

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 2020

CHRISTIAN BLIND MISSION (IRELAND)

LEGAL AND ADMINISTRATIVE INFORMATION

Directors Mark Finan (Chair)
David Nason
James O'Dowd
Linda Ryan
Vivienne Brennan (Appointed 12 March 2020)
Eoin McManus (Appointed 12 March 2020)
Morgan McElligott (Appointed 13 May 2020)

Secretary James O' Dowd

Charity number 14987

Charity regulator number 20050405

Company number 366182

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CHRISTIAN BLIND MISSION (IRELAND)

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CHRISTIAN BLIND MISSION (IRELAND)

DIRECTOR'S REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2020

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 2020. The directors confirm that the Annual Report and Financial Statements of the charity comply with the current statutory requirements, 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).

In August 2020, CBM Ireland became a member of a new Federation, CBM Global Disability Inclusion Vereniging, registered in the Netherlands, commonly known as "CBM Global". CBM Global links six member organisations around the world and integrates global programme and policy efforts to maximise impact for people with disabilities. CBM Ireland was previously a member of CBM International and a transition phase up to December 2021 is underway to transfer respective operations between the old Federation (CBM International, registered in Zurich) and the new (CBM Global), in line with an agreed Transition Agreement.

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	(Resigned 13 May 2020)
David Nason	
Bill Nolan	(Resigned 14 May 2020)
Peter O'Carroll	(Resigned 28 February 2020)
James O'Dowd	
Linda Ryan	
Valentina Skachkova	(Resigned 13 May 2020)
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 seven current directors, two are female and five are male.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

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 2021, no such assurances are in place for periods beyond 2021. 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 2020

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 29 June 2020, still under review) 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 generally 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 six occasions in February, March, May, June, September and December. Each board committee (listed below) met on two occasions during 2020. All meetings were held virtually due to Covid-19 restrictions.

The Board of Directors is committed to maintaining the highest standards of corporate governance and in 2020 undertook a process to ensure compliance with the Charities Regulatory Authority of Ireland's Governance Code.

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 and 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. 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; and
- Recommend 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, sectorial priorities and geographic focus.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

3. Human Resources and Remuneration Committee

Its primary function is to determine the organisation's remuneration policies, terms and conditions for staff and conduct the Chief Executive's annual performance appraisal.

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.

Covid-19

The Covid-19 pandemic forced the organisation to adapt quickly to the new and oftentimes unknown challenges presented to our team. They showed great skill and commitment to those we serve, in ensuring a seamless and swift movement to remote working. In determining the potential impact of Covid-19, risk, programme and financial management were the priorities. A number of likely scenarios were developed with clear action plans should any be realised.

Covid-19 has highlighted the marginalisation of people with disabilities in the world's poorest places. They are too often those hardest hit and the last to receive help in an emergency. Our community based approach to our programmes, meant that our local partners and community workers were able to respond quickly to adapt projects and develop new activities to meet the immediate needs of those we serve. We were overwhelmed by the generosity of our supporters in response to our Covid-19 emergency appeal, and their messages of support sustained us through a very challenging year.

CBM Global

In August 2020, CBM Ireland became a member of a new Federation, CBM Global Disability Inclusion Vereniging, registered in the Netherlands, commonly known as "CBM Global". CBM Global links six member organisations around the world and integrates global programme and policy efforts to maximise impact for people with disabilities. CBM Ireland was previously a member of CBM International and a transition phase up to December 2021 is underway to transfer respective operations between the old Federation (CBM International) and the new (CBM Global), in line with an agreed Transition Agreement.

CBM Global has six Member organisations; CBM Ireland, CBM UK, CBM Switzerland, CBM Kenya, CBM Australia and CBM New Zealand. Together, we work alongside people with disabilities in the world's poorest places to fight poverty and exclusion and transform lives. Drawing on over 100 years' experience, CBM Global works with the most marginalised in society to break the cycle of poverty and disability and build inclusive communities where everyone can enjoy their human rights and fulfil their full potential.

