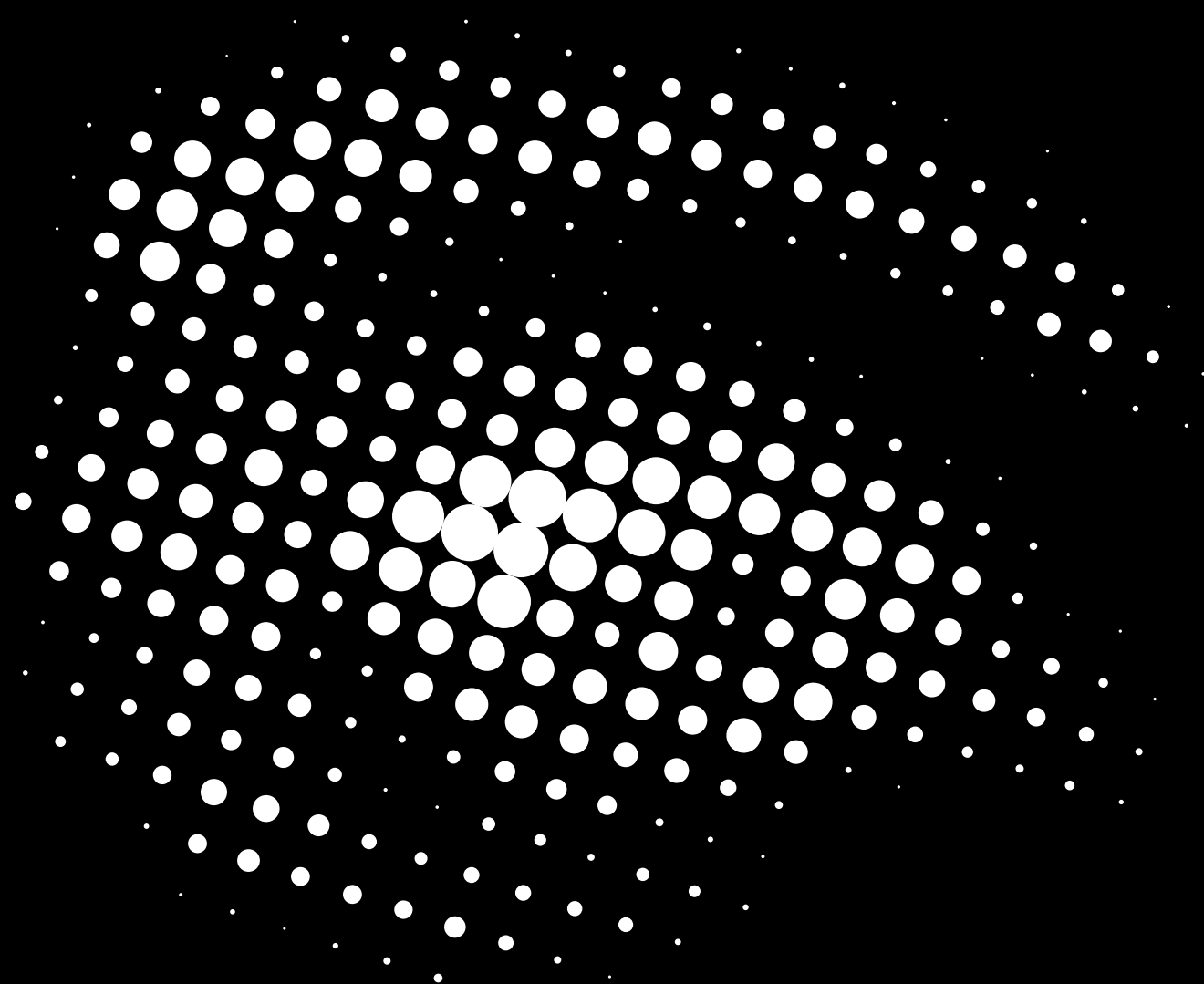


# Annual Report 2009



**NCBI**

**Working for People  
with Sight Loss**

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# Chairperson's Introduction

**It is my pleasure to introduce to you NCBI's 2009 Annual Report. I hope it will tell you more about the activities of the organisation during the year and how our staff worked to provide services of the highest quality to people who are blind or have low vision.**

As you will see from the breadth of work undertaken by NCBI during the year, wherever possible, services have not suffered as a result of the economic climate in which we continue to operate. In order to maintain our current level of service, we have made considerable efforts to cut costs elsewhere within the organisation. These cost saving measures include offering staff voluntary reduced hours, the take-up of which has been high, resulting in significant savings, and evaluating the non-pay element of NCBI to save costs and build efficiencies.

While NCBI continues to adapt to the challenging working environment created by cuts in our State funding, I believe that this Report shows a more hopeful situation, as we realise that we have accepted the challenge and can still provide a consistent and quality service to those who are blind or have low vision, which is our most important aim. The fact that we can achieve this in such a difficult financial climate is down to our dedicated staff and volunteers, who will settle for nothing less than excellence in their work.

2009 drew to a sad close with the death of our Vice Chairperson Henry Tierney, who served NCBI for so long as Chairman. Henry, who was such a caring and kind person, passed away in December. NCBI has benefited immensely from his wisdom and guidance. The growth and development



of our work meant a great deal to him and my colleagues and I on the Board will greatly miss his presence and guidance. NCBI is certainly a richer and stronger organisation following Henry's years of dedication and long commitment.

I would like to conclude by paying tribute to our staff, donors and volunteers, who are the backbone of

this organisation. I also acknowledge the work and commitment of my fellow Board members, with whom it is a privilege to work.

**Margaret McDowell**  
Chairperson



## **Case Study: Aoiveen Simpson**

I was in my 30s at work one day. I couldn't see to the right hand side. Letters in words were cut off on the page. There was also glaucoma in my family and I discovered I had that as well. I lost a lot of confidence because of my sight loss. I was in my 50s and I could not go out at night time on my own for five or six years.

I contacted NCBI two years ago and they've turned my whole life around. They trained me on my cane. They brought me around the neighbourhood and showed me how to get around safely in the dark. Now I have absolutely no fear anymore.

People don't understand the deep psychological and emotional journey a person with sight loss has to go through. But suddenly with NCBI's help, I had a real choice. I could choose to stay locked away from the world or embrace it. Get on with life.

# Chief Executive's Report

**NCBI is mid-way through implementing our strategic plan (2007-2012). This annual report recalls for the reader the six goals formulated in our principle work areas to drive the strategy and summarises the organisation's work in these key areas during 2009. The financial section of the report shows that co-funding - increased fundraised income, compensating for diminishing statutory income - is now a reality for NCBI going forward.**

## **Changing Demographics**

What is also obvious to us, is the changing demographics of our service users. Of the 1,729 people who came to avail of our services for the first time in 2009, 14% were over the age of 65 years, and 54% were over the age of 75 years. 7,812 individuals used all aspects of our community resource work and IT training services in 2009, more than half of the 14,659 people now on our database of service users.



Our investment in new centres across the country, consistent with our strategic plan, has given us the capacity to respond with the forms of emotional and practical supports consistent with increasing numbers and the nature of help required by an older population of service users. NCBI made a submission to the National Positive Ageing Strategy consultation process, highlighting the potential for older people to be denied access to compensatory services around sight loss

because of the way funding for physical and sensory services and services for older people is currently structured.

### **Collaboration**

The Vision Impaired Service Providers Alliance (VISPA), comprised of NCBI, Irish Guide Dogs for the Blind, Fighting Blindness and St. Joseph's Centre for the Visually impaired, continued in 2009 to make representations to the Minister for Health and Children for implementation of Ireland's commitment to the WHO to set up a national vision strategy committee. The urgency for establishing a national strategy will continue to be made going into 2010. The existence of VISPA has allowed the member organisations to work more closely together in areas of eye health awareness and in promoting the use of services for people who are blind or vision impaired.

### **National Vision Strategy**

That the Government has

failed to set up a National Vision Strategy Committee is a disgrace, given that Ireland first committed to do so in May of 2003 and repeated that commitment in May 2009.

The commitment was given by Ireland to the World Health Organisation (WHO) general assembly following the WHO 2020 vision strategy launched in 1999. VISION 2020, now signed up to by 120 nations, is a WHO global campaign designed to eliminate the main causes of avoidable blindness by the year 2020. The initiative aims to facilitate the planning, development and implementation of sustainable national eye care programmes, based on the three core strategies of disease control, human resource development, infrastructure and technology, incorporating the principles of primary health care.

