 Feb 1886                  | lived in the Townland at the time as a poor Labourer left the Townland to<br>go to work in or about the year 1867                                      |
|      | Hon <sup>r</sup> Barry    | 2 March 1886                | lived in the Townland at the time in two different places, one travelling being<br>the large of which he was on the Sunday 1886, the other a small one |
|      | Mich <sup>l</sup> Nail    | 2 March 1886                | lived in the Townland at the time as a poor Labourer, one travelling being<br>the large of which he was on the Sunday 1886, the other a small one      |
| 9.17 | Mich <sup>l</sup> Hall    | 9 March 1886, 16 March 1886 | lived in the Townland at the time as a poor Labourer, one travelling being<br>the large of which he was on the Sunday 1886, the other a small one      |

Figure 1: Extract from 12C Schedules, T91/142. © The National Archives, Kew, England.

## Guide to using the Irish Loan Fund Records August 2026

## How useful are the Irish Loan Fund Records to genealogists?

If you are researching ancestors in the west of Ireland (Connaught and Munster) in the first half of the 19<sup>th</sup> century, these records are potentially very valuable. An estimated 20% of the adult population of Ireland borrowed from a loan fund at any one time. Only a minority of records have survived. But, if there was a loan fund association where your ancestor lived, and records survived, there is a chance that your ancestor will appear in them.

Townpeople and poorer agricultural workers are included in the Irish Loan Fund Records, in contrast to the Tithe Applotment Books, which only include heads of households holding plots of land larger than one acre. A significant 20% of borrowers were female. These records can provide key clues about family relationships and enable you to build up a more complete picture of your ancestor's life.

This guide includes:

- An introduction to the record set
- Step-by-step instructions on searching the records on Ancestry and FindMyPast
- A search strategy
- A spreadsheet listing the contents of the record set and
- A template to create your own research record, with an example

## 1 Introduction to the Irish Reproductive Loan Fund Records

The Association of the Irish Reproductive Loan Fund was set up by a committee in London in 1822 in response to a famine in the west of Ireland. The fund was created to provide small loans to the 'industrious poor' to help them purchase stock or equipment which would increase their productivity and improve their chances of surviving future famines.

The surviving records are held at The National Archives, Kew, England under reference T91 and include documents for the counties of **Clare, Cork, Galway, Kerry, Leitrim, Limerick, Mayo, Roscommon, Sligo and Tipperary**, although some counties have far more surviving records than others.

The map below shows how many Piece Numbers have survived for each of these counties:

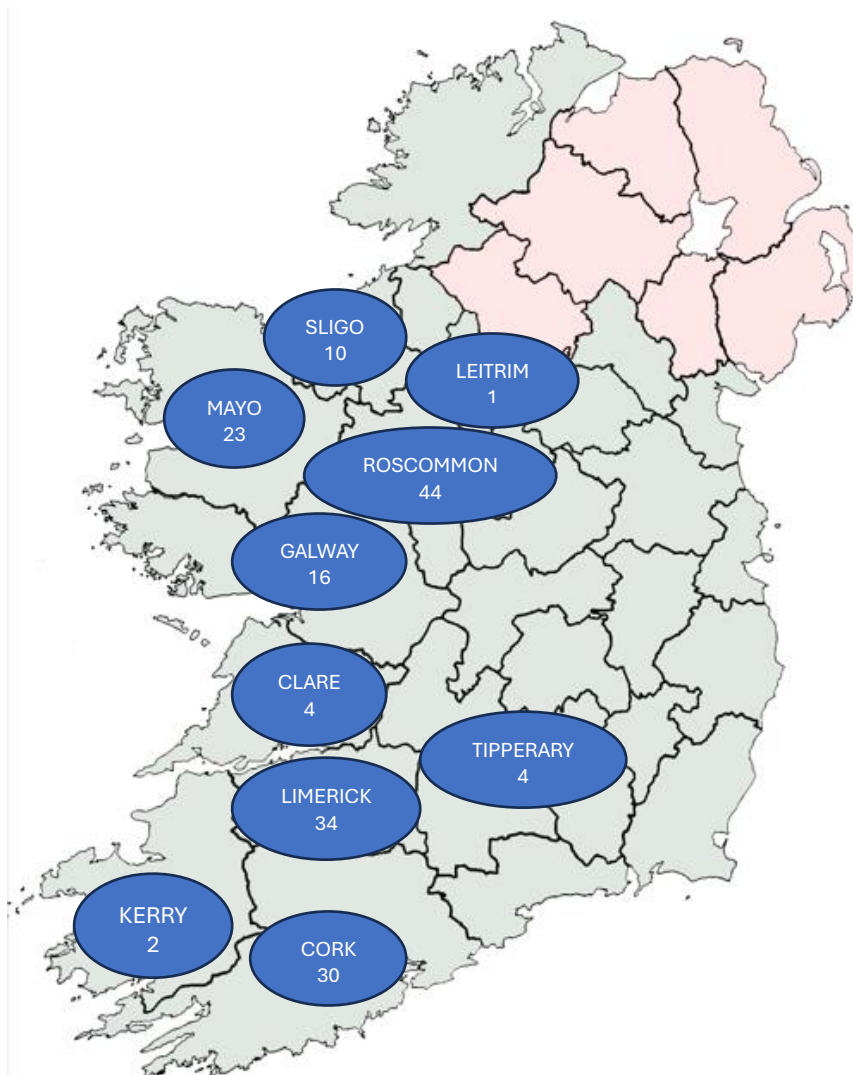


Figure 2: Map showing how many Loan Fund Record Piece Numbers have survived for each county. (Outline map of Irish counties. Public Domain. <https://commons.wikimedia.org/w/index.php?curid=8976697>)

### How the loan fund worked

'Gentlemen of each county' were invited to establish loan fund associations in their local area. They were instructed to select trustees, who had to send annual reports to the board of directors in London. Each association was administered by a salaried clerk, but any profits generated by the fund were supposed to go to local charities.

In order to take out a loan, borrowers had to attend their local loan office in person with two securities or guarantors (persons who promised to repay the loan if the borrower was unable to do so). Where these records survive, they are called '**promissory notes**' or '**security note books**'.

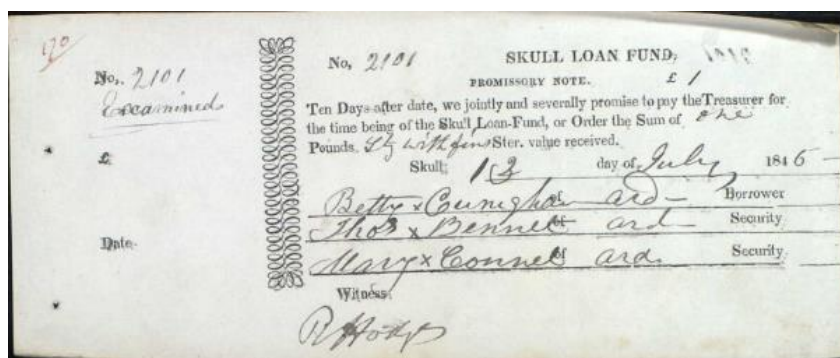


Figure 3: Image showing example of PN206; promissory note for loan no. 2101, 13 July 1846. © The National Archives, Kew, England.