We invest in long-term, authentic partnership with the Disability Movement and maximise our impact through a coordinated mix of inclusive community-based programmes, local to global advocacy and deliver inclusion advice to other organisations.

CBM Global's work and world-leading expertise is focussed in four core areas: disability-inclusive community development, inclusive humanitarian action, inclusive eye health and community mental health.

The CBM Global Board is appointed by the Members and supervises and advises the Executive Management. The Executive Management works in collaboration with the 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 Members ensure smooth and quick decision making and a close link between the different Members and the programmatic work of the Federation.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

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.

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; and
- 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; and
- 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.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

Memberships and networks

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

- CBM Global Disability Inclusion;
- Charities Institute Ireland;
- Coalition 2030;
- Dóchas - full member plus active membership of several Working Groups; Disability in Development, Humanitarian Action, Results and the Safeguarding Task Group. CBM Ireland's Chief Executive is a Board member of Dóchas and is its current Vice Chair; and
- Irish Development Education Association.

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 Governance Code;
- Charities Regulator Guidelines for Charitable Organisations on Fundraising from the Public;
- Dóchas Charter;
- Dóchas Code of Conduct on Images and Messages;
- Dóchas Safeguarding Code;
- INGO Accountability Charter; and
- 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.

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; and
- Ensure CBM Ireland's office is fully accessible.

2. Objectives and Activities

Vision, aim and values

CBM Ireland's vision is an inclusive world in which all people with disabilities enjoy their human rights and achieve their full potential. Its mission is to fight to end the cycle of poverty and disability. Both vision and mission are aligned with CBM Global and are based on the Inclusive Development approach.

Overcoming barriers

Our aim - together with our partners - is to work alongside people with disabilities in the world's poorest places to fight poverty and exclusion and transform lives. We work with the most marginalised in society to break the cycle of poverty and disability and build inclusive communities where everyone can enjoy their human rights and fulfil their full potential.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

Values

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.

- We champion inclusion
- We strive for justice
- We pursue excellence
- We embrace partnership
- We live with integrity

Key Areas of Expertise

Our work and world-leading expertise is focussed in four core areas. In each of these, we maximise our impact through authentic partnerships and a combination of community development programmes, advisory services and advocacy at local, national and international levels.

- Disability Inclusive Community Development
- Inclusive Eye Health
- Community Mental Health
- Humanitarian Action

Our programmes across Africa, Asia and Latin America are developed and delivered with local partner organisations to ensure long-term transformation and accountability in communities we serve. We draw on learning and evidence from our community work to inform our advocacy and achieve systemic change for people with disabilities. We share our expertise, advising governments, UN bodies and others on how to ensure inclusion in their own organisations, policies and programmes through our Inclusion Advisory Group.

How We Work

The following principles and approaches underpin CBM Ireland's work.

- Authentic partnership with the Disability Movement underpins all we do;
- Our inclusion expertise as a dual mandate organisation promotes disability inclusion in both development and humanitarian contexts;
- Our multiplier approach combines programme, advisory and advocacy work to maximise impact; and
- We seek to rebalance power.

We're deeply committed to working alongside people with disabilities and their representative organisations, and to the principle of "nothing about us without us". We work with and support organisations of people with disabilities in our programmes, to ensure we meet the needs of, and are accountable to, the individuals and communities we serve. Our advocacy aims to support and amplify the voices of people with disabilities, from community to global level. Our advisory approach is undertaken with the best technical experts on disability inclusion – people with disabilities themselves.

CBM Ireland 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 up to 2030.

3. Achievements and Performance 2020

The Board's strategy for achieving our programme objectives is to focus CBM Ireland's work both geographically and thematically. CBM Ireland concentrates its programme of 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 Global are working.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

In 2020, CBM Ireland focused our overseas work on the Amhara region of Ethiopia through our Bridge the Gap programme, a Community Based Inclusive Development project. We also supported emergency response and post-disaster rehabilitation after Cyclone Idai in Zimbabwe and supported Covid-19 response work in Kenya.

