
Charity Registration No. 14987

Company Registration No. 366182 (Republic of Ireland)

CHRISTIAN BLIND MISSION (IRELAND)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2019

CHRISTIAN BLIND MISSION (IRELAND)

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Mark Finan (Chair) David Nason Bill Nolan James O'Dowd Linda Ryan Vivienne Brennan Eoin McManus Morgan McElligott	(Appointed 16 September 2019) (Appointed 26 November 2019) (Appointed 12 March 2020) (Appointed 12 March 2020) (Appointed 13 May 2020)
Secretary	Sarah O'Toole James O' Dowd	(Resigned 07 June 2019) (Appointed 07 June 2019)
Charity number	14987	
Charity regulator number	20050405	
Company number	366182	
Registered office	176 Ivy Exchange Parnell Street Dublin 1 Co. Dublin Ireland	
Business address	176 Ivy Exchange Granby Place Dublin 1 Co. Dublin Ireland	
Auditor	UHY Farrelly Dawe White Limited Unit 4A Fingal Bay Business Park Balbriggan Co. Dublin	
Bankers	Allied Irish Bank The Diamond Co. Monaghan Barclays Bank Plc Leicester Leicestershire LE872BB	
Solicitors	Cormac O Ceallaigh & Co. Solicitors 388 North Circular Road Phibsborough Dublin 7	

CHRISTIAN BLIND MISSION (IRELAND)

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CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2019

The directors (who are also directors of the charity for the purposes of the Companies Act) present their annual report together with the audited financial statements of Christian Blind Mission (Ireland) (the charity) for the year end 31 December 2019. The directors confirm that the Annual Report and Financial Statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued July 2014.

Legal status

CBM Ireland is a company incorporated under the Companies Act 2014 limited by guarantee and not having a share capital. The company is exempt from corporation tax. The objects of the company are charitable in nature with official charitable status (Charity status no: CHY 14987). All income is applied solely towards the promotion of the charitable objectives of the company.

CBM Ireland is a registered charity with the Charities Regulatory Authority of Ireland (registered charity number: 20050405).

CBM Ireland is a voluntary member of CBM International (CBMI). CBMI is registered in Zurich and comprises ten national Member Associations. As a member of CBM International, all ten Member Associations including CBM Ireland implement the majority of overseas programme activities through one entity known as CBMeV which is a registered company under German law.

Directors

The names of the persons who were directors at any time during the financial year under review, are set out below. Unless otherwise indicated, the directors served for the entire year.

Mark Finan (Chair)	
Brian Lynch	
David Nason	(Appointed 16 September 2019)
Bill Nolan	
Peter O'Carroll	(Resigned 28 February 2020)
James O'Dowd	
Linda Ryan	(Appointed 26 November 2019)
Valentina Skachkova	
Vivienne Brennan	(Appointed 12 March 2020)
Eoin McManus	(Appointed 12 March 2020)
Morgan McElligott	(Appointed 13 May 2020)

On 13 May 2020 the directors Brian Lynch and Valentina Skachkova resigned as directors. The director Bill Nolan resigned as director on 14 May 2020.

Of the eight current directors, two are female and six are male.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Principal activities and date of incorporation

CBM Ireland was incorporated on 15th January 2003.

CBM is a Christian international development organisation, committed to improving the quality of life of people with disabilities in low income regions of the world. CBM envisions an inclusive world in which all persons with disabilities enjoy their human rights and achieve their full potential.

Together with a global network of partners, CBM aims to promote inclusion and make comprehensive healthcare, education and rehabilitation services available and accessible to an estimated 500 million persons with disabilities in low and middle income countries.

They came from all walks of life and from many different cultures. CBM offers support, assistance and capacity building irrespective of religious beliefs and actively promotes inclusion of women and girls.

CBM Ireland engages in both development and humanitarian programs and activities.

Review of the organisation

Since the year end, the organisation has had to deal with various matters of uncertainty such as COVID-19. This places many pressures on the organisation such as financial and governance risk. While grant funding is agreed for 2020, no such assurances are in place for periods beyond 2020. In addition, there is most likely to be a negative impact on fundraising targets. This poses a material risk for the organisation. The Organisation has prepared a number of financial forecasts and projections, taking account of possible change in fundraising income, and their impact on both the organisation and its projects.

The Organisation has also had to amend its operational strategy to conform to government measures in line with the public health recommendations in relation to "lockdown". In order to conform to the likes of social distancing, increased hygiene etc., the Organisation has had to amend its strategy to allow its employees to adhere to these requirements. Due to the uncertain outcome of when the pandemic is likely to pass, the organisation has no clear sight of when these measures will be relieved.

The directors will continue to monitor all public health and government updates to ensure that all information is available to make the best decisions for the organisation and its stakeholders. On the basis of the above the directors are satisfied the organisation can continue as a going concern.

Going concern

The Organisation meets its day-to-day working capital requirements through its cash balances and investments. The current economic conditions continue to create uncertainty over the ability of the Organisation to maintain the level of donations received. The Organisation's forecasts and projections, taking account of reasonably possible changes in income activity show that the Organisation is able to operate for the foreseeable future. After making enquiries, the directors have a reasonable expectation that the Organisation has adequate resources to continue in operational existence for the foreseeable future.

Therefore, these financial statements have been prepared on a going concern basis.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

1. Structure, governance and management

CBM Ireland

CBM Ireland is a registered charity, CHY 14987 and is constituted as a company limited by guarantee, registered number 366182. The Memorandum and Articles of Association signed on 15 January 2003 (amended by Special Resolution on 28 November 2016) represent the founding governance documents of CBM Ireland.

CBM Ireland is governed by a Board of Directors, the maximum number of which can be seven. The Board is responsible for determining the policies and overall strategic direction of the Charity. It has ultimate responsibility for the organisation. It meets on four occasions per annum and delegates CBM Ireland's day-to-day operations to the Chief Executive. As a not-for-profit, charitable company the Board of Trustees/Directors are unpaid and provide their time in a voluntary capacity.

During the year the Board met on eight occasions; face to face meetings in February, May, September and November and virtually in January, February, March and April. Each board committee (listed below) met on two occasions during 2019.

The Board of Directors is committed to maintaining the highest standards of corporate governance and has adopted the principles of good corporate governance as outlined in the Irish Development NGO's Code of Corporate Governance (1). The Directors determined that it was appropriate for CBM Ireland to comply with the Code and every effort will be made by CBM Ireland to ensure it does so.