Another record type is the **Loan Ledger**, which listed every loan taken out, with the borrower's name, residence, the amount borrowed and repayments made. Some also give the borrower's occupation. They do NOT usually name the borrower's securities.

| No. | Borrower's Name | Residence  | Date | Amount | Repaid |
|-----|-----------------|------------|------|--------|--------|
| 1   | Henry Whitley   | St. Schull | 1846 | 100    | 100    |
| 2   | John Lister     | St. Schull | 1846 | 100    | 100    |
| 3   | John Lister     | St. Schull | 1846 | 100    | 100    |
| 4   | John Lister     | St. Schull | 1846 | 100    | 100    |
| 5   | John Lister     | St. Schull | 1846 | 100    | 100    |
| 6   | John Lister     | St. Schull | 1846 | 100    | 100    |

Figure 4: First six entries in PN136, the loan ledger of the Schull Association. © The National Archives, Kew, England

The **Returns to the Clerk of the Peace** were part of an inquiry ordered by the London Committee who wished to know if the Loan Funds were successful in their aim of improving the borrowers' economic circumstances, hence the two questions: 'What were their circumstances before the loan' and 'What are their circumstances now?' A sample was taken of all loans and applying those questions. In many cases, these give information about the life outcome of the borrower and their securities: whether they had died or emigrated or, if still alive, whether they were in a position to repay their debt.

| Schedule No. | Name        | Date       | Amount | Repaid |
|--------------|-------------|------------|--------|--------|
| 1            | Mary Bruce  | 5 Jan 1846 | 100    | 100    |
| 2            | John Lister | 1846       | 100    | 100    |

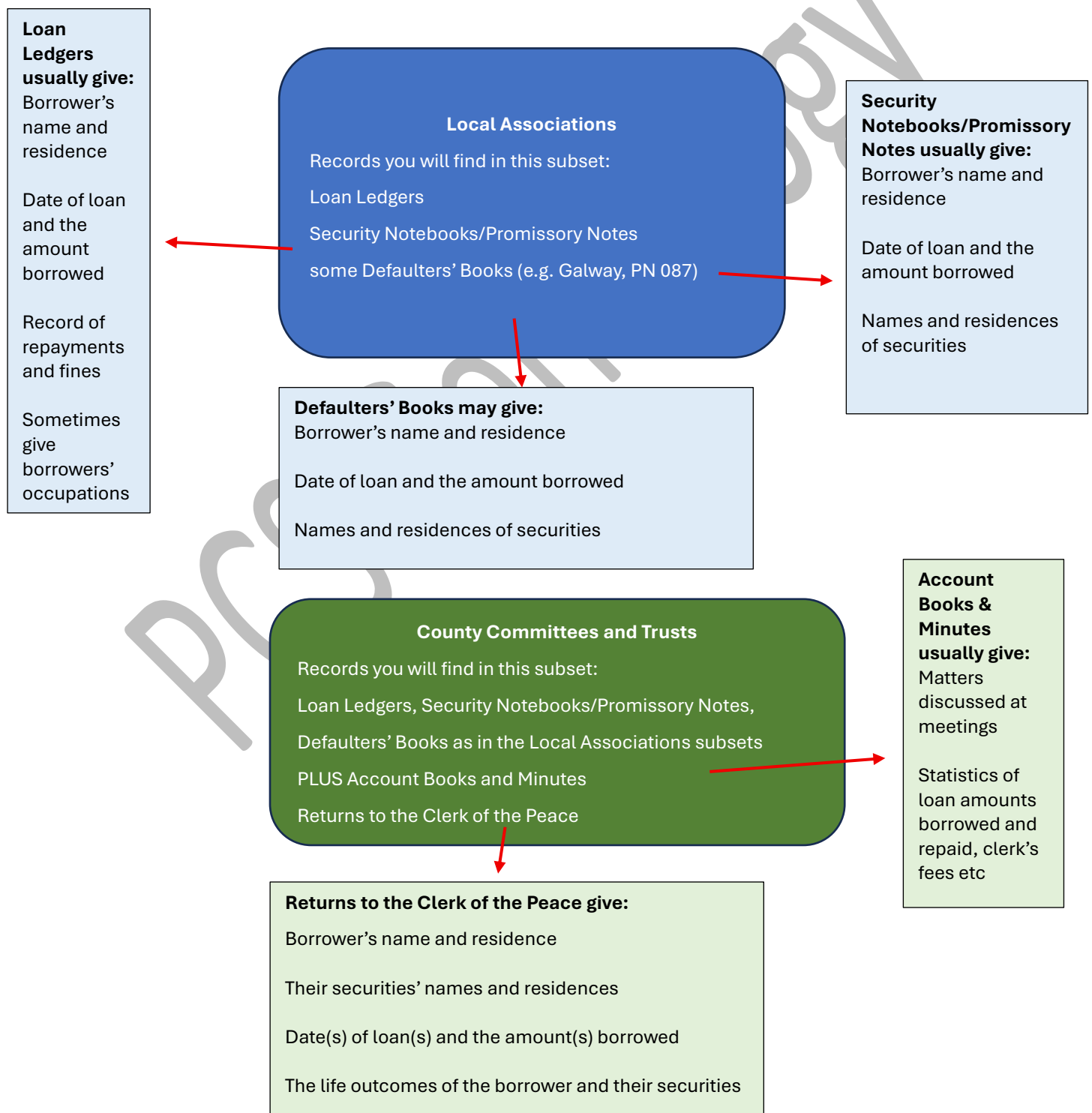
Figure 5: Image from PN142, 12C schedules of 1853. © The National Archives, Kew, England

Each loan association was run independently, so the information contained in each of the record types varies from one association to another.

### Contents of the record set

There are four categories within the record set:

1. Local Associations
2. County Committees and Trusts
3. Directors
4. London Committee



**The records in this set which are of most use to genealogists are:**

- Loan ledgers
- 'Promissory' or 'security' notes
- Returns to the Clerk of the Peace

I have created a spreadsheet listing the contents of T91, with separate worksheets for the subsets (County Committees; Local Associations; Directors; London Committee) and for each county represented in the record set (Clare; Cork; Galway; Kerry; Leitrim; Limerick; Mayo; Roscommon; Sligo; Tipperary).

The spreadsheet can be found by clicking on this link: [Index to T91](#) (highlight, right click, 'Open Hyperlink')

**Where you can find the records online**

The entire record set has been digitised and can be viewed on Ancestry (£), where the collection is called 'Ireland, Sustainability Loan Fund, 1812-1868'

<https://www.ancestry.co.uk/search/collections/61403>

**and** on FindMyPast, (£), where it is called 'Ireland, Poverty Relief Loans, 1821-1874'

<https://search.findmypast.co.uk/search-world-records/ireland-poverty-relief-loans-1821-1874>

**IMPORTANT:** The transcriptions on both the above websites contain errors in dates, personal names and place names, so always check the original record image whenever possible.