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, ASTI, RTE One World Fund and the DCC Staff World Fund.

Additionally, 2020 saw the launch of CBM Ireland's European Union project, through the EU Aid Volunteers Initiative – a programme of the Education, Audiovisual and Cultural Executive Agency funded by ECHO.

Europe

VIVID: Technical Assistance in Humanitarian Response, Ensuring Valuable International Volunteering and Inclusion of persons with Disabilities (EU-Funded Consortium Project)

This project's general objective is to strengthen consortium members' capacity to provide needs-based disability-inclusive humanitarian responses and develop inclusive volunteer programmes. The project runs from Jan 2020 to Dec 2021.

Considering that this first half of the project was implemented during the first wave of Covid-19, project partners responded flexibly to adapt activities to ensure achievement of outcomes and contributed towards enhanced knowledge and capacity to manage disability inclusive humanitarian action and volunteering programmes.

The project ensured that all activities within the project lifetime effectively meet the needs of consortium members by beginning the project with the completion of an assessment. Organisations self-assessed their current levels of good practice, the confidence and knowledge of staff in disability inclusion, and what technical assistance was needed to increase levels of inclusive practices. Each organisation compiled a written action plan based on their specific needs. Action plans demonstrated the meaningful work organisations planned to do throughout VIVID and immense commitment to engage all teams across organisations and decision-making staff.

As part of the implementation phase, EDF and Tearfund Ireland applied for EU AVI certification in September 2020. VC, ASPEM, EDF and Tearfund had 7 peer mentoring meetings to provide and exchange guidance for the certification process. As a key part of this, a conference on Best Practices on Volunteer Management was implemented online and contributed to increased knowledge among participants within consortium organisations and external organisations on best practices in inclusive volunteer sending and supporting programmes. 120 participants registered including partners in developing countries and host organisations. Findings on the Research in Online Volunteering were presented during the conference.

Ethiopia

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

Bridge the Gap is CBM Ireland's three-year programme (2018-2021) in Ethiopia, which aims to see an inclusive environment in which children and adults with disabilities enjoy their rights, live as equal citizens, are resilient and counted as a development force of Ethiopia. The project aims to build the capacity of members of local government, to strengthen the health and education services, and to educate communities so that people with disabilities are accepted, respected and treated as equal members of society.

The programme implements Community Based Inclusive Development activities in partnership with Cheshire Foundation Action on Inclusion and Bright Future Initiative in the East Gojjam and South Gondar of Amhara region in Ethiopia. Bridge the Gap partners work in close collaboration with government, particularly the Bureau of Labour and Social Affairs (BoLSA) and the Bureau of Women and Children's Affairs.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

COVID-19 has greatly affected the implementation of the project, especially in the 3rd and 4th quarters of year 2. Most of the planned project activities were partially or fully proscribed as a result of restrictions introduced by the Ethiopian Government.

Due to the pandemic, project partners were required to re-direct project budget towards activities to mitigate the impact of COVID-19 on vulnerable community groups; people with disabilities, caregivers of children with disabilities, and other vulnerable community groups like elders, people who have low socioeconomic status.