The members of the Board of Directors are shown on Page 1. New Directors are proposed and elected in consultation with the Members and with a view to ensuring that all the skills and experience needed to govern an organisation like CBM Ireland are fully represented. It is CBM's policy that new Directors are invited to attend a comprehensive induction with both existing board members and senior management which covers all areas of CBM Ireland's programmes, finances, operations and activities. In addition Directors attend regular training on governance and other relevant sector themes.

For board recruitment, CBM Ireland uses its own channels and sector networks to assist the recruitment of Board Members as well as using the services of Boardmatch Ireland, an independent organisation which specialises in placing qualified people on the boards of the not-for-profit sector. Once suitable candidates are identified, a formal interview is conducted to establish the candidate's eligibility which includes a commitment to CBM's core values and mission as well as professional experience and expertise across a range of disciplines appropriate to the needs of the organisation. New board members must be able to commit to a minimum of one four-year term.

There are five committees of the Board, all of which report directly back to the full Board. Committees consist of an average of three board members. The Board has scope to co-opt additional expertise to each Committee as required.

(1) The Code of Corporate Governance was written and compiled by Dóchas, the representative association of development NGOs in Ireland, in partnership with the Corporate Governance Association of Ireland following a comprehensive period of consultation and dialogue with stakeholders.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

1. Audit, Finance and Risk Committee

The main objectives of the Committee are:

- To review the annual audited financial statements of the charity and recommend them to the Board;
- Take responsibility on behalf of the Board for overseeing all aspects of financial planning, management, assesses internal financial control systems, and monitors risk management;
- Recommends the re-appointment of the external auditor or makes recommendations for a replacement.

2. Overseas Programme Committee

Its primary purpose is to safeguard and continuously improve programme quality and impact. The Committee acts as an advisory group to the International Programme Department of CBM Ireland on issues such as programme quality, results, impact, sectoral priorities and geographic focus.

3. Human Resources and Remuneration Committee

Its primary function is to determine the organisation's remuneration policy, terms and conditions for the Chief Executive.

4. Fundraising, Advocacy and Communications Committee

Its purpose is to assist the Board in the effective implementation of its strategic priorities in the areas of Fundraising, Advocacy and Communications.

5. Governance and Policy Committee

Its purpose is to ensure that there is a robust and effective process for evaluating the performance of the Board, Board Committee and individual directors and to ensure that the Board fulfils its legal, ethical, and functional responsibilities.

The members of CBM Ireland are the current Board of Directors, plus four others (listed on Page 1) and their liability is limited to €10.

CBM International

CBM International has ten Member Associations (2) of which CBM Ireland is one. Together, they support one joint international development programme. They create awareness and advocate for the inclusion of persons with disability in all aspects of society, particularly for services for persons with disabilities in low income settings. They mobilise hundreds of thousands of supporters through communication and fundraising campaigns.

The CBM Assembly of Members is made up of Delegates of the ten Member Associations (MAs). The CBM Supervisory Assembly (SA) is appointed by the Assembly of Members. The SA supervises and advises the Executive Management. The Executive Management works in collaboration with the Assembly of Members to define and articulate the values, vision and mission of the Association, and to promote a culture that encourages high quality performance, joint planning and learning. The Executive Management and the Assembly of Members ensure smooth and quick decision making and a close link between the different Members and the programmatic work of the Association.

Senior management

The CBM Ireland senior management team (SMT) is led by the Chief Executive. Interaction and communication between the CBM Ireland board and the SMT is channelled via the Chief Executive. On occasion, senior managers will make presentations to the Board on their respective areas and interact regularly with the Board Committees.

(2) CBM Australia, CBM Canada, CBM Germany, CBM Ireland, CBM Italy, CBM Kenya, CBM New Zealand, CBM South Africa, CBM Switzerland, CBM UK.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Risk management

The Directors of CBM Ireland recognise their responsibility to regularly review and assess the risks faced by the organisation in all areas of its work and plan for the management of those risks. Risk is an everyday part of charitable activity and managing it effectively is essential if the Directors are to achieve their key objectives and safeguard CBM Ireland's funds and assets.

Risk is defined by CBM Ireland as the uncertainty surrounding events and their outcomes that may have a significant impact, either enhancing or inhibiting on any area of the charity's operations.

By managing risk effectively, the Directors of CBM Ireland can help ensure that:

- Significant risks are known and monitored, enabling Directors to make informed decisions and take timely action
- The charity makes the most of opportunities and develops them with the confidence that any risks will be managed
- Forward and strategic planning are improved
- The charity's aims are achieved more successfully

The Directors of CBM Ireland have incorporated risk management into their management processes and have adopted a clear risk management policy that helps them ensure that:

- The identification, assessment and management of risk is linked to the achievement of the charity's objectives
- All areas of risk are covered
- A risk exposure profile can be created that reflects the Directors' views as to what levels of risk are acceptable
- The principal results of risk identification, evaluation and management are reviewed and considered
- Risk management is ongoing and embedded in management and operational procedures

The principle risks and uncertainties facing CBM Ireland are as follows:

- **Loss of key staff, skills and experience:** CBM Ireland is reliant on a small team of staff to deliver on its strategy. When a staff member leaves, it can impact the entire team, providing support until they are replaced. The current recruitment market is highly competitive, so staff retention is crucial. CBM Ireland undertakes annual staff performance appraisals and mid-year review meetings with all staff to address any issues of concern on part of the employer or employee.
- **Financial Stability:** CBM Ireland is entirely dependent on the goodwill of the public, governments and co-funders. The fundraising environment remains very challenging. In order to reduce the risk of significant fluctuations in income, CBM Ireland aims to develop and maintain diverse sources of income while maintaining appropriate levels of reserves. The company has also developed detailed financial procedures and reporting systems to mitigate risks of error and/or fraud which are reviewed on a regular basis.

The Directors and senior management recognise that risk management is an on-going process ensuring that new risks are identified and addressed as they arise and that previously identified risks and/or their significance may have changed.

Memberships and networks

CBM Ireland is a member of, and is active within, a number of groups and organisations:

- CBM International;
- Charities Institute Ireland;
- Coalition 2030;
- Dóchas (3) - full member plus active membership of several Working Groups; Disability in International Development, Humanitarian Action, Results and the Safeguarding Task Group;
- International Disability and Development Consortium (IDDC) (4).