Volunteers at Skibbereen Heritage Centre have also transcribed records for the following Cork parishes:

Ballineen, Baltimore, Castletownsend, Creagh, Durrus, Glandore, Kilroe & Crookhaven, Schull. Access is free.

<https://skibbheritage.com/genealogy-using-loan-records/>

All three websites allow the researcher to search for an individual or browse the record set.

## 2 Step-by-step instructions for using the record set on Ancestry

To access the record set:

< Search

< Card catalogue

< Title

Enter 'loan' and click on the blue link

**Card Catalogue**  
Searchable listing of all record collections

Title  
loan

Include similar terms  
☐ No

Keyword(s)

Results 1-1 of 1

Sort By Relevance

| Title                                                        | Category                       | Records |
|--------------------------------------------------------------|--------------------------------|---------|
| <a href="#">Ireland, Sustainability Loan Fund, 1812-1868</a> | Court, Land, Wills & Financial | 645,357 |

1 of 1

Figure 6: Searching the Card Catalogue. © The National Archives, Kew, England.

To search for an individual, enter their name and any other details that you know: for example, the county they lived in. Unless you have used this record set previously, it's best to leave the other fields empty, such as borrower or security (guarantor) name, event date, keyword (e.g. place) or role (borrower or guarantor).

Entering 'Mary Connell' lived in 'Cork' (exact) brings up 27 results and the option of viewing the transcription (View Record) or the original document (View Image).

**All Ireland, Sustainability Loan Fund, 1812-1868 results for Mary Connell**

THE NATIONAL ARCHIVES

This collection is provided in association with The National Archives

Your search: Mary Connell, Lived In: Cork, Ireland. Show primary records only. Apply.

Filters: Tax, court, land & wills; Court, governmental & criminal records; Ireland, Sustainability Loan Fund, 1812-1868. Clear all.

| View Record                 | Name         | Role             | Residence Date | Residence Place | View Image                 |
|-----------------------------|--------------|------------------|----------------|-----------------|----------------------------|
| <a href="#">View Record</a> | Mary Connell | Second Guarantor | 1 Jun 1846     | Ardmanah, Cork  | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Second Guarantor | 6 Jan 1846     | Ardmanah, Cork  | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Second Guarantor | 9 Mar 1846     | Ardmanagh, Cork | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Second Guarantor | 1 Jun 1846     | Ardmanah, Cork  | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Second Guarantor | 22 Jun 1846    | Ardmore, Cork   | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Borrower         | 10 Aug 1846    | Glanloch, Cork  | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Borrower         | 10 Aug 1846    | Glanloch, Cork  | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Borrower         | 9 Mar 1846     | Cork            | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | Borrower         | 22 Jun 1846    | Cork            | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | First Guarantor  | 29 Jun 1846    | Cork            | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | First Guarantor  | 29 Jun 1846    | Archma, Cork    | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | First Guarantor  | 29 Jun 1846    | Ardmanah, Cork  | <a href="#">View Image</a> |
| <a href="#">View Record</a> | Mary Connell | First Guarantor  | 22 Jun 1846    | Skull, Cork     | <a href="#">View Image</a> |

Figure 7: Results for search for Mary Connell, Cork. © Ancestry.com.

The clerks of the loan associations were inconsistent in their spelling of names and residences, and occupations and placenames are often abbreviated. Also, transcriptions of

some of the records are inaccurate or abbreviated, so if you can't find any records for the name or place you are looking for, use wildcards e.g. M\* C\*n\*I.

To **browse** an individual fund, go to the box on the right of the page, select 'Local Associations', the county of interest to you, under Parish, scroll down to the fund you wish to browse and click on it. See my [Index to T91](#).

The screenshot displays the Ancestry.com search interface. On the left, there are three main filter sections: 'Lived In' with a 'Location' text box (placeholder: 'e.g. London, England'), 'Any Event' with 'Day', 'Month', and 'Year' dropdowns and an 'Add Range' link, and a 'Location' text box (placeholder: 'e.g. London, England'). Below these are 'Keyword' (placeholder: 'e.g. teacher or "Tower of London"'), 'Role', and 'Fund' text boxes. On the right, a sidebar titled 'Browse this collection' provides a hierarchical selection: 'State' (dropdown), 'Local Associations' (dropdown), 'City' (dropdown, currently showing 'Roscommon'), and 'Parish' (list of specific records like 'Piece 001: Aughnasurn Security Note Book (1845 - 1847)' and 'Piece 002: Aughnasurn Loan Ledger, 1 (1837 - 1841)', with a scrollbar indicating more options are available).

Figure 8: Searching by Local Associations, county and piece number. © Ancestry.com.

To browse, for example, the Returns to the Clerk of the Peace for Galway, select 'County Committees and Trusts', 'Galway' and 'Piece 144: Returns to the Clerk of the Peace (1848 to 1854)'.

Lived In

Location

e.g. London, England

Any Event

Day

Month

Year

Add Range

Location

e.g. London, England

Keyword

e.g. teacher or "Tower of London"

Role

Browse this collection

To browse this image set, select from the options below.

State

County Committees and Trusts

City

Galway

Parish

Piece 143: Resolutions of Trustees Appointed By the London Committee (1822 - 1849)

Piece 144: Returns to the Clerk of the Peace (1848 - 1854)

Piece 202: Accounts, Correspondence, List of Trustees, Misc. (1828 - 1854)

Figure 9: Searching County Committees and Trusts records. © Ancestry.com.

### 3 Step-by-step instructions for using the record set on FindMyPast

There is a very helpful guide to this record set on FindMyPast:

<https://search.findmypast.co.uk/search-world-records/ireland-poverty-relief-loans-1821-1874>

To access the record set:

< Search

< All record sets

Enter 'Relief Loans'

FindMyPast

Family tree

Search

Newspapers

1921 Census

My research

Help & more

8

My Account

All Record Sets

Search more than 1000 years of historical record sets

Relief Loans

Filter by

Clear All

Where

World

2 record sets

| Record Set                              | Category                     | Subcategory | No. of Records |
|-----------------------------------------|------------------------------|-------------|----------------|
| Ireland, Poverty Relief Loans 1821-1874 | Institutions & Organisations | Government  | 691,210        |
| Ireland, Poverty Relief Loans 1821-1874 | Institutions & Organisations | Government  | 86,278         |

Figure 10: Searching for the record set. © FindMyPast.com

To **search for an individual**, enter their name. If you don't find the person you're looking for, search again, using wildcards (e.g. M\*r\* C\*n\*I)  
Type the county into the County filter.