A National Vision Strategy is required in Ireland to bring focus and coordination to an area of health care which has

become the poor relation to other activities of medicine and rehabilitation. Scandalously growing waiting lists for cataract operations, inadequate screening for diabetic retinopathy and losing some key locations in eye care are symptoms of no coordination and lack of planned investment in eye health.

### **Research**

Work was undertaken towards concluding a study funded by Irish Guide Dogs and NCBI into the mobility skills and needs of vision impaired people. The study was conducted by the occupational therapy department of Trinity College, Dublin (TCD) and its findings will be released in late summer 2010.

Likely to be conducted in 2010 will be a cost of sight loss study. Work on scoping research in this area was commenced in 2009 and international studies of similar types were identified as a

basis for an Irish study which will prove that investment in eye care, treatment and rehabilitation has real, tangible and measurable cost benefits to the State. Planning for the future must be founded on research and continual re-evaluation of service needs, changing demographics and re-alignment of scarce resources.

### **Difficult times**

The global recession and national uncertainties around managing within changing fiscal parameters, means that today's manager must work through ambiguities and uncertainties way off the scale of previous experience. Living by the mantra of "doing more for less" is the new expectation of all voluntary sector agencies. It is, however, very difficult to apply principles of creativity and innovation when working with the Health Services Executive (HSE) where budget segmentations, silo working, parochial protectionism and a lack of visionary leadership

conspire to maintain the status quo despite the rhetoric of obtaining greater value for money expended.

The tests of effectiveness and efficiency are less applied than the operation of economy - which is about doing the same level of work for less money. The application of the principles of effectiveness and efficiency should mean doing a whole lot more for less, with the result being achievement of greater economies in how an agency works. For effectiveness and efficiency to work, these principles need to be fostered and promoted in an incentivised environment where the savings of funding in one area of activity can be deployed to developing improvements in other under-resourced areas of need. Currently this is not the case but I work in optimism for it some day to be true.

**Desmond Kenny**  
Chief Executive

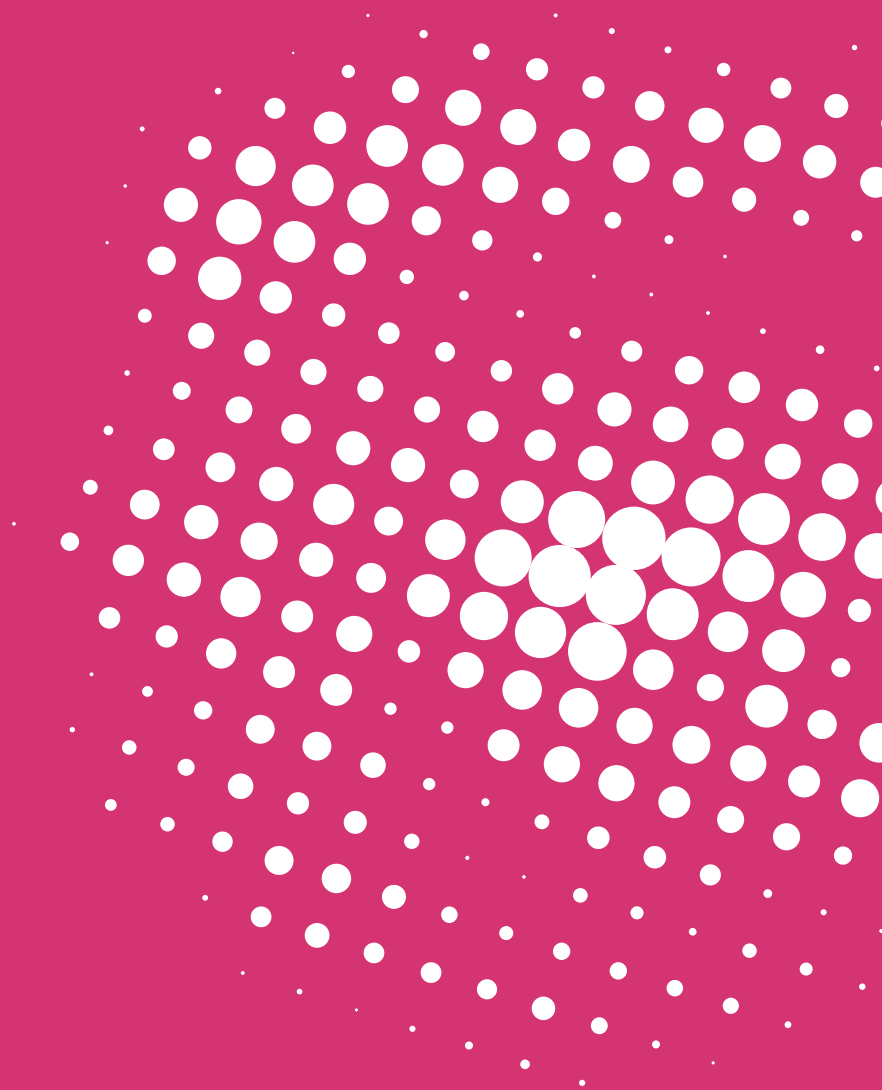


## **Case Study: Paddy Kirk**

I had no warning before I lost my sight. I was out on the tractor working in the fields when it happened. The sky went black. I didn't know it then but I had detached retinas. The doctor said it directly – and that's the way I wanted it – 'there's no other way to say it to you' he said – 'you're blind'. I was depressed for sure. It's such a shock. I went from earning money and working every hour to earning nothing.

The NCBI community resource worker called out in a couple of days. I knew there was no other way to do it except to get on with it but NCBI helped me be alive again. They gave me back total independence. There's a huge level of support there. Pretty soon I was able to get around. Anything that comes up now, doesn't phase me. I'll try anything.

# NCBI's work in 2009



# 1. Service Delivery

**Goal:**

**To provide quality nationwide services which are relevant and innovative.**



**In spite of the economic downturn, the response to the demand for NCBI's services continued to increase in 2009, creating unique challenges for the organisation, as we continued to operate in a financially difficult environment. Our strength continues to be our staff, who remain committed to those who use our services and continue to provide a consistent, quality service to those with impaired vision around the country.**

Throughout the year we have been looking at what services people are accessing and how changing demographics are currently impacting upon, and will continue to effect, service delivery. This analysis enables us to look at the needs that are emerging and how services must develop to meet the change in the pattern of needs.

NCBI's Midlands office moved into a new HSE, purpose-built, resource centre for people



with disabilities in Athlone, Co. Westmeath in July 2009 along with the MS Society, the Irish Wheelchair Association and HSE therapy staff.

A total of 1,729 people were referred, or referred themselves, to NCBI during 2009, bringing the total number of people using our services to 14,659 by the end of the year. In total, 7,812 individuals accessed NCBI's services during 2009, an increase of 8% on 2008.

NCBI is committed to implementing a person-centred approach to service provision at all stages of the life cycle.

## **NCBI's work with children and young people**

While younger people made up a smaller percentage of new referrals in 2009, with 9% under the age of 18 and 4% under the age of six, NCBI continued to see a demand for support from children and their families. Our staff work with families on a one-to-one basis, providing information and advice on eye conditions, education, government benefits and entitlements, to name a few, and also assess where vision impairment is impacting on the child's development.

One of the important areas of work with children with low vision is to encourage them to maximise their useful vision through the use of low vision aids. While the use of high-tech magnification systems, like closed circuit televisions (CCTVs) or magnification software, have had a huge impact on the integration of children with vision impairments in the classroom,

it is also important to look at how non-technical devices such as close distance magnifiers can help, both in and out of the classroom. One of the main benefits of such low vision aids is that they are portable and can be used for non-school activities like reading signs, looking at photographs, personal reading, checking oncoming bus numbers and so on.

NCBI's community resource workers work closely with the visiting teacher service in the Department of Education to make sure that children who are blind or vision impaired have access to and can thrive in mainstream education.

NCBI's Early Learning Centre in Clondalkin, Dublin, remains in demand by families with a child with sight loss. Specialist staff are on hand to develop an education programme to suit each child, in conjunction with their parents.

### **Services to people of working age**

A significant proportion of new referrals in 2009, 22%, were of working age (18-65), presenting with low vision problems in higher level education and employment as they come to terms with their sight loss in both an emotional and practical way.

NCBI's network of community resource workers (CRWs) are available in every county in the country and provide emotional and practical support to people experiencing difficulties with their eyesight. CRWs meet with people in one of our centres or, in exceptional circumstances, their own home to assess how the individual is coping with their sight loss and to put them in touch with the relevant services within NCBI and externally, where appropriate.