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Compliance with sector wide standards

As part of CBM Ireland's commitment to constantly seek to improve its work, the Board of Directors and staff monitor and engage with standards and codes which are developed for the sector in Ireland and globally.

CBM Ireland is a signatory to the following:

- Charities Institute of Ireland Triple Lock Standard;
- Charities Regulator Guidelines for Charitable Organisations on Fundraising from the Public;
- Dóchas Code of Corporate Governance;
- Dóchas Code of Conduct on Images and Messages;
- INGO Accountability Charter;
- Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (revised 2008)

is used as guidance in preparing CBM Ireland's financial reports and statements.

CBM Ireland has also commenced work to ensure compliance with the Charities Regulatory Authority of Ireland Governance Code.

Health and safety

CBM Ireland's health and safety policy is to:

- Comply, at a minimum with all applicable legislation and continually improve our health and safety stewardship towards industry best practice;
- Ensure our employees are aware of and implement the company's health and safety imperatives;
- Ensure that our company provides a healthy and safe workplace for all employees and take due care of all sponsors and visitors to our business premises;
- Require all our company employees to work in a safe manner as mandated by law and best practice;
- Ensure that all staff travelling overseas have the necessary travel, health insurance and security clearance;
- Ensure CBM Ireland's office is fully accessible.

(3) The official representative body for Ireland's aid and development agencies.

(4) The IDDC is a global consortium of 26 disability and development NGOs, mainstream development NGOs and disabled peoples organisations (DPOs) supporting disability and development work in more than 100 countries around the world.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

2. Objectives and Activities

Vision, aim and values

CBM Ireland's vision is an inclusive world in which all persons with disabilities enjoy their human rights and achieve their full potential. CBM Ireland's vision and mission are aligned with CBM International and are based on the Disability Inclusive Development (DID) approach.

Overcoming barriers

CBM Ireland's aim - together with our partners - is to work with persons with disabilities to help them improve their quality of life by overcoming the barriers which cause exclusion. Some of these are:

- Lack of access to good quality health services;
- Lack of access to good quality educational services;
- Lack of opportunity to livelihood and economic empowerment;
- Exclusion from participation in society due to environmental barriers;
- Exclusion from participation in society due to attitudinal barriers.

Our core values underpin the way in which we behave and go about our purpose. They are clearly expressed through our thinking, behaviour and decision making together, they establish our working culture.

CBM's values are:

- Internationalism We are an international organisation.
- Professionalism We aim for quality in what we do.
- Integrity We are good stewards of our resources.
- Communication We communicate honestly and respectfully.
- Christianity We aspire to follow the teachings of Jesus.
- Inclusion We promote and practice inclusion. The physical environment, legislation, communication facilities and our thinking and attitudes all have the potential to exclude and isolate individuals or groups from mainstream society. CBM Ireland will endeavour both within the organisation and externally to identify barriers, and implement solutions which lead to a more inclusive society.

Building and inclusive society

CBM Ireland works in the most disadvantaged societies, irrespective of race, gender or religion. CBM Ireland seeks to:

- Reduce the prevalence of diseases which cause impairments.
- Minimise the conditions which lead to disability.
- Promote equal opportunities for economic empowerment, livelihood security, and full inclusion in all aspects of society for persons with disabilities.

CBM Ireland's approach to disability inclusive development

CBM Ireland works with partners for the empowerment and inclusion of persons with disabilities, improving their lives directly and utilising their skills and resources to develop society as a whole. CBM Ireland advocates for equal rights of persons with disabilities in society and seeks to support healthcare, educational, rehabilitative and income generation services designed to maximise their quality of life.

CBM Ireland promotes inclusive development on various levels:

- Supporting persons with disabilities in the poorest areas of the world directly to access healthcare, education, training or livelihood support so that they can participate in society on an equal basis with others.
- Advocating for inclusion on a national and global scale, calling upon governments, including Ireland, to implement the UN Convention of the Rights of Persons with Disabilities (CRPD) in a sustainable way so that the social and political change it promises can be mobilised to improve the quality of life of persons with disabilities.
- Advocating for the rights and needs of persons with disabilities as an integral part of Inclusive Emergency Response.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Asset cover for funds

To do this, CBM operates within the frameworks provided by the UN Convention on the Rights of Persons with Disabilities (CRPD) and the Sustainable Development Goals (SDGs).

CRPD sets out a framework for the inclusion of persons with disabilities in all aspects of society and development. The Convention provides the legal basis for the advocacy activities of CBM Ireland and its partners.

SDGs - The Sustainable Development Goals (SDGs) are a universal set of goals, targets and indicators that UN Member States are expected to use to frame their agendas and political policies over the next 15 years.

Inclusive emergency response

CBM Ireland works in close partnership with CBM International's Emergency Response Unit (ERU) and local partners to provide effective support to people with disabilities and their families during times of conflict or natural disaster.

When disasters/conflicts happen, CBM Ireland, alongside the ERU and our partners, can identify people living with disabilities among the affected population and meet their immediate needs of food, water, shelter and healthcare. After the initial emergency response, CBM remains in the affected area to support, plan and develop long term programmes that promote the inclusion of persons with disabilities into all aspects of community life such as:

- Access to health care and rehabilitative services.
- Access to livelihood programs.
- Access to education and vocational training.
- Advocacy to ensure the voices of persons living with disabilities are heard and their needs are acted upon in planning and reconstruction.

3. Achievements and Performance 2019

The Board's strategy for achieving its programme objectives is to focus CBM Ireland's work both geographically and thematically. CBM Ireland concentrates its work in selected countries in sub-Saharan Africa, although not exclusively. Together with a network of implementing partners in these countries, CBM Ireland aims to promote inclusion and make comprehensive healthcare, education, rehabilitation and livelihood services available and accessible to persons with disabilities and their families. We also respond to the sudden onset of humanitarian emergencies, such as armed conflict and natural disaster, in the countries where CBM International has an existing presence.