The screenshot shows the FindMyPast search interface. The 'Who' section has 'First name(s)' set to 'Mary' and 'Last name' set to 'Connell'. The 'Entry year' section has 'Entry year' set to 'YYYY' and 'Give or take' set to '-/+ 2yrs'. The 'Place' section has 'Start typing a Place' and 'Browse Place'. The 'County' section has 'Start typing a County' and 'Browse County'. A 'Cork x' button is visible. The 'Archive reference' section has 'Start typing a Archive reference' and a 'View 32 Results' button. A note at the top says 'All fields are optional'.

Figure 11: Search for Mary Connell, Cork. © FindMyPast.com

Entering 'Mary Connell' and 'Cork' brings up 32 results and the option of viewing the transcription (left purple icon) or the original document (right purple icon).

The screenshot shows the FindMyPast search results for Mary Connell in Ireland, Poverty Relief Loans 1821-1874. The results table has 32 results. The table columns are: First name(s), Last name, Entry year, Role, Description, Place, and County. The results show Mary Connell in 1845 and 1846, with roles of Borrower and Promissory notes, correspondence, accounts, indexes. The results are filtered by 'Cork' in the County column.

| First name(s) | Last name | Entry year | Role     | Description                                         | Place  | County |
|---------------|-----------|------------|----------|-----------------------------------------------------|--------|--------|
| Mary          | Connell   | 1845       | Borrower | Loan ledger                                         | Schull | Cork   |
| Mary          | Connell   | 1846       | —        | Returns to the Clerk of the Peace                   | —      | Cork   |
| Mary          | Connell   | 1846       | —        | Promissory notes, correspondence, accounts, indexes | —      | Cork   |
| Mary          | Connell   | 1846       | —        | Returns to the Clerk of the Peace                   | —      | Cork   |
| Mary          | Connell   | 1846       | —        | Returns to the Clerk of the Peace                   | —      | Cork   |
| Mary          | Connell   | 1846       | —        | Promissory notes, correspondence, accounts, indexes | —      | Cork   |

Figure 12: Results for search for Mary Connell, Cork. © FindMyPast.com

To browse the record set, select 'Ireland, Poverty Relief Loans 1821-1874 Browse'

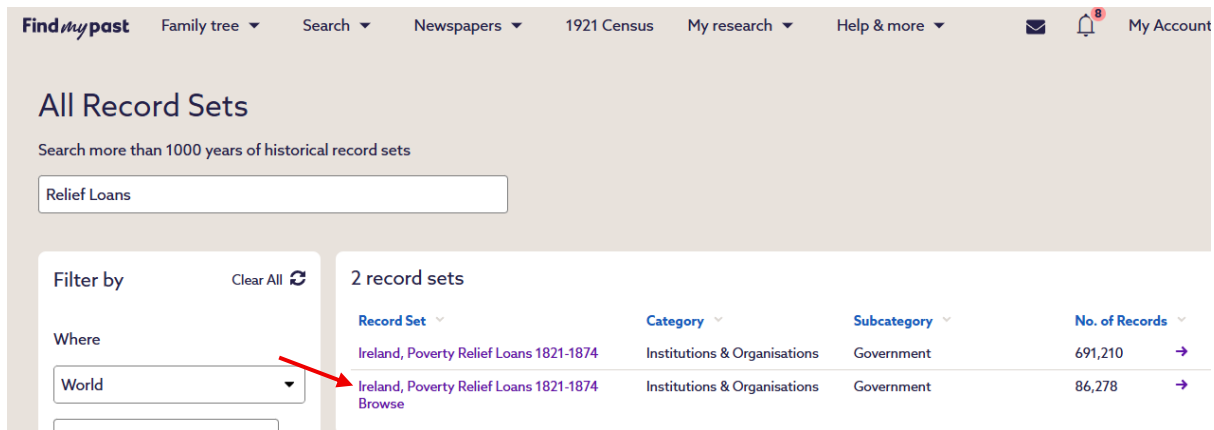


Figure 13: Searching using the Browse option. © FindMyPast.com

Here you can filter by Archive reference and select T91/136, or whichever Piece Number you wish to search or browse. See [Index to T91](#).

Click on 'Browse County' and select e.g. Cork

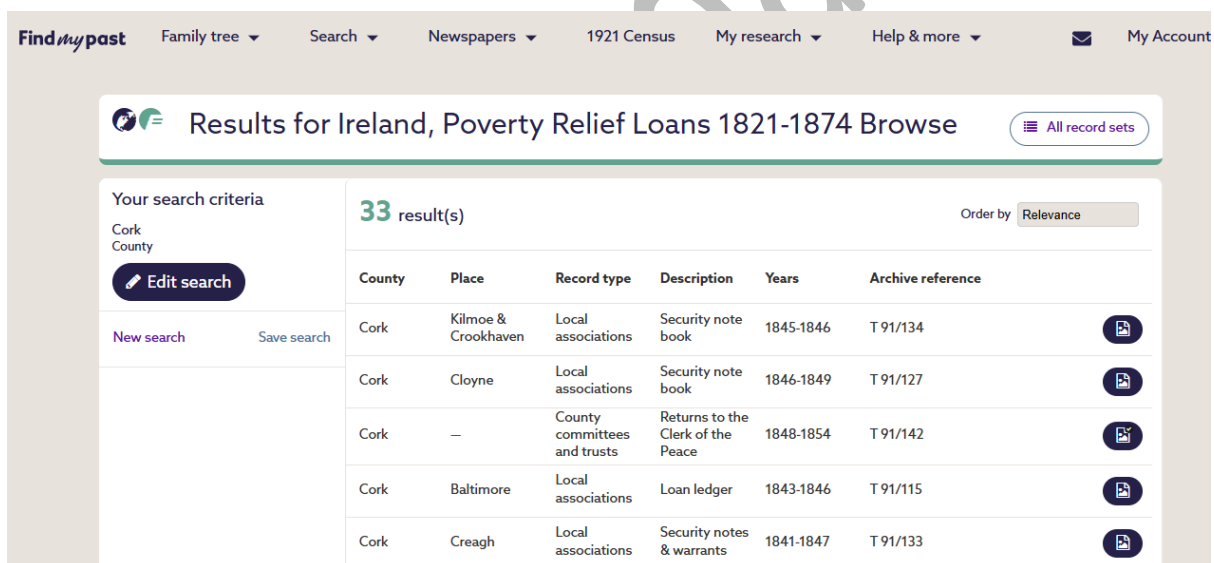


Figure 14: Results from searching for Co. Cork piece numbers. © FindMyPast.com

Or, if you know which Piece Number you wish to browse, type it into 'Archive Reference' (e.g.T91/142).

**At this point, it is recommended that you print out this guide, or have it open on a second screen, while you are carrying out your searches.**

## 4 Search Strategy

Whether you are searching the record set on Ancestry or FindMyPast, navigating the collection can be challenging because of the way it is organised. And transcription errors make the search more difficult.

I recommend the following strategy:

1 Using the [Index to T91](#), identify the Piece Numbers which exist for your ancestor's county and copy and paste these onto [Your Research Template](#). An Example of Using this Search Strategy follows on pp.12-17.

Keep a record on your template of each piece number you have checked. Then enter onto your research template any records that you find in those piece numbers. Make sure that you make a note of the **digital page number** where you found each record.