The following was achieved during 2020:

- 65 Government officials from BoLSA were trained to support Organizations for People with Disabilities (DPOs);
- 106 local leaders and community representatives have received training in disability inclusion;
- 10 Organizations for People with Disabilities (DPOs) were strengthened and supported;
- Community awareness sessions reaching a total of 4,646;
- 24 Self-Help Groups established for people with disabilities were supported and strengthened;
- 85 health workers were trained on disability and inclusive health services;
- 370 people referred and supported for surgery and rehabilitative treatment;
- 67 children and adults with epilepsy and mental health problems were referred to community-based hospitals;
- 670 children and adults with disabilities received home-based rehabilitation;
- 299 malnourished children with disabilities were provided with nutritional support;
- 98 parents/carers of children were trained on cerebral palsy, intellectual disabilities, epilepsy;
- 289 children and adults with disabilities were provided with assistive devices, Cerebral Palsy chairs, toilet chairs and interactive learning materials;
- 250,000 community members have benefited from awareness-raising sessions about road safety;
- 96 (46 male and 50 female) youths with disabilities learned about sexual and reproductive health;
- Accessible toilets, ramps and walkways were also constructed at 4 Elementary schools;
- 6 educational resource centres for children with disabilities were established and equipped with accessible computers and learning materials;
- 332 children with disabilities have been provided with educational materials in their home settings and home tutoring has been given by community facilitators; and
- 26 Village Savings and Loans Associations (VSLAs) were supported this year for persons with disabilities to encourage microfinance.

Zimbabwe

Cyclone Idai Emergency Response

Cyclone Idai triggered a massive disaster in Zimbabwe in March 2019 and its impact still echoes in various parts of the country. In response to this, CBM in partnership with Jairos Jiri Association (JJA), initiated an emergency response project to ensure flood affected communities, including persons with disabilities and other at-risk groups had access to clean water, immediate food and medical relief. In 2020, CBM continued to provide support to these areas with the following projects:

Mental Health and Psychosocial Support (MHPSS) in Cyclone Idai-affected Areas

CBM in partnership with REPSSI, responded to the mental health and psycho-social support needs and gaps arising from the Cyclone Idai. This intervention is in line with the National Strategic Plan for Mental Health Services in Zimbabwe 2019-2023 which seeks to improve mental health care in Zimbabwe. As there were no other actors working in MHPSS in the cyclone affected areas of Chipinge and Chimanimani, our response was essential to help the people who are left behind.

In phase 1 of the intervention, a harmonised assessment tool was developed to use at the community level to assess and refer mental health patients for PSS or other specialised medical care services.

250 people including nurses, Village Health Workers, Child Care workers, teachers and key community stakeholders, government employees and those from NGOs were trained on MHPSS to increase awareness and build capacity to address mental health issues.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

The project engaged with community leadership and other influential persons and also with protection and health clusters to identify coordination gaps and avoid overlaps in service delivery.

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.

In response, CBM developed a Food Security Intervention Strategy focusing on immediate humanitarian response as well as mid- to long-term interventions for livelihoods support and community resilience building for 2019-2021. CBM, in partnership with with Jairos Jiri Association (JJA) and ZAVH (a local OPD), is engaging in the food security crisis response in 4 wards of the Chivi District.

The project began in 2019 by providing the cash transfer for 700 at-risk households affected by disability and a school feeding program for 12 schools with 10,400 pupils. In April 2020 to May 2021, CBM provided provision of safe drinking water to 750 households and conducted awareness programmes on basic hygiene. 350 households were provided with agricultural inputs and support for setting up livelihood projects. Coordination with mainstream humanitarian actors, advocacy and influencing as well as capacity building and technical assistance on disability inclusive humanitarian action is a core component of CBM's response to the food security crisis in Zimbabwe in the short, medium and long-term.

Kenya

Building Inclusion and Resilience During the COVID-19 Pandemic

CBM worked with Basic Needs, Basic Rights Kenya to ensure that persons with disabilities and their families are equally protected during the Covid-19 outbreak and to build the long-term resilience and preparedness of persons with disabilities towards the COVID -19 Outbreak.