In 2019, CBM Ireland focused its overseas work in the Amhara region of Ethiopia through the Bridge the Gap programme, a Community Based Inclusive Development (CBID) project. We also supported emergency response and post-disaster rehabilitation after Cyclone Idai in Zimbabwe and continued our support to the relief efforts following the tsunami and earthquake in Siluwesi, Indonesia. These projects and activities were financed through a combination of fundraising from the general public, funding from the Irish Government through Irish Aid and grants from Electric Aid, the INTO, RTE One World Fund and the DCC Staff World Fund.

Additionally, 2019 saw CBM Ireland's first successful European Union funding proposal, through the EU Aid Volunteers Initiative – a programme of the Education, Audiovisual and Cultural Executive Agency funded by ECHO. Activities for this project begin in 2020.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Ethiopia

Bridge the Gap: Community Based Inclusive Development (CBID), Amhara District

The focus of CBM Ireland's Bridge the Gap programme began in October 2018 and will run until 2021. Bridge the Gap is a programme of Community Based Inclusive Development (CBID) activities implemented in partnership with Cheshire Foundation Action on Inclusion (CFAI) and Bright Future Initiative (BFI) in Ethiopia.

The programme follows an innovative approach to disability inclusion in Ethiopia, touching all levels of society to bridge the multitude of societal gaps that unnecessarily further 'disable' and disempower children and adults with disabilities. The overall aim of the project is to see girls, boys, women and men with disabilities - an estimated 105,000 people - enjoy their rights, live as equal citizens, be resilient and be counted as a development force of Ethiopia.

Bridge the Gap partners – BFI and CFAI - work in close collaboration with government, particularly the Bureau of Labour and Social Affairs (BoLSA) and the Bureau of Women and Children's Affairs. The project works to increase their capacity to carry out their remit to support people with disabilities and ensure all government services are accessible. The project also works closely with (DPOs Disabled Persons' Organisations), supporting them to become stronger, independent entities with the ability and resources to advocate for their rights. All activities will be handed over to BoLSA and local DPOs at the end of the project, and they will take on more and more responsibility as the project progresses.

In the first year of the project, the following activities were carried out:

Empowerment of People with Disabilities

- Six DPOs strengthened and supported;
- 316 DPO members trained in effective advocacy on disability rights;
- 204 DPO members learned about the Convention on the Rights of Persons with Disabilities (CRPD), and how disability interacts with human rights, gender, HIV/AIDs, etc.;
- 24 self-help groups established for people with disabilities;
- 142 community awareness sessions reaching 2,900 people.

Government Capacity Building

- 87 government officials trained in Disability Inclusion;
- 36 government focal points trained in how to support DPOs;
- 60 social workers trained in Disability Inclusion.

Inclusive Education

- 60 teachers trained in sign language and braille;
- Six educational resource centres for children with disabilities established and equipped with accessible computers and learning materials;
- 120 children with disabilities received school uniforms, bags and inclusive learning materials such as braille papers, slates, stylus and sign language books;
- Six disability awareness clubs were launched for children with and without disabilities;
- 40 awareness sessions on disability rights for parent and teacher associations;
- Two special needs education departments supported and engaged on disability research.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Accessible Health

- 130 health professionals trained in disability inclusion;
- 569 people referred and supported for surgery and rehabilitative treatment;
- 443 children with disabilities received home-based rehabilitation;
- 90 parents of children with cerebral palsy given 'Getting to Know Cerebral Palsy' training;
- 146 people received assistive devices such as wheelchairs, white canes, crutches and tricycles;
- 149 youth with disabilities learned about sexual and reproductive health;
- Two road safety campaigns;
- 124 undernourished children with disabilities received nutritional support.

Livelihoods

- 18 Village Savings and Loans Associations (VSLAs) launched for 307 people with disabilities and 73 parents of children with disabilities and 70 other people affected by disability;
- 290 VSLA members trained in business skills.

Indonesia

Sulawesi Earthquake Emergency Response

On 28 September 2018, a series of strong earthquakes struck Indonesia's Central Sulawesi province, the strongest a 7.4 magnitude earthquake only 10km deep and with its epicentre close to the provincial capital, Palu. The earthquake triggered a tsunami with waves reaching between two and 11 metres. The earthquakes, tsunami and resulting liquefaction and landslides caused significant damage and loss of life in affected areas. CBM initiated an emergency response project which lasted until July 2019.

CBM Ireland was able to contribute to a large response coordinated by CBM International with partners Yakkum Emergency Unit (YEU), PPD1 and Care Partnership with major results in different areas. 1,003 people with disabilities were identified and activities designed according to their needs. January 2019 saw mobile clinics being provided, with 2,419 people receiving specialized treatment in remote areas. By February 2019, 500 hygiene kits were distributed, by the end of May 2019 CBM had provided accessible water and sanitation stations for people with disabilities, and by July 2019 CBM had distributed 195 assistive devices for people with disabilities who had lost them in the crisis or who had a new disability caused by earthquake damage.

CBM also provided technical assistance on disability and age inclusion for mainstream organisations implementing response programmes in order to ensure involvement of people with disabilities in their mainstream work.

Zimbabwe

Cyclone Idai Emergency Response

In response to the Cyclone Idai that struck Zimbabwe in March 2019, CBM, in partnership with Jairos Jiri Association (JJA), initiated a response targeting one ward from Chipinge District and five wards from Bikita District.

The objective of the response (covering the period of April to December 2019) was to mitigate the impact of Cyclone Idai through the provision of food and health services to households with persons with disabilities and other at-risk groups.

- 800 households were assisted with food packs in the first two months of the project (April and May) and then monthly cash transfers up to December.
- The intervention also reached out to the community through assessing 598 persons with disabilities. 166 assistive devices were then procured and provided to people with disabilities.
- Accessible toilets were provided in IDP camps as examples for other humanitarian actors.
- The project worked on influencing other humanitarian actors to mainstream disability in their work. Inter cluster / cluster coordination meetings and full council meetings were some of the platforms used to reach out to humanitarian organisations.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

Food Crisis Response

Zimbabwe is facing a mid to large scale protracted food crisis with rapidly deteriorating effects resulting in the worst food insecurity the country has experienced in its recent past. In early August 2019, the Government of Zimbabwe declared the 2018/19 drought and cropping season a national emergency and appealed for international humanitarian assistance due to poor 2019 harvests caused by the El Niño phenomenon.

CBM initiated a project to strengthen capacity and build resilience of the population affected by the drought in four wards of Chivi District, through cash transfers and livelihoods. The project began in 2019 with a cash transfer programme for 700 households affected by disability and school feeding programmes for 12 schools with 9,600 pupils.