2 The Loan Ledgers have a record of every loan taken out, so the names of **all** borrowers from that Loan Association will be included.

Search the relevant Loan Ledger for your ancestor by entering their **name** and the **county** where they lived. If there are no results, use wildcards to allow for mistranscriptions.

**Remember** that not all Loan Fund Loan Ledgers are listed under a separate piece number: some of them appear in the **Returns to the Clerk of the Peace** for that county.

3 Search the Promissory Notes/Security Notebooks for the association(s) closest to where your ancestor lived by entering their **name**. These do not all survive, so not all borrowers from that loan fund are included: however, the records that do exist also name the borrower's securities. Some of these records also appear in the **Returns to the Clerk of the Peace** for that county.

4 Search the Defaulters' Book or Returns to the Clerk of the Peace for your ancestor's county **by entering their name**. Most of these records relate to borrowers who still owed money when the loan association closed, so borrowers who repaid their loans, and their securities, are not included here. However, these records give rich genealogical information, including the life outcomes of defaulting borrowers and their securities.

5 If there are no results for searching by your ancestor's name, even using wildcards, follow steps 1-4 again, but search by the name of **another member** of your ancestor's family.

6 If there are no results for searching by your ancestor's name, or another member of your ancestor's family, even using wildcards, follow steps 1-4 again, but search by **entering the parish or townland** where they lived. Try entering their parish under 'Location' or 'Keyword' (Ancestry) or under 'Keyword' on FindMyPast. The 'Browse by Place' option on FindMyPast brings up the Loan Associations which have a separate piece number.

7 If you have still not found any evidence of your ancestor in the records, try browsing the relevant piece numbers.

## 4.1 Example of using this search strategy

I have created an example of each of these three types of search (by name, by place, by browsing) on both Ancestry and FindMyPast. The first is for John TRAVERS, who lived in the parish of Elphin, Roscommon.

### SEARCHING BY NAME

1 Using the Index to T91, identify the Piece Numbers which exist for your ancestor's county and copy and paste these onto your research template. See [Your Research Template](#)

For an example of how to complete your template, see [Sample Research by Name Template](#)

| Records for Co. Roscommon |                    |           |          |              |              |
|---------------------------|--------------------|-----------|----------|--------------|--------------|
| PieceNo                   | Category           | City      | LoanFund | Description  | Years        |
| 22                        | Local Associations | Roscommon | Elphin   | Loan Ledger  | 1845 to 1846 |
| 23                        | Local Associations | Roscommon | Elphin   | Loan Ledger  | 1847         |
| 24                        | Local Associations | Roscommon | Elphin   | Cash Account | 1853         |

Figure 15: Extract from Sample Research Template. © pcsgenealogy.com

2 Search the Loan Ledger for the association(s) closest to where your ancestor lived **by entering their name**. Remember to use wildcards to allow for mistranscriptions.

Search > Tax, Court, Land & Wills > Ireland, Sustainability Loan Fund, 1812-1868

## Ireland, Sustainability Loan Fund, 1812-1868

Search
☐ Match all terms exactly

**First & Middle Name(s)**

☐ Exact...

**Last Name**

☐ Exact...

**Quick Fill Suggestions**

Smith Family Tree ×

No suggestions found

**Lived In**

**Location**

☐ Exact to...

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**Browse this collection**

To browse this image set, select from the options below.

**State**

Choose...

**City**

Choose...

**Parish**

Figure 16: Searching John TRAVERS by name. © Ancestry.com

This search brings up the following results:

### All Ireland, Sustainability Loan Fund, 1812-1868 results for John Travers

THE

NATIONAL

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This collection is provided in association with The National Archives

**four search** ✎ ... 1-13 of 13

John

Travers

any: 1812

Lived In: Elphin, Roscommon, Ir...

show primary records only ☐

Apply

**filters** Clear all

✓ Tax, court, land & wills ×

To get better results, add more information such as Birth Info and Death Info—even a guess will help. [Edit your search](#) or [learn more](#)

| View Record                 | Name         | Role             | Residence Date | Residence Place         | View Images |
|-----------------------------|--------------|------------------|----------------|-------------------------|-------------|
| <a href="#">View Record</a> | John Travers | Second Guarantor | 16 Jun 1843    | Bella, Roscommon        |             |
| <a href="#">View Record</a> | John Travers | Second Guarantor | 1 Sep 1843     | Bellon, Roscommon       |             |
| <a href="#">View Record</a> | John Travers | Borrower         | 23 Oct 1846    | Roscommon               |             |
| <a href="#">View Record</a> | John Travers | Borrower         | 30 Jul 1842    | Cloonglossna, Roscommon |             |
| <a href="#">View Record</a> | John Travers | First Guarantor  | 31 Mar 1843    | Bella, Roscommon        |             |

Figure 17: Results of searching John TRAVERS by name. © Ancestry.com

To do the same search on FindMyPast:



## Ireland, Poverty Relief Loans 1821-1874

Explore this amazing collection of records from Ireland's Western Seaboard from 1821-1874. The records come from The National Archives at Kew and relate to the Irish Reproductive Loan Fund. This is the first time these records have been made available in full online. The majority of the records cover the years 1824-1846 and provide unique information about your ancestors from before and during the Irish Famine. They are an excellent resource for the Irish family historian, because they record the names of individuals, who are often missing from official government records. Many of the records are loan application forms, which include the name of the borrower and two names of guarantors, who were often close family members or neighbours. Other details recorded include occupation, notes of health, family circumstances and whether the borrower emigrated.

[Learn more](#)
[Useful links](#)

[All record sets](#)

**Who**

First name(s)

Last name

☒ Name variants ⓘ
 ☐ Name variants ⓘ

All fields are optional

**Entry year**

Entry year
 Give or take  

 ⓘ

**Place**


No results found

Figure 18: Searching John TRAVERS by name. © FindMyPast.com

Entering 'Elphin' into 'Place' brings up no results. So I changed the search to County only:

**Place**

[Browse Place](#)

**County**

[Browse County](#)

Roscommon ✕

**Archive reference**

[Browse Archive reference](#)

**Optional keywords**


View 9 Results

[Clear search](#)

Figure 19: Adjusting the search for John TRAVERS. © FindMyPast.com

This produced the following results:

| First name(s) ▾ | Last name ▾ | Entry year ▾ | Role ▾               | Description                       | Place ▾    | County ▾  |                                                                                                                                                                         |
|-----------------|-------------|--------------|----------------------|-----------------------------------|------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| John            | Travers     | 1842         | Borrower             | Loan ledger                       | Rockville  | Roscommon |   |
| John            | Travers     | 1843         | Guarantor Or Witness | Loan ledger                       | Frenchpark | Roscommon |   |
| John            | Travers     | 1843         | Guarantor Or Witness | Loan ledger                       | Frenchpark | Roscommon |   |
| John            | Travers     | 1843         | Guarantor Or Witness | Loan ledger                       | Frenchpark | Roscommon |   |
| John            | Travers     | 1843         | Guarantor Or Witness | Loan ledger                       | Frenchpark | Roscommon |   |
| John            | Travers     | 1846         | —                    | Returns to the Clerk of the Peace | —          | Roscommon |   |
| John            | Travers     | 1846         | Guarantor Or Witness | Security note book                | Tybohan    | Roscommon |   |
| Jno             | Travers     | 1846         | —                    | Returns to the Clerk of the Peace | —          | Roscommon |   |
| Jno             | Travers     | 1846         | —                    | Returns to the Clerk of the Peace | —          | Roscommon |   |

Figure 20: Results of search for John TRAVERS, Roscommon. © FindMyPast.com

This demonstrates that 'Place' on FindMyPast refers to the location of the Loan Fund Association, rather than the name of the parish. In this case, a Google search showed that Frenchpark is in the Roman Catholic Diocese of Elphin but in the civil parish of Tibohine (or Tybohan). The results also tell you which type of record (e.g. Loan Ledger) the person appears in.