Support offered by CRWs may include advising on benefits and entitlements, adaptations to the home, aids

and appliances and lighting, as well as discussing the impact of vision loss on the individual and their family and providing information on NCBI's services.

Support is also available from counsellors, giving people an opportunity to talk with either a peer counsellor, who will also have experience of a disability, or a family therapist who can talk about sight loss, its impact on the individual, their families and their relationships.

Support for people who wish to enter education or retain or gain employment is available nationwide, through individualised skills training which may look at independent living skills, mobility training, job seeking and IT training. NCBI also liaises with mainstream agencies to ensure that people with vision impairments have equal access to education, training and employment. NCBI's Rehabilitation Training Centre, in Drumcondra,

Dublin, offers an opportunity to build confidence and gain new skills and independence, offering modules such as mobility training, independent living, IT training, job seeking and Braille, amongst others. Smaller modules of what is offered by the training centre in Dublin are also available in our centres around the country.

One of the greatest losses people with sight loss face is not being able to read. Our staff can help people find a solution to improve access to information and communication through the use of assistive technology, which includes software that enlarges print on the computer screen or reads aloud what is on the screen. Scanners transfer printed material onto the computer, while portable note takers and talking mobile phones may also be of use.

Our technology trainers work with people on a one-to-one basis, and will recommend

the types of technology that may be helpful. People can then test out the equipment to make sure that it works for them before NCBI installs it for them in their home, workplace, college or school. We can also provide follow-up support and training in either groups or individual classes.

Mobility also presents a great challenge to people who are blind or vision impaired. NCBI offers mobility and orientation training on an individual basis, with take up highest among those of working age. Most training takes place in the individual's own locality, with particular emphasis on routes that the person has chosen. Some people may have enough useful vision to move around independently, while others may require a mobility aid such as a long cane.

### **Increased demand from older people**

The age profile of those referred to NCBI in 2009 reflects the fact that more and more people are coming to NCBI having acquired sight loss later in life, creating a greater demand for low vision services. In 2009, 54% of new referrals were over the age of 76. According to the Health Status Report 2008 (1), which was published in 2009, life expectancy in Ireland is at its highest level ever, at 76.8 years for males and 81.6 years for females. Central Statistics Office projections (based on the 2006 census) indicate significant growth in the future population, especially in those aged 65 years and over, with this group predicted to increase by almost two fifths by 2016, and to treble by 2041.

Almost 50% of all those using NCBI's services are over the age of 76. Among this group are people who have lived with sight loss for all, or most, of

their lives and who are now growing older. Then there are people who acquire sight loss as they get older, which NCBI is seeing more of each year and which places greater demand on services tailored towards those with low vision.

At NCBI's low vision service, people who are experiencing significant difficulty with their eyesight meet the low vision assessment team, which includes an optometrist, a community resource worker and a technology trainer. Following that assessment, the person may be prescribed appropriate low vision aids which will help them with everyday activities such as reading and seeing things at a distance. They will also have a chance to discuss any issues they may have, try out some of the practical items available to assist people in their everyday lives, view technology that may be helpful and organise further training in the use of low vision aids and technology, if

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(1) Health Service Executive (2008) Health Status of the Population of Ireland

necessary. NCBI has found that using low vision aids is more effective if people come at an earlier stage in their sight loss, when they can start off with low level magnification.

It can be difficult for older people with vision impairments to access appropriate day care services. Specialised services, such as NCBI's day care centres in Dublin and Wexford, have been developed to cater for the specific needs of people with vision impairments. However, demand for places is high and we are concerned that many older people with low vision are missing out on a valuable social experience, as mainstream services are often not in a position to provide appropriate services to an older person who is blind or vision impaired.

**Elaine Howley**  
Director of Services



## **2. Collaboration**

### **Goal:**

**To provide services in partnership with those who use them and, where appropriate, to collaborate with other organisations in promoting the well-being, social and cultural inclusion, and the economic independence, of people who are blind or vision impaired.**

## VISPA

**NCBI continued to build its alliance with other sight loss organisations through VISPA, which was formed in 2008 and is made up of NCBI, Irish Guide Dogs, Fighting Blindness and St. Joseph's Centre for the Visually Impaired.**

VISPA submitted a call for the development of a Vision Strategy to the Department of Health and Children on World Sight Day, 8th October 2009. We were supported by the Irish College of Ophthalmologists and the Association of Optometrists, who joined VISPA in saying that Ireland can no longer afford to wait for an imminent vision health crisis before embracing the need to plan for curative and rehabilitation services around eye health and sight loss. Work on the development of a national Vision Strategy will continue into 2010.

Try-it ([www.try-it.ie](http://www.try-it.ie)) is a collaborative venture between NCBI, the National Rehabilitation Hospital and Enable Ireland. Through this collaboration a library of useful aids and appliances has been created (including assistive technology), which can be borrowed by people with disabilities. The purpose of the library is to permit people to try out items before the commitment to purchase is made or an application for funding is made to the HSE. This venture will continue into 2010 with the support of the HSE.

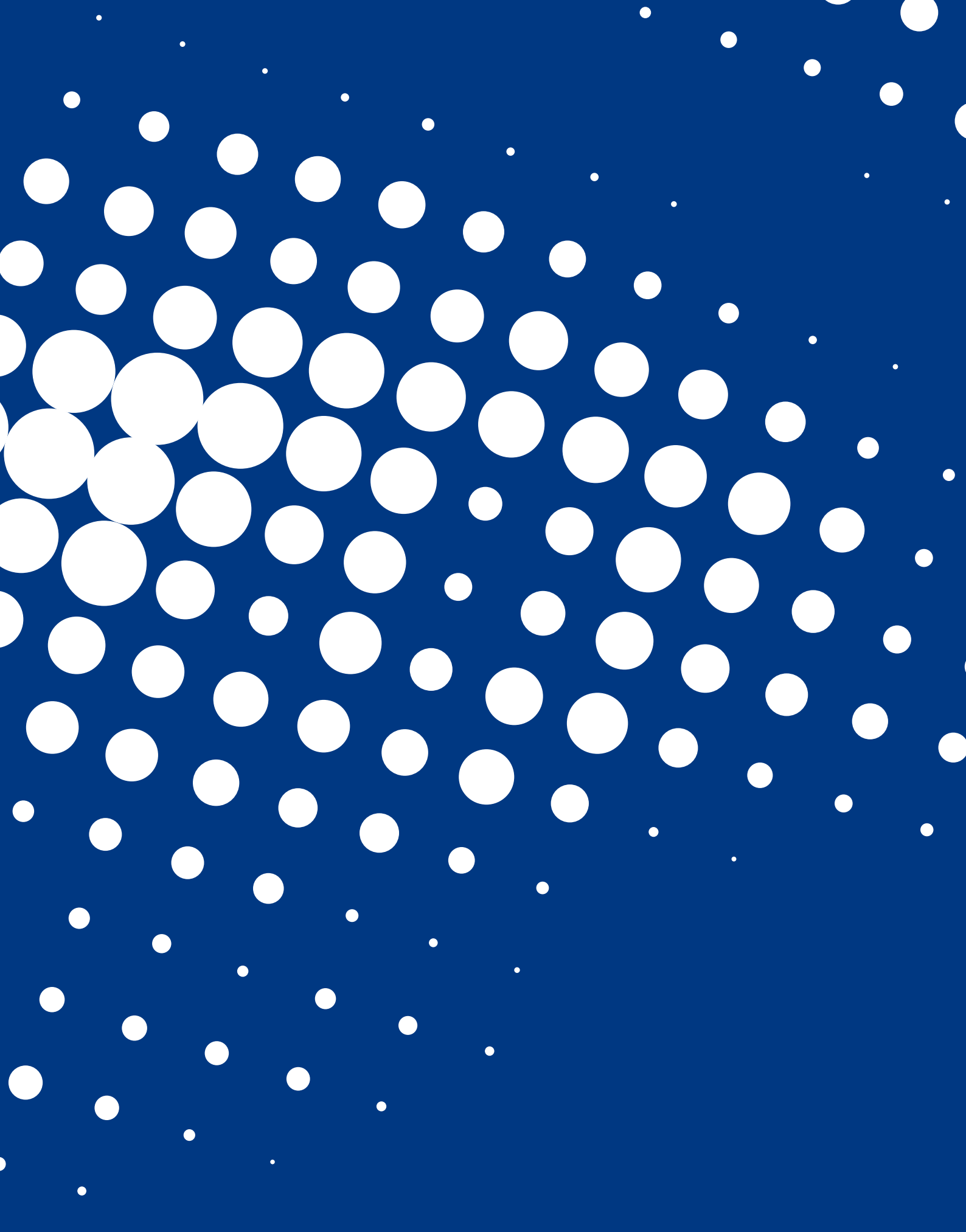


## **Case Study: Rita Corley**

I'd been working late, waitressing. I was driving home at 3am when a milk float came around corner on the wrong side and ploughed straight into me. I'm 67 now and I remember that day – it was 21 years ago this year. I lost the sight in both eyes.