Phase 2 of the response, in 2020, will work with the 700 at-risk households to support them in recovery and build successful livelihoods. It will rehabilitate 25 boreholes, making them disability accessible (and functional where they are not currently working). There will be awareness raising on basic hygiene and disability mainstreaming training for other international NGOs.

Irish Aid

CBM Ireland greatly values its partnership with Irish Aid. Under its Civil Society Fund in 2018, Irish Aid committed €960,000 over a three-year period to CBM Ireland's Community Based Inclusive Development (CBID) project in Ethiopia.

The relationship with Irish Aid is one of considerable importance and value to CBM Ireland, not just because of funding but also as a means of engaging in and influencing national and international discourse on disability, human rights policy and disability inclusive development. CBM Ireland will continue to prioritise its relationship with Irish Aid. In doing so CBM Ireland staff will regularly interact and communicate with Irish Aid staff in the Civil Society Department and through participation in the various Dóchas Working Groups.

Advocacy for disability inclusive development

In 2019, CBM continued its advocacy work on Sustainable Development Goals and Disability Inclusive Development. CBM Ireland is a member of Coalition 2030, an alliance of civil society organisations committed to and working towards upholding Ireland's commitment to achieving the Sustainable Development Goals (SDGs) at home in Ireland and in over 50 countries by 2030.

We continued our advocacy work with the Irish Government, through direct engagement and as Co-Chair of the Dóchas Disability in International Development Working Group (DIDWG). The group promotes the rights and inclusion of people with disabilities in developing countries by raising awareness, sharing expertise and promoting action on disability issues, including lobbying for change. CBM Ireland appeared before the Oireachtas Joint Committee on Foreign Affairs, Trade and Defence in July 2019, as part of a delegation from the Dóchas DIDWG.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

4. Financial Review

Results for the year

The results for the year are set out in the Statement of Financial Activities on page 17.

Fundraising and communications

CBM Ireland raises funds primarily through the generosity of loyal and kind supporters throughout Ireland. In 2019 our supporters helped successfully raise € 812,501 and once again, we are humbled by their generosity. These gifts were given by our loyal regular monthly supporters, in response to a number of appeals, as legacy donations, and through a small number of major individual contributions. We wish to thank everyone for their gifts, for giving their time, and for the kind messages and feedback we received throughout 2019.

We would also like to thank the many individuals, committees, and local groups and clubs who organised and attended special events to support CBM Ireland in 2019. In particular, Eamonn O'Donoghue, Padraigín O'Donoghue and the committee members of the Galway Garden Festival for inviting CBM Ireland to participate in yet another successful and enjoyable event in July 2019.

On 11 October 2019, CBM Ireland held its inaugural Concert in the Dark at Christchurch Cathedral, Dublin. The event marked World Sight Day and aimed to raise awareness of avoidable blindness experienced by millions of people in the poorest countries of the world and to raise much-needed funds for our disability projects. This special night was curated and hosted by CBM Ireland Ambassador, Moya Brennan with a mix of incredible music and spoken word performances from Moya Brennan & Family, Finbar Furey, Patrick Bergin, Paul Byrom, African Gospel Choir Dublin, Justine Nantale, Roisin Dermody, Dave Nason, Jack Oades and Maria Gonzalez. We wish to offer our sincere thanks to all those who made Concert in the Dark possible. In particular, Moya and her family, all performers, the venue and Ethiopian Airlines who sponsored a free prize draw on the night.

To ensure that our fundraising activities comply with best practice, CBM Ireland is signed up to the Charities Institute Triple Lock Standard, the Guidelines for Charitable Organisations on Fundraising from the Public and the Dóchas Code of Conduct on Images and Messages.

Reserves policy

CBM Ireland's available resources at the end of the year were €487,980 (end of previous reporting period €409,922). The Board reviews reserves on an annual basis so as to ensure that sufficient funds are available to allow for spending on programmes and fundraising activity to continue without disruption in the case of a fall in income. All reserves are currently held in cash. The policy of CBM Ireland is to retain sufficient reserves to satisfy its operational commitments and overseas programme costs for three months, to ensure the continuation of the work of CBM. All restricted, deferred grant income will be used for relevant programme expenditure.

Subsequent events

In February 2020, the international pandemic known as COVID-19 became prevalent in the Republic of Ireland. As the outbreak of the pandemic continues to increase, the organisation chose to conform to all public health measures and government recommendations with regard to its services and operations. The directors continue to act on instruction from these sources. At the date of signing of the financial statements, there is no indication as to the fallout of this virus and its implication for the organisation.

Research and development

The company did not engage in any research and development during the year.

CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

5. Plans for the future

CBM Ireland's Strategy 2018 to 2020 defines the key priorities that will shape its work over the coming years.

- 1. Organisation:** Key to CBM Ireland's growth is how we ensure our organisation meets governance and regulatory standards, and how we promote good governance and demonstrate accountability and transparency. CBM Ireland is in compliance with all of the relevant sector regulations and in 2019 began work on ensuring that it complies with the Charities Regulatory Authority's Governance Code.
- 2. Programme:** Good quality results-based projects are central to CBM Ireland. Securing funding from institutional donors in Ireland is a key priority.
- 3. Fundraising:** Fundraising focusses on consolidating our loyal donor base and developing opportunities with new stakeholders. We hope to build on our solid foundation and create significant growth into the future.
- 4. Advocacy:** CBM Ireland continues its twin track approach to advocacy for DID with policy officials and also with the mainstream development sector.
- 5. Communications:** CBM Ireland makes a concerted effort to grow its brand in Ireland, both in the public domain and amongst its peers in the development sector.

Auditor

UHY Farrelly Dawe White Limited were appointed in the year to fill a casual vacancy. In accordance with the company's articles, a resolution proposing that UHY Farrelly Dawe White Limited be reappointed as auditor of the company will be put at a General Meeting.

Statement of relevant audit information

So far as the directors are aware, there is no relevant audit information of which the statutory auditors are unaware. The directors have taken all steps that they ought to have to make themselves aware of any relevant audit information and they have established that the statutory auditors are aware of the information.

Accounting records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at 176 Ivy Exchange, Granby Place, Dublin 1.