Clicking on the image for the first record listed on Ancestry shows this record:

### John Travers in Ireland, Sustainability Loan Fund, 1812-1868

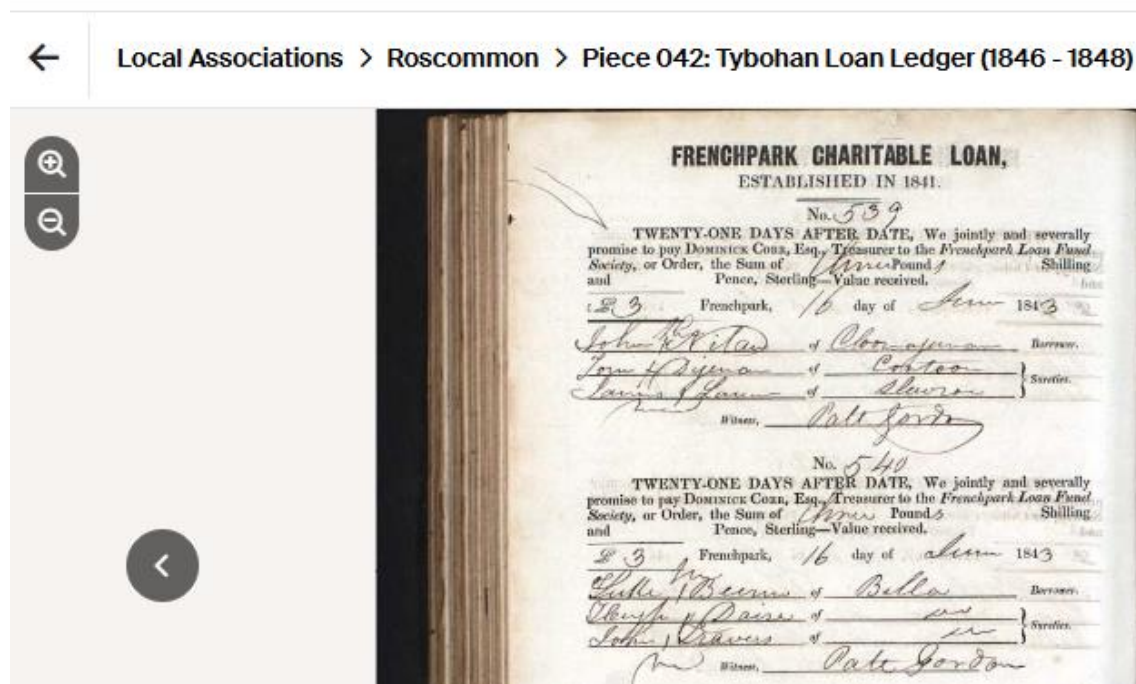


Figure 21: Image of first search result. © The National Archives, Kew, England

Clearly, we need to extend our search to the Piece Numbers for Tybohan, Frenchpark and Rockville and the Returns to the Clerk of the Peace for Roscommon.

| Records for Co. Roscommon |                    |           |           |                                   |              |
|---------------------------|--------------------|-----------|-----------|-----------------------------------|--------------|
| PieceNo                   | Category           | City      | LoanFund  | Description                       | Years        |
| 22                        | Local Associations | Roscommon | Elphin    | Loan Ledger                       | 1845 to 1846 |
| 23                        | Local Associations | Roscommon | Elphin    | Loan Ledger                       | 1847         |
| 24                        | Local Associations | Roscommon | Elphin    | Cash Account                      | 1853         |
| 30                        | Local Associations | Roscommon | Rockville | Security Note Book                | 1836 to 1838 |
| 31                        | Local Associations | Roscommon | Rockville | Security Note Book                | 1838 to 1842 |
| 32                        | Local Associations | Roscommon | Rockville | Security Note Book                | 1842 to 1848 |
| 33                        | Local Associations | Roscommon | Rockville | Loan Ledger                       | 1836 to 1840 |
| 34                        | Local Associations | Roscommon | Rockville | Loan Ledger                       | 1840 to 1843 |
| 35                        | Local Associations | Roscommon | Rockville | Loan Ledger                       | 1843 to 1846 |
| 36                        | Local Associations | Roscommon | Rockville | Loan Ledger                       | 1846 to 1849 |
| 37                        | Local Associations | Roscommon | Tybohan   | Security Note Book                | 1841 to 1844 |
| 38                        | Local Associations | Roscommon | Tybohan   | Security Note Book                | 1844 to 1847 |
| 39                        | Local Associations | Roscommon | Tybohan   | Security Note Book                | 1847 to 1848 |
| 40                        | Local Associations | Roscommon | Tybohan   | Loan Ledger                       | 1841 to 1843 |
| 41                        | Local Associations | Roscommon | Tybohan   | Loan Ledger                       | 1844 to 1846 |
| 42                        | Local Associations | Roscommon | Tybohan   | Loan Ledger                       | 1846 to 1848 |
| 189                       | County Committee   | Roscommon |           | Returns to the Clerk of the Peace | 1848 to 1854 |

Figure 22: Amended extract from Sample Research Template. © pcsgenealogy.com

Go through each record which appeared on Ancestry and/or FindMyPast and enter the information found onto the Borrower Template.

| Sample Research Template for John TRAVERS, Elphin, Roscommon |           |          |       |             |                      |        |     |      |           |           |     |                    |                    |
|--------------------------------------------------------------|-----------|----------|-------|-------------|----------------------|--------|-----|------|-----------|-----------|-----|--------------------|--------------------|
| Surname                                                      | FirstName | Source   | T91PN | RecordType  | LoanFund             | LoanNo | Dig | Page | Role      | Date      | Amt | Residence or Place | Other named person |
| TRAVERS                                                      | John      | Ancestry | 42    | Loan Ledger | Frenchpark (Tybohan) | 540    |     | 266  | Guarantor | 16/6/1843 | £3  | Bella, Roscommon   | Luke BEERNE        |
| TRAVERS                                                      | John      | Ancestry | 42    | Loan Ledger | Frenchpark (Tybohan) | 790    |     | 298  | Guarantor | 1/9/1843  | £3  | Bella, Roscommon   | Hugh McDERMOTT     |

Figure 23: Extract from Sample Research Template. © pcsgenealogy.com

You can see the completed version [here](#).