I was lost at first. My family were fantastic but you can be over-protected – spoiled - and that can make you lose more of your independence.

In hospital, the first person to come to see me, apart from family and friends, was a lady from NCBI to give advice and support. Later they came to our house and I went to NCBI for arts and crafts and yoga – and training on the long cane. My confidence and independence grew. Sometimes my husband kind of forgets which is great. I was the one who was blind and here he was saying 'Rita did you see my glasses anywhere?' You'd have to laugh.



## **3. Research**

### **Goal:**

**To support and/or conduct research relating to vision loss to ensure the continued provision of innovative and relevant services by NCBI and the public and private sectors as a whole, as well as the development of eye health initiatives.**

## **Two EU-funded projects finished during 2009.**

### **KnowProVIP**

The aim of the project was to develop training for professionals working with people with vision impairments to enhance and strengthen their knowledge and expertise.

The partnership designed, developed, and piloted three courses for training professionals, working with persons with vision impairments in the three target group areas (refugees/immigrants, people aged 60 and over and people who have acquired hearing impairment). NCBI, together with our colleagues from VISIO in the Netherlands, was responsible for developing and delivering the course for professionals working with people who had acquired a hearing impairment. The project results and course handbooks can be downloaded as PDF files from [www.knowprovip.dk](http://www.knowprovip.dk).

### **Evision 55+**

This project aimed to facilitate and encourage people over the age of 55 with sight loss to increase their participation in society and life opportunities. An interactive website was especially created for the target group ([www.vision55plus.net](http://www.vision55plus.net)). This website provides the following modules for participants, free of charge: information on age related sight loss and compensatory mechanisms, daily living skills, computer skills, and internet skills.

## **New Projects for 2009/2010**

NCBI is a partner in two new EU-funded projects which commenced in the last quarter of 2009.

### **ICFProVIP**

Disability is not a standardised term. The ICF is an international classification of health and health-related domains approved and published by the World Health Organisation in 2001. Its aim is to provide the standard to describe and measure health and disability on an international basis.

This project aims to provide the groundwork for exploring the incorporation of ICF into an assessment tool by the individual organisations within the partnership.

### **BRAVIS**

The BRAVIS project is proposing to develop a new navigation aid for people with sight loss. It aims to develop an unobtrusive technology that will facilitate and enhance

the navigation skills of people with sight loss, and will be used in conjunction with current mobility skills. NCBI will be involved in establishing user requirements, testing and validation of the newly developed technology, and dissemination of information about the project.

### **Research on Older people with sight loss**

Bláithín Gallagher, from NCBI's research and projects department, successfully completed her PhD research entitled "A cross border comparative study of the vision related quality of life of urban and rural dwelling people aged 60 years and older who are registrable as vision impaired in Ireland" during 2009.

This research evaluated the effects of vision impairment on people aged 60 and over on the island of Ireland, so that service providers can prepare appropriate and effective health care strategies in light

of changing demographics. Participants for this study were selected from the databases of vision impaired persons in the Republic and North of Ireland.

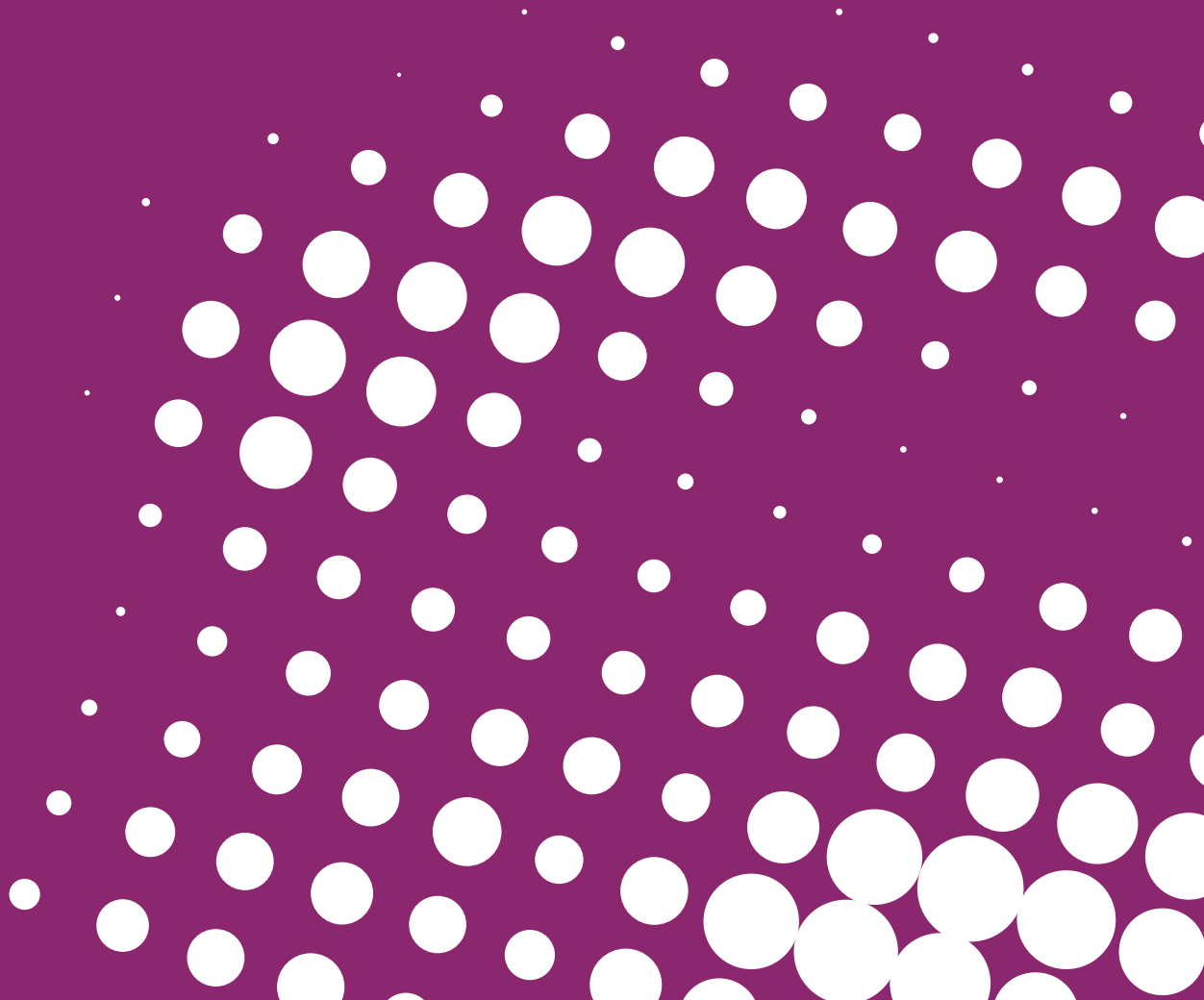
Over 50% of those interviewed were living alone and 73% reported difficulty in getting around, while 64% had fallen and over 60% had received injuries as a result of their fall. Only 12.6% had received full formal mobility training. Dependency on family support was high, particularly for transport. The majority found public transport very difficult to use even where it was frequently available. Service providers and peer support groups were singled out for special praise.



### **Case Study: Tom Canavan**

What I have is AMD – age-related macular degeneration. In 2004 the surgeon told me he had a friend in NCBI and I got involved with the Iona Centre, where different groups go for different activities.

NCBI have given me another life. I was worried about coming here I have to admit. I suppose I wasn't willing to accept that my eyesight was leaving me. What was I going to do being a blind person? Couldn't read or play golf anymore, look at the television, drive. But the whole positive scene is set by the team down there. The atmosphere is electrifying. It's very jovial. At 80 years of age I'm not far away from being computer literate. That's down to NCBI. I can now send emails so I can contact my family all over the world. I think that's a marvellous asset to my life.