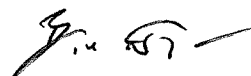
Signed on behalf of the board



Mark Finan

Director

Dated: 13 May 2020



Bill Nolan

Director

Dated: 13 May 2020

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF DIRECTOR'S RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2019

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under the law the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the surplus or deficit of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and surplus or deficit of the company to be determined with reasonable accuracy and enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the directors are aware:

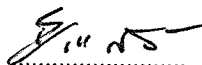
- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Signed on behalf of the board



Mark Finan
Director

Dated: 13 May 2020



Bill Nolan
Director

Dated: 13 May 2020

CHRISTIAN BLIND MISSION (IRELAND)

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF CHRISTIAN BLIND MISSION (IRELAND)

Opinion

We have audited the financial statements of Christian Blind Mission (Ireland) (the 'charity') for the year ended 31 December 2019 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is the Companies Act 2014, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland*.

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2019 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland*; and
- have been prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled out other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (Ireland) require us to report to you where:

- the director's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The directors are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2014

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

CHRISTIAN BLIND MISSION (IRELAND)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CHRISTIAN BLIND MISSION (IRELAND)

Matters on which we are required to report by exception

Based on the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of our obligation under the Companies Act 2014 to report to you if, in our opinion, the disclosures of directors' remuneration and transactions specified by sections 305 to 312 of the Act are not made.

Responsibilities of directors

As explained more fully in the statement of directors' responsibilities, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the IAASA's website at: [http://www.iaasa.ie/Publications/Auditing-standards/International-Standards-on-Auditing-for-use-in-Ire/International-Standards-on-Auditing-\(Ireland\)/ISA-700-\(Ireland\)](http://www.iaasa.ie/Publications/Auditing-standards/International-Standards-on-Auditing-for-use-in-Ire/International-Standards-on-Auditing-(Ireland)/ISA-700-(Ireland)). This description forms part of our auditor's report.

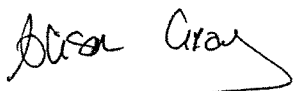
Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

CHRISTIAN BLIND MISSION (IRELAND)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF CHRISTIAN BLIND MISSION (IRELAND)



Alison Gray (Statutory Auditor)
for and on behalf of UHY Farrelly Dawe White Limited

Chartered Certified Accountants

Statutory Auditor

Unit 4A

Fingal Bay Business Park

Balbriggan

Co. Dublin

13 May 2020

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2019

	Notes	Unrestricted funds 2019 €	Restricted funds 2019 €	Total 2019 €	Total 2018 €
<u>Income from:</u>					
Donations and gifts	4	715,466	97,035	812,501	992,135
Charitable activities	4	135,785	486,812	622,597	311,720
Total income		851,251	583,847	1,435,098	1,303,855
<u>Expenditure on:</u>					
Charitable activities	5	453,794	763,500	1,217,294	933,628
Costs of generating funds	8	127,488	4,545	132,033	235,429
Governance costs	6	5,169	2,544	7,713	11,375
Total resources expended		586,451	770,589	1,357,040	1,180,432
Net (outgoing)/incoming resources before transfers		264,800	(186,742)	78,058	123,423
Transfers between funds		(186,742)	186,742	-	-
Net movement in funds		78,058	-	78,058	123,423
Fund balances at 1 January 2019		409,922	-	409,922	286,499
Fund balances at 31 December 2019		487,980	-	487,980	409,922

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CHRISTIAN BLIND MISSION (IRELAND)

BALANCE SHEET

AS AT 31 DECEMBER 2019

	Notes	2019 €	€	2018 €	€
Fixed assets					
Tangible assets	11		30,865		32,900
Current assets					
Debtors	12	33,366		31,191	
Cash at bank and in hand		747,387		992,176	
		<u>780,753</u>		<u>1,023,367</u>	
Creditors: amounts falling due within one year	15	<u>(323,638)</u>		<u>(646,345)</u>	
Net current assets			457,115		377,022
Total assets less current liabilities			<u>487,980</u>		<u>409,922</u>
Income funds					
Restricted funds			-		-
Unrestricted funds			487,980		409,922
			<u>487,980</u>		<u>409,922</u>

These financial statements have been prepared in accordance with the small companies regime.

The financial statements were approved by the on 13 May 2020


Mark Finan
Director


Bill Nolan
Director

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2019

	Notes	2019 €	€	2018 €	€
Cash flows from operating activities					
Cash generated from operations	24		57,727		250,163
Investing activities					
Purchase of tangible fixed assets		(5,593)		(2,558)	
Net cash used in investing activities			(5,593)		(2,558)
Financing activities					
Repayment of borrowings		(125)		125	
Repayment of bank loans		(296,798)		(445,196)	
Net cash used in financing activities			(296,923)		(445,071)
Net decrease in cash and cash equivalents			(244,789)		(197,466)
Cash and cash equivalents at beginning of year			992,176		1,189,642
Cash and cash equivalents at end of year			<u>747,387</u>		<u>992,176</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies

Charity information

These financial statements comprising the Statement of Financial Activities, Statement of Financial Position, Statement of Cash Flows and the related notes constitute the individual financial statements of Christian Blind Mission (Ireland) for the year ended 31 December 2019.

Christian Blind Mission (Ireland) is a company limited by guarantee incorporated in Republic of Ireland. 176 Ivy Exchange, Parnell Street, Dublin 1, is the registered office and 176 Ivy Exchange, Granby Place, Dublin 1 is the principal place of business of the company. The nature of the company's operations and its principal activities are set out in the Directors' Report.

1.1 Accounting convention

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2014. The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in euros, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest €.

In preparing the accounts, the board have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP (FRS 102) the restatement of comparative items was required. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. The principle policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the directors have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future.

Thus, the Charity continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of general objectives of the charity and which have not been designated for other purposes.

Unrestricted funds consists of funds received which the company can spend based at its own discretion to enable it to achieve its objectives.

Designated funds comprise of unrestricted funds that have been set aside by the Directors for particular purposes. The aim and use of each designated fund is set out in the Directors report.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charges against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies

(Continued)

1.4 Incoming resources

Investment income:

Income earned on funds held on deposit is treated as unrestricted income.

Grants:

Revenue grants are credited to income when they are received. Institutional funding received from Irish Aid and other sundry sources are credited directly to the appropriated fund. If there are any restrictions on the timing of expenditure, recognition is deferred.