**If your search by name produces no positive results**, repeat steps 1-3 above, but search by the name of another member of your ancestor's family. Even if you don't find your ancestor, or other members of their family, it's useful to learn about the place where they lived.

## SEARCHING BY PLACE

For this example, I am searching for the townland of Dunkelly in West Cork. The closest Loan Fund Association was Crookhaven and Kilmoe.

### Ancestry

Enter the townland, parish or loan fund you are searching for in 'Keyword':

**Search** ☐ Match all terms exactly

First & Middle Name(s) Last Name

Lived In

Location  
e.g. London, England

Any Event

Day Month Year  
Day Month Year Add Range

Location  
e.g. London, England

Keyword  
Dunkelly  
e.g. teacher or "Tower of London" ☐ Exact

Figure 24: Search by place for Dunkelly, Cork. © Ancestry.com

This produces 270 results:

**All Ireland, Sustainability Loan Fund, 1812-1868 results for Dunkelly**

THE NATIONAL ARCHIVES This collection is provided in association with The National Archives

Your search 1-20 of 270

Hide 1 field

Anything: Dunkelly

Show primary records only ☐

Apply

Filters Clear all

- Tax, court, land & wills
- Court, governmental & criminal records
- Ireland, Sustainability Loan Fund, 1812-1868

This collection comprises records of loans provided to the industrious poor in Ireland during the years 1812 to 1868. [More](#)

| View Record                 | Name           | Role     | Residence Date | Residence Place      | View Images                 | Primary |
|-----------------------------|----------------|----------|----------------|----------------------|-----------------------------|---------|
| <a href="#">View Record</a> | Jerrey Mullins | Borrower | 12 Sep 1846    | Claughnakellen, Cork | <a href="#">View Images</a> | ✓       |
| <a href="#">View Record</a> | Patrick Carthy | Borrower | 3 Oct 1846     | M Dunkelly, Cork     | <a href="#">View Images</a> | ✓       |
| <a href="#">View Record</a> | Joan Coghlan   | Borrower | 10 Oct 1846    | Dunkelly, Cork       | <a href="#">View Images</a> | ✓       |
| <a href="#">View Record</a> | Thead Donavan  | Borrower | 10 Oct 1846    | Dunkelly, Cork       | <a href="#">View Images</a> | ✓       |
| <a href="#">View Record</a> | Wm M McCartley | Borrower | 17 Oct 1846    | Dunkelly, Cork       | <a href="#">View Images</a> | ✓       |
| <a href="#">View Record</a> | Andy Sullivan  | Borrower | 17 Oct 1846    | Dunkelly, Cork       | <a href="#">View Images</a> | ✓       |

Figure 25: Extract from results for search by place for Dunkelly, Cork. © Ancestry.com

Although the first entry is for a borrower who did not live in Dunkelly, by viewing the image, you will see that one or more of his guarantors lived there.

Jerrey Mullins in Ireland, Sustainability Loan Fund, 1812-1868

Local Associations > Cork > Piece 134: Kilmoe and Crookhaven Security Note Book (1845 - 1846)

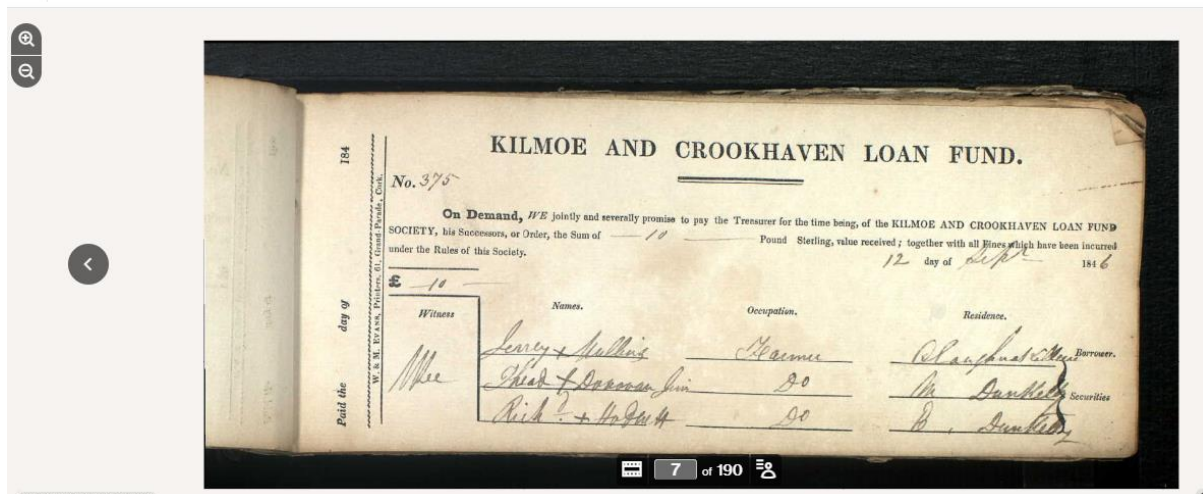


Figure 26: Image of first result for search by place for Dunkelly, Cork. © The National Archives, Kew, England

Go through each record which appeared and enter any relevant information found onto your Borrower Template.

## FindMyPast

Make sure that you select the 'search' option, not 'browse'