## **4. Accessibility**

### **Goal:**

**To work towards a barrier free environment, by providing expertise, education and assistance in making buildings, services, technologies and information accessible to people who are blind or vision impaired.**

**NCBI's staff continue to promote the accessibility of services, information, websites, technology and the built environment by working with and advising public and private organisations on how they can ensure that their services and buildings are accessible to people who are blind or have low vision.**

Our access and awareness co-ordinator was involved in a number of different projects throughout the year, including:

- Advised staff at the National Museum, Collins Barracks about an exhibition area called the interactive room, where visitors can touch and even try on the exhibits, including World War II gas masks, helmets and uniforms.
- Worked with local authorities on issues like tactile paving and on providing suitable pedestrian access in areas where construction work is taking place, such as around the new Aviva stadium on

Lansdowne Road.

- Advised The Fisheries Board on the accessibility of angling stands. The Fisheries Board are now on the short list for an O2 Ability Award for their efforts to create an accessible service.
- Attended meetings with the Minister for Transport, the Taxi Regulator, and the Accessible Taxis Consortium on the provision of training to enable taxi drivers to provide a better service to people with disabilities.
- Worked with developers of Dublin's new Metro line to ensure that it will be accessible to people who are blind or vision impaired.
- Continued to work on the development of an International Standard for Accessibility of the Built Environment.
- Dublin City Council engineering department meet regularly with NCBI at a review level to monitor improvements in audio signals, pavements and

new developments in real time tables (a collaborative venture with Dublin Bus), which will be made accessible to blind and vision impaired passengers.

- Fiona Kelty, NCBI's access and awareness co-ordinator was a guest lecturer for University of Ulster's Accessibility Auditors course several times during the year, lecturing on accessibility issues for people with impaired vision.

### **Library and Media Centre**

NCBI's library offers a wide range of Braille, audio and large-print books, newspapers and magazines to members throughout the country. The Media Centre converts printed information into formats accessible to people who are blind or vision impaired for a range of voluntary, public and private bodies.

A total of 647 people joined the library in 2009, an increase of 20% on 2008, bringing the total

number of library members to 4,249. Members borrowed 24,399 titles during the year. The library also issues 20 periodical titles and newspapers to 1,142 subscribers.

During the summer of 2009, the Library and Media Centre completed and distributed the Lisbon Treaty in accessible formats. Over 2,000 accessible leaflets were produced and distributed by the Media Centre on behalf of the Department of Foreign Affairs.

NCBI and St. Joseph's Centre for the Visually Impaired ran a Braille short story competition sponsored by the European Blind Union in April. Five essays were selected and submitted to the EBU representing Ireland. One of these essays, written by Saleem Ur Rahman, won the Excellent Works Prize.

NCBI Library hosted the Braille Fun Reading Day at the Training Centre in Whitworth Road in

November, with children's author Siobhan Parkinson acting as one of the judges. The panel listened to children and young adults reading Braille extracts from novels. The aim of the day was to recognise the efforts of children and adults who are in the process of learning Braille.

In December 2009, the library launched accessible Santa letters, sponsored by An Post. Children who wrote to Santa and requested a response in an accessible format received their response letters in Braille, audio or large print.

### **Centre for Inclusive Technology (CFIT)**

CFIT was active throughout 2009 promoting digital inclusion and ICT (Information and Communication Technology) accessibility, taking part in a number of key industry, government and disability sector forums. CFIT's Director Mark Magennis was invited by Minister for

Communications Eamon Ryan to take part in the High Level Group on Knowledge Society Strategy, initially tasked with developing the Technology Actions to Support the Smart Economy report.

On an international level, CFIT has been involved with G3ict, a flagship UN project to assist officials in implementing the ICT accessibility provisions of the UN Convention on the Rights of persons with Disabilities.

The area of digital terrestrial television (DTT) continued as a major focus point during 2009, with serious implications for the accessibility and affordability of television services for people with sight loss. CFIT continued to run the TV Access coalition, which includes most of the major organisations in the disability and ageing sectors in Ireland. Through its involvement in the ComReg Forum on Communications Services for People with Disabilities, CFIT

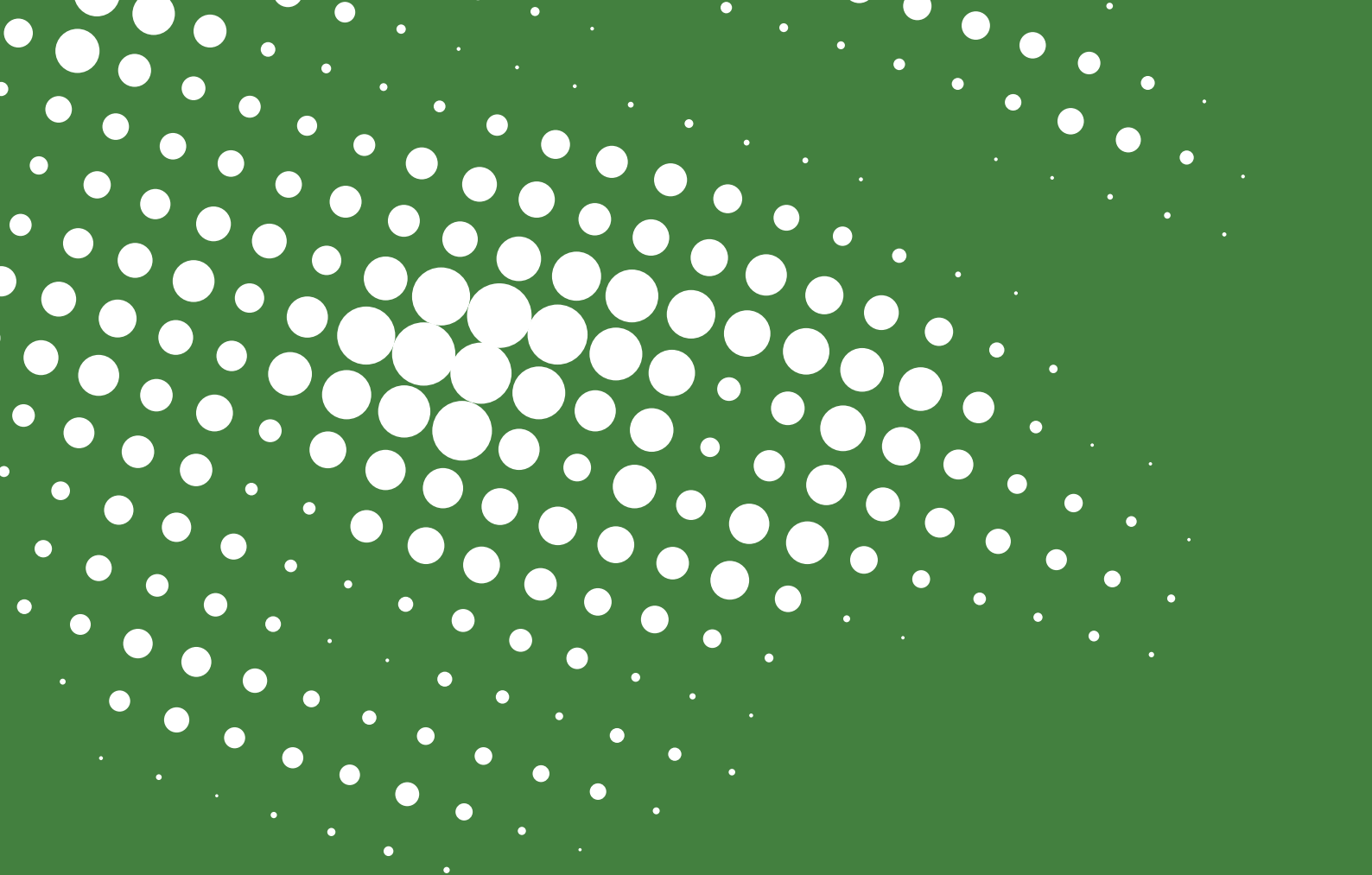
was able to push forward a number of issues including those around the provision of a free directory service for blind telephone users and the rollout of disability awareness training for customer facing staff of the telephone service providers.

CFIT has been working with Dublin City Council, Dublin Bus and some academic and commercial partners on initiatives in Real Time Passenger Information services delivered via mobile phones, the internet and on electronic displays at bus stops. It is vital that these services are accessible to people with vision impairment. Piloting and user testing involving blind and partially sighted passengers is planned for 2010.

CFIT continued to provide its range of out-reach consultancy services in accessible website design and development during 2009, resulting in a doubling of income to help offset the costs of running the centre.