Gifts and donations:

Gifts and donations are included in full in the Statement of Financial Activities upon receipt. Income from the public represents donations received during the period. The charity can reclaim tax on certain donations and this tax income is credited to the Statement of Financial Activities in the year in which it is receivable. Income is treated as being general and unrestricted unless a donor has specified the manner in which the donations is to be spent, in which case it is treated as restricted income.

Gifts in kind:

Donated goods for onward transmission to beneficiaries (chiefly medical equipment and supplies) are included in the Statement of Financial Activities as income and corresponding resources expended once distributed.

1.5 Resources expended

All expenditure is accounted for on an accrual basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Staff costs and overhead expenses are allocated to activities on the basis of staff time.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of charitable activities. Support costs are those costs incurred directly in support of expenditure on the object of the company and include project management carried out at the Companies offices. Governance costs are those incurred in connection with the administration of the company and compliance with constitutional and regulatory requirements.

Leasing

Rentals payable under operating leases are charged against income on a straight-line basis over the lease term. CBM Ireland entered into a 10-year lease term, on their new premises in Dublin in 2016.

Pensions

The pension costs charged in the financial statements represent the contribution payable by the company during the period.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity, this is normally upon notification of the interest paid of payable by the bank.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Short leasehold property	10% Straight line
Plant and equipment	25% Straight line
Fixtures and fittings	25% Straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

No charge to taxation arises as the company has been granted an exemption under Sections 207 and 208 of the Taxes Consolidation Act 1997.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Foreign exchange

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Statement of Financial Position date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Statement of Financial Activities.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the charity is required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

3 Operating surplus/(deficit)

	2019	2018
	€	€
Operating surplus/(deficit) is stated after charging/(crediting):		
Depreciation of property, plant and equipment	7,628	7,437
Surplus/deficit on foreign currencies	567	(31)
	<u> </u>	<u> </u>

4 Income

	Unrestricted funds	Restricted funds	Total	Total
	2019	2019	2019	2018
	€	€	€	€
Income from donations and legacies				
Total voluntary income	715,466	97,035	812,501	992,135
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	715,466	97,035	812,501	992,135
Income from charitable activities				
Irish government - Civil Society Funding (CSF)	-	339,528	339,528	97,550
Tax rebate	129,292	-	129,292	76,677
Electric Aid	-	38,300	38,300	8,980
Other grants/income	6,493	108,984	115,477	128,513
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	135,785	486,812	622,597	311,720
Income from other activities				
Investment income	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total income	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	851,251	583,847	1,435,098	1,303,855

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

5 Charitable activities	Unrestricted 2019 €	Restricted 2019 €	Total 2019 €	Total 2018 €
Overseas programme (Note 7)	23,200	506,329	529,529	318,024
Promotion awareness, advocacy and development education	214,299	64,246	278,545	414,753
Programme support, monitoring and evaluation	216,295	192,925	409,220	200,851
	<u>453,794</u>	<u>763,500</u>	<u>1,217,294</u>	<u>933,628</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

6 Governance costs

	Unrestricted 2019 €	Restricted 2019 €	Total 2018 €
Audit	2,543	2,544	4,917
GDPR Audit	-	-	3,739
Board and committee meeting expenses	2,626	-	2,719
Depreciation - property, plant and equipment	-	-	-
Leasehold amortisation	-	-	-
	<u>5,169</u>	<u>2,544</u>	<u>11,375</u>

7 Overseas programme countries

	2019 €	2018 €
Democratic Republic of Congo	-	128,239
India	-	55,216
Indonesia	-	17,000
Ethiopia	492,529	52,265
Zambia	-	65,304
Zimbabwe	37,000	-
	<u>529,529</u>	<u>318,024</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

8 Cost of generating funds

	Unrestricted 2019 €	Restricted 2019 €	Total 2019 €	Total 2018 €
Administrative costs				
Finance - gross payroll	6,591	-	6,591	7,482
Executive gross payroll costs - 20% of salary	17,773	-	17,773	17,342
CEO pension/healthcare	2,235	-	2,235	2,241
Payroll/fin admin outsourced	185	-	185	185
HR consultancy	767	-	767	552
Training	500	-	500	115
Travel and subsistence	19	-	19	-
Recruitment	330	-	330	886
FX costs	142	-	142	-
	<u>28,542</u>	<u>-</u>	<u>28,542</u>	<u>28,803</u>
Support services				
Insurance	436	437	873	735
Consumables	709	-	709	513
Postage	4,469	-	4,469	4,591
Stationery	480	-	480	584
Bank and visa charges	1,621	-	1,621	2,066
Software support	2,175	-	2,175	2,235
Repairs and maintenance	689	-	689	529
Telephone and mobiles	988	-	988	907
Electricity	914	-	914	1,237

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

	(Continued)	
8 Cost of generating funds		
Rent and service charges	4,107	8,215
Depreciation - Property, plant and equipment	4,453	4,453
Leasehold amortisation	3,175	3,175
	<u>24,216</u>	<u>28,761</u>
	4,108	29,060
	<u>4,545</u>	<u>29,060</u>
	Unrestricted	Total
	2019	2019
	€	€
Fundraising costs		
Fundraising gross payroll	-	15,183
Pension and healthcare	-	628
Intern	253	50
Donor supporter staff	15,436	14,461
Donor acquisitions	20,730	20,730
Donor cultivation	33,690	33,690
Event costs	3,875	3,875
Travel and subsistence costs	-	52
Fundraising investment costs (Major donor/legacy)	554	1,832
Regular givers - acquisition and retention	-	3,421
CBM brand PR/marketing and web development	192	1,335
	<u>74,730</u>	<u>177,566</u>
	-	-
	<u>4,545</u>	<u>132,033</u>
Total cost of generating funds	<u>127,488</u>	<u>235,429</u>

CHRISTIAN BLIND MISSION (IRELAND)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2019

8 Cost of generating funds

(Continued)

CBM Ireland use an internal apportionment policy to allocate costs between Charitable activities (Note 5) and Cost of generating funds as per Charities SORP guidelines.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

9 Departure from Companies Act 2014 presentation

The directors have elected to present a Statement of Financial Activities instead of a Profit and Loss Account in these financial statements as this company is a not-for-profit entity.