- Door to door community awareness and COVID-19 education was given to a total of 3,440 people in the Bungoma and Kajiado counties via trained Community Health Volunteers;
- The project conducted community engagement activities while ensuring the full participation of persons with disabilities. COVID-19 awareness materials including posters, reflectors T-shirts and flyers were distributed in all the community engagement meeting;
- CBM provided education and psychosocial support to 750 pupils and 20 teachers on COVID 19 in 5 schools. Psychological support was also extended to 30 referral cases through trained Psychologists;
- In Kajiado, the project partnered with BUS Radio to conduct outreach campaigns for community sensitisation and awareness of COVID 19; and
- 330 families were provided with cash transfer and food hampers.

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) Bridge the Gap 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 2020, CBM continued its advocacy work on the Sustainable Development Goals and 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.

CHRISTIAN BLIND MISSION (IRELAND)

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

FOR THE YEAR ENDED 31 DECEMBER 2020

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.

In 2020, the DIDWG, in collaboration with University College Dublin, published research on "The Status of Disability Mainstreaming and Disability Inclusion in Development and Humanitarian Practice", an analysis of current practices and experiences of a sample of disability focused and mainstream INGOs based in Ireland, with regards to responding to the needs of persons with disabilities. It addressed the question of how INGOs, particularly mainstream INGOs, perceive their own role in mainstreaming disability in development and humanitarian practice. The report explored the achievements, and challenges reported by key informants and investigated how INGOs are influenced in their work on disability by national and international development objectives. A number of key recommendations are made within the report on the way forward for disability mainstreaming and inclusion. These recommendations inform the work of the DIDWG going forward.

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 2020 our supporters helped successfully raise €840,724 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 were particularly overwhelmed by the response from supporters to our COVID-19 emergency appeal. The impact of the pandemic has been felt by everyone across the world, and supporters showed true empathy for those we serve in their support, kind messages and feedback we received throughout 2020.

We were disappointed that the Galway Garden Festival was cancelled in 2020 due to the restrictions. However, we look forward to again working closely with Eamonn O'Donoghue, Padraigin O'Donoghue and the committee members of the festival for its return in the future.

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 €548,437 (end of previous reporting period €487,980). The Board reviews reserves on an annual basis 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

As the Covid-19 pandemic continues to impact the organisation, all public health measures and government recommendations are followed 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 further 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 2020

5. Plans for the future

CBM Ireland's Strategic Vision for 2021 to 2025 is to be Ireland's established leader in inclusive international development, working in partnership with the disability movement, to deliver quality development programmes and provide inclusion expertise. Over the next five years CBM Ireland has adopted the following strategic goals.

- Establish CBM Ireland as a key member of CBM Global, with the necessary resources and structures in place to maximise organisational growth and sustainability;
- Influence the mainstreaming of disability by both government and the wider international development sector;
- Increase the reach and impact of our international programmes;
- Grow a diverse and sustainable individual giving programme, providing the highest standards of donor care; and
- Raise the profile of CBM Ireland within the sector, amongst decision makers and the giving public.

Auditor

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.

Post reporting date events

There have been no significant events affecting the charity since the year-end. The charity continues to be affected by the ongoing Covid 19 pandemic, however, measures taken by the directors have allowed the charity to continue to operate during the ongoing cycle of lockdowns.

Whilst the directors believe that the effect on the charity since the balance sheet date is difficult to determine, the directors are confident that the charity will continue as a going concern for the foreseeable future.

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



Linda Ryan

Director

Dated: 14 June 2021



Eoin McManus

Director

Dated: 14 June 2021

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF DIRECTOR'S RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

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



Linda Ryan
Director

Dated: 14 June 2021



Eoin McManus
Director

Dated: 14 June 2021

CHRISTIAN BLIND MISSION (IRELAND)

INDEPENDENT AUDITOR'S REPORT

TO THE DIRECTORS 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 2020 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 2020 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 directors 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.

CHRISTIAN BLIND MISSION (IRELAND)

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE DIRECTORS OF CHRISTIAN BLIND MISSION (IRELAND)

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 included within the director's report has been prepared in accordance with applicable legal requirements.