Services included accessibility auditing, user testing and general consultancy.

The development of training was a focus for 2009. The first CFIT public training course in Accessibility for Web Developers attracted participants from the Department of the Taoiseach and the Department of Foreign Affairs.



## **5. Advocacy**

### **Goal:**

**To pursue the elimination of discrimination based on vision loss by influencing public policy and increasing public awareness.**

**Through our advocacy work NCBI aims to empower people with disabilities and to pursue the elimination of discrimination based on vision loss by influencing public policy and increasing public awareness.**

### **Individual advocacy**

Advocacy is a means of empowering people by supporting them to assert their views, claim their entitlements and, where necessary, representing and negotiating on their behalf. Advocacy activities range from the very basic, like giving concise information, to the more complex, such as expert representation at a tribunal.

Through our work with service users, NCBI aims to build confidence and encourage independence in order to empower people with sight loss. Our staff provide guidance in dealing with statutory and voluntary organisations, thus promoting a positive attitude

to people with disabilities in the local community, leading to greater integration and cooperation between services.

### **Submissions to public bodies**

Under the Disability Act 2005, six Government departments must produce sectoral plans, outlining how they will comply with the Disability Act. Each of these plans was reviewed during 2009, with NCBI making submissions to each in an effort to ensure that the needs of people with vision impairments were taken into account. These plans look at how mainstream services can be made accessible to people with disabilities.

NCBI also made submissions to a number of strategies under development, including the National Positive Ageing Strategy, the Garda Síochána Strategy for the Older Person and the Citizens Information Board Strategy. In addition, we put forward comments on a number of customer

service charters, including the Department of Social and Family Affairs, the Department of Communications and the Citizens Information Board.

### **Diabetic retinopathy screening**

NCBI was active in lobbying the Minister for Health to progress the rolling out of a national diabetic retinopathy screening programme, which was recommended by the Department of Health and Children in 2006, with a pilot programme for the West approved in 2007. This was due to be rolled out in 2009 but budgetary constraints meant it was put on hold. The programme is now to begin in 2010.

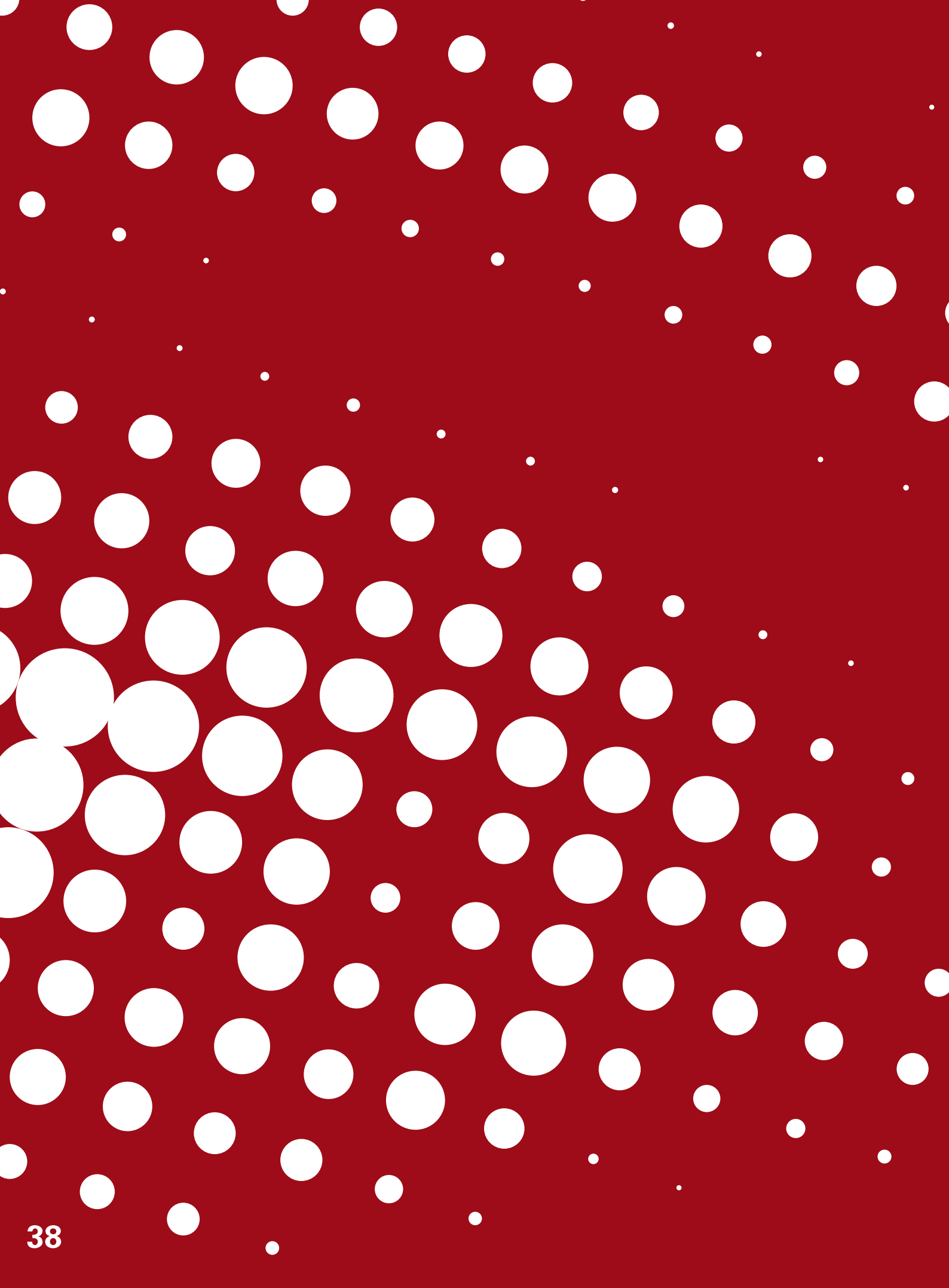
### **Local and national lobbying**

Other issues that we continue to lobby on at a local and national level include silent-running vehicles, cuts to public transport and the introduction of an urban design concept called shared space, which is being used as

a traffic calming measure in Europe. However, this concept sees the removal of kerbs, with pedestrians, cyclists and motorists sharing the same space and using eye contact to communicate their intent, which is obviously a worrying concept for people who are blind or vision impaired.

### **Lobbying at European level**

At European level, NCBI, along with the European Blind Union and the World Blind Union, has been lobbying for the establishment of a Treaty for Improved Access for Blind, Visually Impaired and other Reading Disabled Persons. Only around 5% of books are ever published in formats accessible to blind and vision impaired people, such as large print, braille or audio. To address this problem it is vital that NCBI is able to legally share our books with voluntary organisations of blind people in other countries. Currently international barriers in copyright law prevent this from happening.



## **6. Professionalism**

### **Goal:**

**To foster the highest level of staff performance in a progressive workplace, through continuous learning and professional development.**

**As part of NCBI's commitment to ongoing in-service training, 12 staff from around the country took part in a new training course provided by a UK-based company called Provision Solutions. The course, entitled BTEC Professional Diploma in Rehabilitation Studies, was specifically designed to meet the needs of employees working in the field of vision impairment. The aim of the course was to provide staff with specialist knowledge and practical skills to enable them to deliver rehabilitative services to people with vision impairments.**

### **NCBI's Management & Tracking System (MATS)**

NCBI's MATS system is a computerised, web-based, records management system, which captures the work that we currently undertake for people who access our services.

Since its inception six years ago, the MATS system has been developed and refined to ensure that it is both user-friendly and better able to record our work in an ever-changing work environment. The next phase of MATS was launched in August 2009 and the changes include the following;

- Automated referral system to all NCBI services.
- Automated reminders which enable staff to plan their intervention and follow-up work.
- Active/inactive caseloads which allow staff and their managers to determine how to prioritise intervention with service users and also to close cases where relevant.

Now in its next stage of development, work has begun on the next phase, which will endeavour to integrate more of the services and departments which offer a wide range of services to people who access NCBI.

**Freedom of Information Acts  
1997 & 2003**

NCBI is covered by the provisions of the above act since 22 October 2000.

**Feedback**

It is the policy of NCBI to obtain the views from people who use our services, about the services provided and the way in which they are provided. Any complaint will be viewed as an opportunity to inform and to continuously improve the quality of service provision.