10 Employees

Number of employees

The average monthly number of employees during the year was:

	2019 Number	2018 Number
Employees	8	8

Employment costs

	2019 €	2018 €
Wages and salaries	350,877	349,361
Social security costs	11,810	12,865
Other pension costs	9,666	12,805
	<u>372,353</u>	<u>375,031</u>

The number of employees whose annual remuneration was €60,000 or more were:

	2019 Number	2018 Number
€60,000 - €70,000	-	-
€70,001 - €80,000	2	1
€80,001 - €90,000	-	-
€90,001 - €100,000	-	-
€100,001 - and above	-	-
	<u>-</u>	<u>-</u>

Key management compensation

Key management includes all members of the Company Management. The compensation paid or payable to key management for employee services is shown below:

	2019 €	2018 €
Salaries and other short-term employee benefits	<u>177,624</u>	<u>86,709</u>

No directors are remunerated for their role on the board.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

11 Tangible fixed assets				
<i>Current financial year</i>	Short leasehold property	Plant and equipment	Fixtures and fittings	Total
	€	€	€	€
Cost				
At 1 January 2019	31,749	14,897	2,234	48,880
Additions	-	4,396	1,197	5,593
At 31 December 2019	<u>31,749</u>	<u>19,293</u>	<u>3,431</u>	<u>54,473</u>
Depreciation and impairment				
At 1 January 2019	6,350	8,545	1,085	15,980
Depreciation charged in the year	3,175	3,697	756	7,628
At 31 December 2019	<u>9,525</u>	<u>12,242</u>	<u>1,841</u>	<u>23,608</u>
Carrying amount				
At 31 December 2019	<u>22,224</u>	<u>7,051</u>	<u>1,590</u>	<u>30,865</u>
At 31 December 2018	<u>25,399</u>	<u>6,352</u>	<u>1,149</u>	<u>32,900</u>

12 Debtors	2019	2018
Amounts falling due within one year:	€	€
Trade debtors	10,364	13,683
Other debtors	10,220	6,500
Prepayments and accrued income	12,782	11,008
	<u>33,366</u>	<u>31,191</u>

13 Loans and overdrafts	2019	2018
	€	€
CBM International	-	296,798
Payable within one year	-	296,798

Christliche Bundenmission International (Christian Blind Mission International), a company incorporated in Germany held a charge (registered in 2010) on the book debts of the company to the value of €2,237,000. During the financial year under review, this charge was fully satisfied on 2 May 2019.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

13 Loans and overdrafts

(Continued)

Interest charges

Since 1 January 2016, the loan between CBM Ireland and CBM International does not specifically refer to an interest free period. As a result, from 1 January 2016, the charity is accounting for this loan as a "concessionary loan" which means that for 2016, the amount has been measured at amount received and no notional interest charged is necessarily required to be booked. This accounting treatment is consistent with the provisions of Section 34 paragraphs 88 to 98 under FRS 102 whereby Public Benefit Entities (which include registered charities can account for "concessionary loans" on this basis.

14 Finance lease commitments

At 31 December 2019, the charity had annual commitments under one lease of a building as follows:

	2019	2018
	€	€
Within one year	31,980	31,980
Within two and five years	66,960	98,940
	<u>98,940</u>	<u>130,920</u>

15 Creditors: amounts falling due within one year

	2019	2018
	€	€
	Notes	
Amounts owed to connected parties	13	-
Pension accrual		-
Other taxation and social security		8,970
Deferred income	16	262,795
Trade creditors		10,646
Other creditors		3,684
Accruals and deferred income		37,543
	<u>323,638</u>	<u>646,345</u>

16 Deferred income

	2019	2018
	€	€
Other deferred income	<u>262,795</u>	<u>282,323</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

17 Retirement benefit schemes

Defined contribution schemes

The company operates a defined contribution pension scheme in respect of some of the senior employees. The scheme and its assets are held by individual managers separate to the company.

The pension charge represents contributions from the company and amounted to €8,941 (2018: €8,962).

18 Contingent liabilities

Should any part of the Irish Aid grant not be spent, the company must refund Irish Aid.

19 Capital commitments

The company had no material capital commitments at the year end 31 December 2019.

20 Events after the reporting date

In February 2020, the international pandemic known as COVID-19 became prevalent in the Republic of Ireland. As the outbreak of the pandemic continues to increase, the organisation chose to conform to all public health measures and government recommendations with regard to its services and operations. The directors continue to act on instruction from these sources. At the date of signing of the financial statements, there is no indication as to the fallout of this virus and its implication for the organisation.

21 Related party transactions

The charity had a loan from CBM International which was interest free until 31 December 2015 as per the signed agreement. However, from 1 January 2016 onwards to loan maturity in 2019, no reference is made to interest free period. As a consequence of this, for 2019, this loan is being treated as a concessionary loan under FRS 102 which means no notional interest charge is required to be booked for 2019 and the balance of the loan at 31 December 2019, due to CBM International is € Nil (2018: € 296,798). This loan was fully repaid in the financial year under review.

During the year, CBM Ireland recouped payroll costs from CBM International in the amount € 102,776 (2018: € 65,337). At the year ended 31 December 2019, the balance due from CBM International was €9,295.

During the year, CBM Ireland recouped payroll costs from BasicNeeds c/o CBM UK in the amount of € 5,178 (2018: €7,000). At the year end 31 December 2019, the balance due from BasicNeeds c/o CBM UK was € Nil.

22 Controlling party

The company is ultimately controlled by the Board of Directors acting in concert.

23 Company status

The company is limited by guarantee and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding €10 towards the assets of the company in the event of liquidation.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2019

24	Cash generated from operations	2019	2018
		€	€
	Surplus for the year	78,058	123,423
	Adjustments for:		
	Depreciation and impairment of tangible fixed assets	7,628	7,437
	Movements in working capital:		
	(Increase) in debtors	(2,175)	(16,729)
	(Decrease) in creditors	(6,256)	(77,438)
	(Decrease)/increase in deferred income	(19,528)	213,470
	Cash generated from operations	<u>57,727</u>	<u>250,163</u>
25	Cash and cash equivalents		
		2019	2018
		€	€
	Cash at bank and in hand	746,559	991,348
	Cash equivalents	828	828
		<u>747,387</u>	<u>992,176</u>
		<u>747,387</u>	<u>992,176</u>

26 Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 13 May 2020.