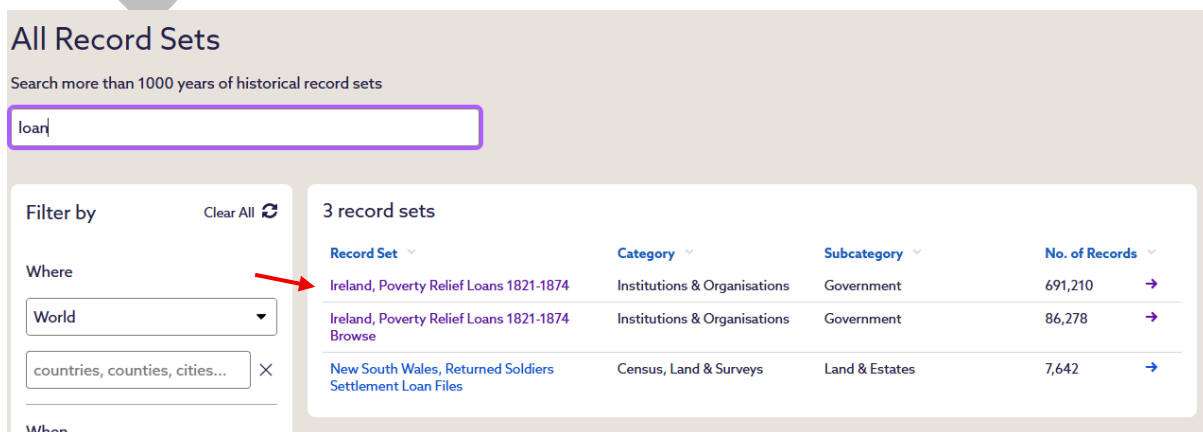


Figure 27: Search by place. © FindMyPast.com

|                                                                                                        |                                                                                                      |                                                                             |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| <b>Who</b>                                                                                             | First name(s)<br><input type="text"/><br><input checked="" type="checkbox"/> Name variants           | Last name<br><input type="text"/><br><input type="checkbox"/> Name variants |
| All fields are optional                                                                                |                                                                                                      |                                                                             |
| <b>Entry year</b>                                                                                      | Entry year   Give or take<br><input type="text" value="YYYY"/> <input type="text" value="-/+ 2yrs"/> |                                                                             |
| <b>Place</b>                                                                                           | <input type="text" value="Start typing a Place"/>                                                    | <a href="#">Browse Place</a>                                                |
| <b>County</b>                                                                                          | <input type="text" value="Start typing a County"/>                                                   | <a href="#">Browse County</a>                                               |
| <b>Archive reference</b>                                                                               | <input type="text" value="Start typing a Archive reference"/>                                        | <a href="#">Browse Archive reference</a>                                    |
| <b>Optional keywords</b>                                                                               | <input type="text" value="Dunkelly"/>                                                                |                                                                             |
| <div> <input type="text" value="Clear search"/> <input type="button" value="View 494 Results"/> </div> |                                                                                                      |                                                                             |

This will produce every record which includes the keyword:

# Results in Ireland, Poverty Relief Loans 1821-1874

All record sets

---

**Your search**

Optional keywords  
Dunkelly

First name(s)  
e.g. Winston

☒ Include name variants ⓘ

Last name  
e.g. Churchill

☐ Include name variants ⓘ

Entry year  
e.g. 1908

Give or take  
± 2yrs

**494 results**

| First name(s) | Last name | Entry year | Role                 | Description                       | Place               | County |
|---------------|-----------|------------|----------------------|-----------------------------------|---------------------|--------|
| Dan Donovan   | ?         | —          | —                    | Accounts, correspondence etc      | —                   | Cork   |
| John          | Apple     | 1846       | Guarantor Or Witness | Security note book                | Kilmoe & Crookhaven | Cork   |
| John          | Base      | —          | —                    | Accounts, correspondence etc      | —                   | Cork   |
| John          | Base      | 1846       | —                    | Returns to the Clerk of the Peace | —                   | Cork   |
| John          | Base      | 1846       | Borrower             | Security note book                | Kilmoe & Crookhaven | Cork   |
| Paddy         | Burns     | 1846       | —                    | Returns to the Clerk of the Peace | —                   | Cork   |

Click first on the transcript

relevant details

|                                                                                                                                                       |               |                   |                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-------------------|----------------------------------------------------------------|
| <a href="#">View original record</a> <a href="#">Save to workspace</a> <a href="#">Add to tree</a> <a href="#">Print</a> <a href="#">More actions</a> |               |                   |                                                                |
| Transcript of Dan Donovan's record                                                                                                                    |               | Copy to clipboard |                                                                |
| First name(s)                                                                                                                                         | Dan Donovan   | Source            | Irish Reproductive Loan Fund, T91 (The National Archives, Kew) |
| Last name                                                                                                                                             | ?             | Record type       | County committees and trusts                                   |
| Role                                                                                                                                                  | -             | Description       | Accounts, correspondence etc                                   |
| Entry year                                                                                                                                            | -             | Year range        | 1832-1854                                                      |
| Place                                                                                                                                                 | -             | Number            | 51                                                             |
| Parish                                                                                                                                                | East Dunkelly | Archive           | The National Archives                                          |
| County                                                                                                                                                | Cork          | Archive reference | T 91/206A                                                      |
| Country                                                                                                                                               | Ireland       | Record set        | Ireland, Poverty Relief Loans 1821-1874                        |

Figure 30: Transcription of first result from search for Dunkelly. © FindMyPast.com

Then click on the image icon, as this includes details which do not appear on the transcription, such as the life outcomes of each of the named persons. You will also see that Dan DONOVAN's name was actually recorded as Dan DONOVAN RANDALDS.

If you still have not found any records for your ancestor or another member of their family, nor for their townland, use the option to **browse** each of the relevant piece numbers, rather than searching by name or place.

## BROWSING

For this example, my search is for Denis HAYES who lived in the parish of East Schull. Using the search terms D\*n\* H\*S in the Schull Loan Fund Association on Ancestry produced no results. Browsing through the follow up schedules in PN142 revealed the following record on Digital Page 922:

|                                                                                                                    |  |
|--------------------------------------------------------------------------------------------------------------------|--|
| Ireland, Sustainability Loan Fund, 1812-1868                                                                       |  |
| <a href="#">←</a> County Committees and Trusts > Cork > Piece 142: Returns to the Clerk of the Peace (1848 - 1854) |  |
|                                                                                                                    |  |

Figure 31: Entry in PN 142 for Widow Kitty HUNT. © The National Archives, Kew, England

Transcription: County Committees and Trusts/Cork/PN 142 Returns to the Clerk of the Peace

12C Schedule no. 12. Townland of Caherlaska.

Entry no. 151. Widow Kitty HUNT. 20 July 1846.

Lived at Caherlaska as small farmer now resides at Collagh with her son in law Denis HAYES on whom she is dependant for her support.

A search on FindMyPast using the same search terms in the Schull Loan Fund Association produced five results:


**Results for D\*N\* H\*S in Ireland, Poverty Relief Loans 1821-1874**
All rec

**Your search**
Clear All

First name(s)

☒ Include name variants ⓘ

Last name

☐ Include name variants ⓘ

Entry year

Give or take

5 results

| First name(s) ▾ | Last name ▾ | Entry year ▾ | Role ▾   | Description | Place ▾ | County ▾ |
|-----------------|-------------|--------------|----------|-------------|---------|----------|
| Daniel          | Hayes       | 1843         | Borrower | Loan ledger | Schull  | Cork     |
| Denis           | Hayes       | 1842         | Borrower | Loan ledger | Schull  | Cork     |
| Dennis          | Hayes       | 1844         | Borrower | Loan ledger | Schull  | Cork     |
| Dennis          | Hayes       | 1845         | Borrower | Loan ledger | Schull  | Cork     |
| Dennis Jerry    | Hayes       | 1844         | Borrower | Loan ledger | Schull  | Cork     |

Figure 32: Results for search for Denis HAYES. © FindMyPast.com

However, these are all entries in the loan ledger, which do not give the names of Denis's guarantors, nor his life outcome. The Ancestry image shown on the previous page, which tells us that Denis was the son in law of Widow Kitty HUNT, can be found on FindMyPast in PN142 on p.924.

I hope you find this guide helpful. You will appreciate that it has taken a considerable amount of time to compile: if you find it useful, a voluntary donation can be made via the payment link.