## Gallery of Key NCBI Events and Activities



### 1. FETAC awards ceremony

A FETAC Certificate was awarded to students of the Foundation in Work Skills at NCBI's Rehabilitation Centre in January, with former Taoiseach Bertie Ahern presenting the 11 recipients with their awards. Pictured here are (L-R): Stuart Lawlor, Training Centre Manager; former Taoiseach Bertie Ahern; Sharon Byrne, award recipient and Des Kenny, CEO of NCBI.



### 2. National Spex Day

The first National Spex Day took place in October 2009, with primary schools decorating cardboard spex while raising money for NCBI. Each participating school also received an education pack aimed at raising awareness of sight loss and promoting eye health in the classroom. Pictured here are RTE TV presenters Sinead Kennedy and Rob Ross with pupils Caoimhe Byrne and Amy Jane Kestell.



### 3. Bags of fun

Primary schools around the country donated bags of clothes and other items to Mrs Quin's charity shops throughout the year. This school in Rush had bags of fun while raising money for NCBI!



### 4. Crafty bunch

The crafty bunch is an arts and crafts class which has been running for the last 10 years in Offaly. Members display their beautiful patchwork quilt.



### 5. Braille stamp

NCBI celebrated the 200th anniversary of Louis Braille, the founder of Braille, during 2009. As part of this bi-centenary celebration, An Post, in collaboration with NCBI, produced a commemorative Braille stamp, which was launched in January. Braille characters were used on the face of the 55 cent stamp, which also contained the dates of Louis Braille's life (1809 to 1852).

**eye  
can**

Help us **build  
independence  
and provide  
practical advice**  
for people with  
sight loss

## APPEAL

### 6. Eye Can appeal

NCBI launched the Eye Can Appeal, a national fundraising drive, in summer 2009.



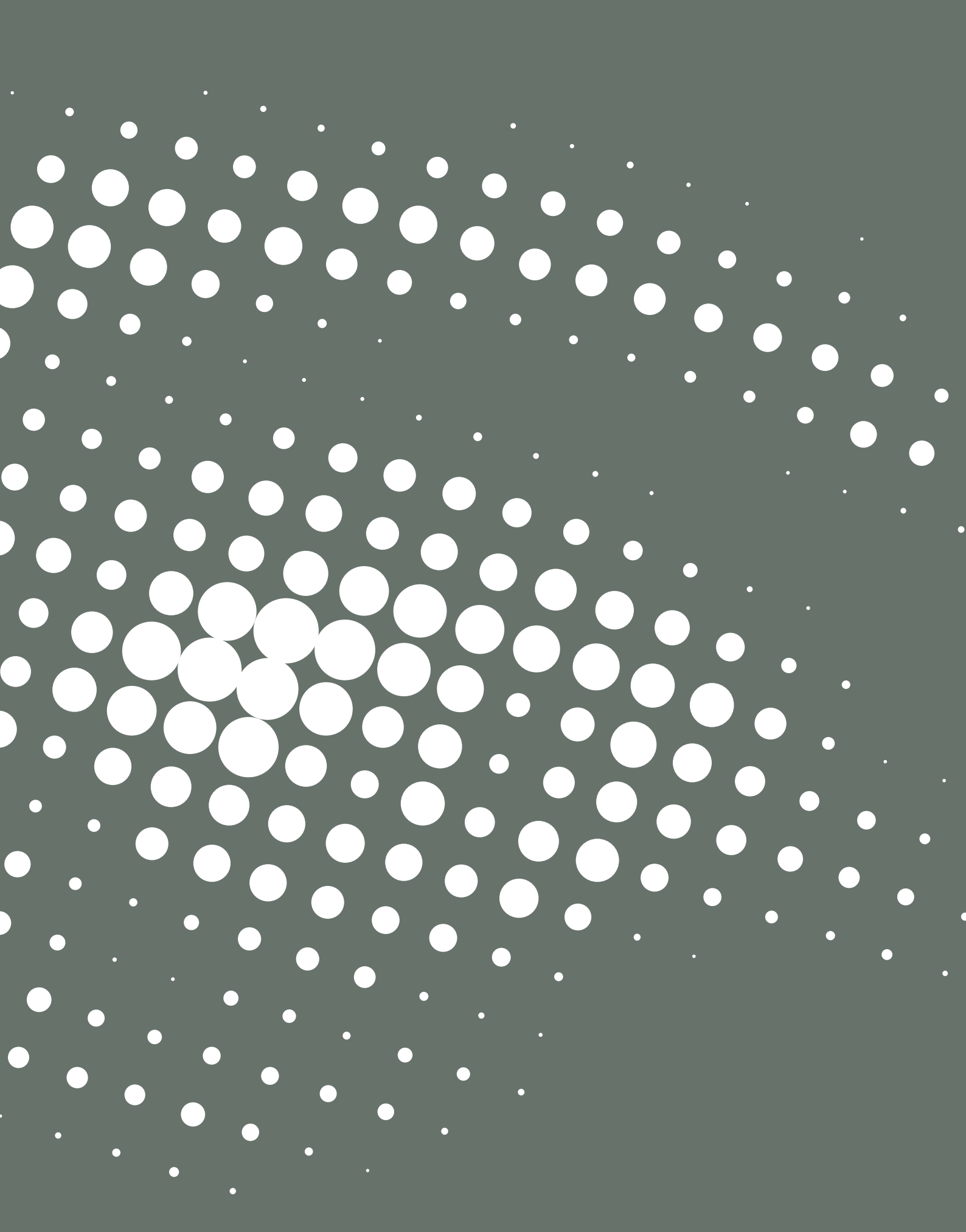
### 7. AMD awareness week

Age-related macular degeneration (AMD) is the leading cause of sight loss in people over the age of 55 in Ireland. AMD awareness week took place in September, with celebrity chef Derry Clarke adding his name to a recipe book called 'Eating for your Eye Health'. L-R: Avril Daly from Fighting Blindness, Des Kenny and Elaine Howley from NCBI, Derry Clarke, ophthalmologist Mark Cahill and Doreen Curran from Novartis, who sponsored the week.



## 8. Tree of Light

Dragon's Den's Seán Gallagher turned on the lights on NCBI's Tree of Light on Grafton Street in December, with the help of two of Santa's elves!



# Directors' Report And Financial Statements

For The Year Ended 31 December 2009

**KSi Faulkner Orr**

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# Directors and Other Information

<b>Directors</b>	Margaret Mc Dowell (Chairperson) Mary Cahill Jimmy Glynn Michael Gogarty Sean Loftus Maria McCarthy Hugh Maguire Prof. Colm O'Brien Fergus O'Kane Derek Quirk Tony Ward Deirdre Twomey
<b>Secretary</b>	Des Kenny
<b>Company number</b>	26293
<b>Charity Number</b>	CHY 4626
<b>Registered office</b>	Whitworth Road, Drumcondra, Dublin 9.
<b>Auditors</b>	KSi Faulkner Orr, Registered Auditors, KSi House, 10 Whitefriars, Aungier Street, Dublin 2.
<b>Bankers</b>	Ulster Bank, College Green, Dublin 2.
<b>Solicitors</b>	McCann Fitzgerald, Riverside One, Sir John Rogerson's Quay, Dublin 2.

# Directors Report

The board of directors present their annual report with audited financial statements of the organisation for the year ended 31 December 2009. The accounts of the organisation and the related notes which form part of the accounts are included on pages 10 to 25 and have been prepared in accordance with the Companies Acts, 1963 to 2009.

## **Principal activities and review of the organisation**

NCBI's 5 Year Strategic Plan: Putting People First, states that its vision is "for people who are blind or vision impaired to have the same opportunities, rights and choices as others to fully participate in society".

In pursuit of this vision NCBI provides information and advice, counselling and allied emotional support, family therapy, rehabilitation services and independent living supports to people who are blind or vision impaired throughout the country. These supports and services are delivered locally in line with the community care areas of the Health Services Executive. NCBI also offers employment training and work placement support and, in addition to all the foregoing, provides adaptive equipment and technology advice and training as well as consultancy services through the Centre for Inclusive Technology. NCBI is an information resource to people who are blind or vision impaired and their families and friends, as well as to education and health professionals and the general public.

NCBI also provides a low vision service throughout the country where people can be assessed and supported in finding magnification and other technology solutions that can assist them in living independently. NCBI's library provides a large amount of reading materials including Braille and large print books and articles, talking books, taped magazines as well as information in digital and other accessible formats. NCBI also maintains the database of blind people in Ireland.

## **Review of operations**

In common with most agencies in the not for profit sector in Ireland, 2009 was a difficult operating year for NCBI. Government cutbacks, allied to the deepening recession's impact on people's discretionary income, meant that NCBI's income from both public and private sources was reduced significantly.