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 DIRECTORS 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

14 June 2021.....

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds 2020 €	Restricted funds 2020 €	Total 2020 €	Total 2019 €
Income from:					
Donations and gifts	4	728,565	112,159	840,724	812,501
Charitable activities	4	37,780	673,180	710,960	622,597
Total income		766,345	785,339	1,551,684	1,435,098
Expenditure on:					
Charitable activities	5	410,435	970,799	1,381,234	1,217,294
Costs of generating funds	9	98,923	4,338	103,261	132,033
Governance costs	6	4,213	2,519	6,732	7,713
Total resources expended		513,571	977,656	1,491,227	1,357,040
Net (outgoing)/incoming resources before transfers		252,774	(192,317)	60,457	70,058
Transfers between funds		(192,317)	192,317	-	-
Net movement in funds		60,457	-	60,457	78,058
Fund balances at 1 January 2020		487,980	-	487,980	409,922
Fund balances at 31 December 2020		548,437	-	548,437	487,980

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 2020

	Notes	2020 €	€	2019 €	€
Fixed assets					
Tangible assets	12		26,252		30,865
Current assets					
Debtors	13	19,397		33,366	
Cash at bank and in hand		1,067,277		747,387	
		<u>1,086,674</u>		<u>780,753</u>	
Creditors: amounts falling due within one year	15	<u>(564,489)</u>		<u>(323,638)</u>	
Net current assets			522,185		457,115
Total assets less current liabilities			<u>548,437</u>		<u>487,980</u>
Income funds					
Restricted funds			-		-
Unrestricted funds			548,437		487,980
			<u>548,437</u>		<u>487,980</u>

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

The financial statements were approved by the Directors on 10 June 2021.



Linda Ryan
Director



Eoin McManus
Director

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 €	€	2019 €	€
Cash flows from operating activities					
Cash generated from operations	24		323,640		57,727
Investing activities					
Purchase of tangible fixed assets		(3,975)		(5,593)	
Net cash used in investing activities			(3,975)		(5,593)
Financing activities					
Repayment of borrowings		225		(125)	
Repayment of bank loans		-		(296,798)	
Net cash generated from/(used in) financing activities			225		(296,923)
Net increase/(decrease) in cash and cash equivalents			319,890		(244,789)
Cash and cash equivalents at beginning of year			747,387		992,176
Cash and cash equivalents at end of year			<u>1,067,277</u>		<u>747,387</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

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 2020.

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 2020

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 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 2020

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 2020

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 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 directors are 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 2020

3 Operating surplus/(deficit)

	2020 €	2019 €
Operating surplus/(deficit) is stated after charging/(crediting):		
Depreciation of property, plant and equipment	8,588	7,628
Surplus/deficit on foreign currencies	266	567
	<u> </u>	<u> </u>

4 Income

	Unrestricted funds	Restricted funds	Total	Total
	2020 €	2020 €	2020 €	2019 €
Income from donations and legacies				
Total voluntary income	728,565	112,159	840,724	812,501
	<u>728,565</u>	<u>112,159</u>	<u>840,724</u>	<u>812,501</u>
Income from charitable activities				
Irish government - Civil Society Funding (CSF)	-	344,277	344,277	339,528
EU grant income	-	229,501	229,501	-
Tax rebate	34,346	-	34,346	129,292
Electric Aid	-	46,758	46,758	38,300
Other grants/income	3,434	52,644	56,078	115,477
	<u>37,780</u>	<u>673,180</u>	<u>710,960</u>	<u>622,597</u>
Income from other activities				
Investment income	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total income	<u>766,345</u>	<u>785,339</u>	<u>1,551,684</u>	<u>1,435,098</u>

5 Charitable activities

	Unrestricted funds	Restricted funds	Total	Total
	2020 €	2020 €	2020 €	2019 €
Overseas programme	-	734,129	734,129	529,529
Promotion awareness, advocacy and development education	209,322	49,066	258,388	278,545
Programme support, monitoring and evaluation	201,113	187,604	388,717	409,220
	<u>410,435</u>	<u>970,799</u>	<u>1,381,234</u>	<u>1,217,294</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

6 Governance costs

	Unrestricted 2020 €	Restricted 2020 €	Total 2019 €
Audit	2,150	2,150	5,087
Legal fees	369	369	-
Board and committee meeting expenses	1,694	-	2,626
	<u>4,213</u>	<u>2,519</u>	<u>7,713</u>

7 Overseas programme countries

	2020 €	2019 €
Ethiopia	467,112	492,529
Zimbabwe	-	37,000
Kenya	24,816	-
CBM AUS (Emergency)	20,050	-
CBM Global Netherlands (Emergency)	24,855	-
	<u>536,833</u>	<u>529,529</u>

8 EU Programme expenditure

	2020 €	2019 €
Italy	8,934	-
Finland	18,582	-
Netherlands	32,768	-
Hungry	45,819	-
Tearfund (Ireland)	33,054	-
Viatores Christi (Ireland)	58,139	-
	<u>197,296</u>	<u>-</u>

The remaining EU Vivid expenditure was allocated to EU project staff and CBM Ireland project overheads, amounting to €49,045.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

9 Cost of generating funds

	Unrestricted funds 2020 €	Restricted funds 2020 €	Total 2020 €	Total 2019 €
Administrative costs				
Finance - gross payroll	7,906	-	7,906	6,591
Finance pension	338	-	338	-
Executive gross payroll costs - 20% of salary	17,789	-	17,789	17,773
CEO pension/healthcare	2,249	-	2,249	2,235
Payroll/fin admin outsourced	183	-	183	185
HR consultancy	761	-	761	767
Training	554	-	554	500
Travel and subsistence	-	-	-	19
Recruitment	2,067	-	2,067	330
FX costs	66	-	66	142
	<u>31,913</u>	<u>-</u>	<u>31,913</u>	<u>28,542</u>

	Unrestricted funds 2020 €	Restricted funds 2020 €	Total 2020 €	Total 2019 €
Support services				
Insurance	385	385	770	873
Consumables	1,217	-	1,217	709
Postage	3,572	-	3,572	4,469
Stationery	448	-	448	480
Bank and visa charges	1,927	-	1,927	1,621
Software support	2,185	-	2,185	2,175
Repairs and maintenance	1,232	-	1,232	689
Telephone and mobiles	1,069	-	1,069	988
Electricity	859	-	859	914
Rent and service charges	3,953	3,953	7,906	8,215
Depreciation - Property, plant and equipment	5,413	-	5,413	4,453
Leasehold amortisation	3,175	-	3,175	3,175
	<u>25,435</u>	<u>4,338</u>	<u>29,773</u>	<u>28,761</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

9 Cost of generating funds (Continued)

	Unrestricted funds 2020 €	Restricted funds 2020 €	Total 2020 €	Total 2019 €
Fundraising costs				
Fundraising gross payroll	8,252	-	8,252	-
Intern	-	-	-	253
Donor supporter staff	15,644	-	15,644	15,436
Donor temps	143	-	143	-
Donor acquisitions	9,055	-	9,055	20,730
Donor cultivation	6,728	-	6,728	33,690
Event costs	-	-	-	3,875
Fundraising investment costs (Major donor/legacy)	99	-	99	554
Regular givers - acquisition and retention	951	-	951	-
CBM brand PR/marketing and web development	703	-	703	192
	<u>41,575</u>	<u>-</u>	<u>41,575</u>	<u>74,730</u>
Total cost of generating funds	<u>98,923</u>	<u>4,338</u>	<u>103,261</u>	<u>132,033</u>

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.

10 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.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

11 Employees

Number of employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Employees	9	8

Employment costs

	2020 €	2019 €
Wages and salaries	376,978	350,877
Social security costs	12,092	11,810
Other pension costs	12,694	9,666
	<u>401,764</u>	<u>372,353</u>

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

	2020 Number	2019 Number
€60,000 - €70,000	-	-
€70,001 - €80,000	2	2
€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:

	2020 €	2019 €
Salaries and other short-term employee benefits	118,558	177,624

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 2020

12 Tangible fixed assets

Current financial year

	Short leasehold property	Plant and equipment	Fixtures and fittings	Total
	€	€	€	€
Cost				
At 1 January 2020	31,749	19,293	3,431	54,473
Additions	-	3,810	165	3,975
At 31 December 2020	31,749	23,103	3,596	58,448
Depreciation and impairment				
At 1 January 2020	9,525	12,242	1,841	23,608
Depreciation charged in the year	3,175	4,550	863	8,588
At 31 December 2020	12,700	16,792	2,704	32,196
Carrying amount				
At 31 December 2020	19,049	6,311	892	26,252
At 31 December 2019	22,224	7,051	1,590	30,865

13 Debtors

	2020	2019
	€	€
Amounts falling due within one year:		
Trade debtors	-	10,364
Other debtors	6,500	10,220
Prepayments and accrued income	12,897	12,782
	19,397	33,366

14 Finance lease commitments

At 31 December 2020, the charity had annual commitments under one lease of a building as follows:

	2020	2019
	€	€
Within one year	31,980	31,980
Within two and five years	34,980	66,960
	66,960	98,940

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

15 Creditors: amounts falling due within one year

	Notes	2020 €	2019 €
Pension accrual		225	-
Other taxation and social security		8,198	8,970
Deferred income	16	478,980	262,795
Trade creditors		23,843	10,646
Other creditors		1,159	3,684
Accruals and deferred income		52,084	37,543
		<u>564,489</u>	<u>323,638</u>

16 Deferred income

	2020 €	2019 €
Other deferred income	<u>478,980</u>	<u>262,795</u>

17 Retirement benefit schemes

Defined contribution schemes

The company operates a defined contribution pension scheme in respect of 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 €12,694 (2019: €9,666).

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 2020.

20 Events after the reporting date

There have been no significant events affecting the charity since the year-end. The charity continues to be affected by the ongoing Covid 19 pandemic, however, measures taken by the directors have allowed to charity to continue to operate during the ongoing cycle of lockdowns.

Whilst the directors believe that the effect on the charity since the balance sheet date is difficult to determine, the directors are confident that the charity will continue as a going concern for the foreseeable future.

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

21 Related party transactions

During the year, CBM Ireland recouped payroll costs from CBM International in the amount € 22,210 (2019: € 102,776). At the year ended 31 December 2020, the balance due from CBM International was € Nil.

During the year, CBM Ireland recouped payroll costs from CBM Global in the amount € 20,934 (2019: € Nil). At the year ended 31 December 2020, the balance due from CBM Global was € Nil.

During the year, CBM Ireland recouped payroll costs from BasicNeeds c/o CBM UK in the amount of € Nil (2019: €5,178). At the year end 31 December 2020, 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.

24 Cash generated from operations	2020 €	2019 €
Surplus for the year	60,457	78,058
Adjustments for:		
Depreciation and impairment of tangible fixed assets	8,588	7,628
Movements in working capital:		
Decrease/(increase) in debtors	13,969	(2,175)
Increase/(decrease) in creditors	24,441	(6,256)
Increase/(decrease) in deferred income	216,185	(19,528)
Cash generated from operations	323,640	57,727

25 Cash and cash equivalents

	2020 €	2019 €
Cash at bank and in hand	1,066,449	746,559
Cash equivalents	828	828
	<u>1,067,277</u>	<u>747,387</u>
Loans falling due within one year	(225)	-
	<u>1,067,052</u>	<u>747,387</u>

CHRISTIAN BLIND MISSION (IRELAND)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 DECEMBER 2020*

26 Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 10 June 2021.....