NCBI's income for the year, excluding the provision of the equipment surplus, decreased by €0.75 million from €15.11 million to €14.36 million (-14%). This result is better than expected, however it includes a transfer of €0.59 million from NCBI's Charitable Foundation for working capital requirements.

The main source of NCBI funding remains the Health Service Executive (HSE). Health Service Funding increased marginally from €7.40 million to €7.48 million an increase of €0.08 million (0.8%). There was a number of value for money savings initiatives introduced by the HSE during 2009 which will have a full effect in 2010 and which will reduce HSE funding by €0.45 million to below 2007 income. 2009 is likely to have been the high water mark of HSE funding , and to preserve its services NCBI will find itself increasingly pressed to rely on its own resources to an even greater extent than was the case up to now.

The fall off in sales at Mrs.Quins Charity shops that started at the tail end of 2008 worsened as 2009 progressed. Donations of goods from members of the public lagged as people held onto their clothing for longer, with the supply of saleable articles becoming a major factor, and combined with weakening economic activity generally, sales increased only marginally from €5.38 million to €5.55 million (+3.2%). This was despite 5 new shops opening in 2009 and a full year of trading from the 8 shops opened in 2008. The annual surplus in the charity shops fell from €0.99 million to €0.61 million.

With the recession likely to continue into 2010 there is no immediate prospects for a significant pick-up in the charity shops. The strategic focus in 2010 will be on closing non performing shops and a renewed focus on integrating the shops more closely with NCBI to maximise NCBI's name for fundraising purposes. It is hoped that these measures will at least stabilise the surplus at current levels and prevent a further fall in income.

Donations from the general public fell to €0.24 million from €0.28 million, and with discretionary income significantly reduced it is likely that 2010 donations from the public are likely to fall further.

The fundraising environment remains difficult and 2009 was a challenging year for the fundraising division. A restructuring of the division, the hire of a number of new additions to staff and a move away from direct involvement in events- based fundraising will hopefully reverse this downward trend. A number of new initiatives were trialled during 2009 such as a direct mail campaign and the introduction of cash collection boxes nationwide. While it is too early to pass definitive judgement on any of these the early signs were positive. Notwithstanding that, 2010 is likely to be a year of consolidation for the department and a springboard to better things in 2011.

The provision of aids and appliances and low vision aids to service users and telephony services to Government departments contributed a surplus of €0.33 million to NCBI. During the year NCBI lost a number of telephony contracts, and many Government departments, under budgetary pressures of their own, have negotiated discounts on their current tender arrangements with NCBI.

NCBI's payroll costs were reduced from €11.07 million to €10.94 million (-€0.13 million). This was due to a number of factors. Firstly, a number of administrative posts in the agency were ceased. Secondly, NCBI maximised its staffing resources to cover maternity and sick leave and generally did not replace staff on leave. Finally, the effects of reduced mileage and subsistence rates for staff and the utilisation of technologies such as teleconferencing to host meetings reduced travel costs significantly during the year. Average staffing levels remained almost identical to 2008. It is worth emphasising the flexibility, energy and commitment of staff in covering the maternity and sick leave of colleagues during the year.

The cost cutting measures introduced during 2008 bore fruit in 2009. Operating expenditure fell by almost €0.38 million to €2.69 million from €3.07 million. Major areas of savings were stationery, printing, insurance, professional fees and maintenance. Active tendering and negotiations with major suppliers were the major drivers for the savings and there was also some consolidation of rental properties through shared arrangements with the HSE at a local level. A number of technological innovations were introduced during the year such as electronic payments for suppliers and e-payslips for staff. Further areas have been identified where some additional savings might be made but it is unlikely that savings of a similar scale will be found in 2010.

There were no major capital works during 2009 bar the completion of the renovation of the first floor reception area in Whitworth Road. NCBI sold its premises in Limerick during the year and moved into purpose built rented accommodation nearby. The freeze on capital works is likely to continue indefinitely.

Overall 2009 was another challenging financial year for NCBI. While payroll and non payroll expenditure were in line with budget, income targets were not met mainly due to the significant fall off in shops turnover and to a lesser extent fundraising goals not being achieved. 2009 was also a challenging year operationally. Pressure on ever diminishing resources remains unabated and with Government cuts in most areas of people's lives this pressure will only increase - almost 1,800 additional referrals were made during 2009. NCBI's database of service users is currently close to 15,000 blind and vision impaired persons.

It is anticipated that 2010 will be an even more difficult year as the full impact of the December 2009 budget works its way through the Irish economy and as overall economic activity is unlikely to pick up to any significant extent. Allied to the cuts in HSE funding, are falling revenue from shops, fundraising and donations from the general public. Costs have been cut where possible and a policy of actively reducing costs will continue but NCBI's own resources are finite and the ongoing juggling act of managing falling income with increased demand will be difficult to sustain.

### **Risks and Uncertainties**

The directors consider that the following are the principal risk factors that could materially and adversely affect the organisation's future operating results or financial position.

#### **Withdrawal of support from major funder**

The organisation has business policies to limit some of these risks and the Board of Directors regularly review, reassess and proactively limit the associated risks insofar as possible.

#### **Results for the year and state of affairs at year end**

The results for the year are set out in the financial statements and related notes on pages 10 - 25.

It is proposed that the deficit of (€42,552) (2008: deficit €1,598,120) is charged to reserves.

#### **Future developments**

The organisation has developed an established place for itself within its market and will continue developments in this area.

#### **Important events since the year end**

There have been no important events affecting the company since the year end.

#### **Freedom of Information Act (1997)**

NCBI is covered by the provisions of the above act since 22 October 2000.

#### **Directors and their interests**

The serving directors of the company are listed on page 2 and the following retire by rotation and being eligible offer themselves for re-election:

Michael Gogarty  
Hugh Maguire  
Fergus O'Kane

Mary Cahill

The directors have no financial interest in the organisation.

### **Directors' responsibility statement**

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the results of the company for that year. In preparing those financial statements the directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- 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 keeping proper books of account which disclose with reasonable accuracy at any time the financial position of the company and which enable them to ensure that the financial statements comply with the Companies Acts, 1963 to 2009. 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.

### **Books of Account**

The directors are responsible for ensuring that proper books of account, as outlined in Section 202 of the Companies Act, 1990, are kept by the company. The directors believe that they have complied with this requirement by employing accounting personnel with appropriate expertise and by providing adequate resources to the finance function. The accounting books and records of the company are maintained at the company's registered office.

### **Auditors**

The Auditors, KSi Faulkner Orr, have expressed their willingness to continue in office in accordance with Section 160 (2) of the Companies Act, 1963.

### **On behalf of the board:**

**Margaret McDowell**  
Director

**Derek Quirk**  
Director

**8th June 2010**

# Independent Auditors' Report to the Members of The National Council for the Blind of Ireland

## **(A Company Limited by Guarantee and not having a Share Capital)**

We have audited the financial statements of The National Council For The Blind of Ireland for the year ended 31 December 2009 which comprise the income and expenditure account, the balance sheet, cash flow statement and the related notes. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

### **Respective responsibilities of directors and auditors**

As described in the statement of directors' responsibilities the company's directors are responsible for the preparation of the financial statements in accordance with applicable law and Irish Accounting Standards published by the Auditing Practices Board in the UK and Ireland.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

This report is made solely to the company's members, as a body, in accordance with Section 193 of the Companies Act, 1990. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

We report to you our opinion as to whether the financial statements give a true and fair view in accordance with Generally Accepted Accounting Practice in Ireland and are properly prepared in accordance with the Companies Acts, 1963 to 2009. We also report to you whether in our opinion: proper books of account have been kept by the company; and whether the information given in the directors' report is consistent with the financial statements. In addition, we state whether we have obtained all the information and explanations necessary for the purposes of our audit and whether the company's balance sheet and its income and expenditure account are in agreement with the books of account.

We also report, to the members if, in our opinion, any information specified by law regarding directors' remuneration and directors' transactions is not disclosed and, where practicable, include such information in our report.

We report to you whether in our opinion the information given in the directors' report is consistent with the financial statements.

### **Basis of audit opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

### **Opinion**

In our opinion the financial statements:

- give a true and fair view, in accordance with Generally Accepted Accounting Practice in Ireland, of the state of the company's affairs as at 31 December 2009 and of its results for the year then ended; and
- have been properly prepared in accordance with the Companies Acts, 1963 to 2009.

We have obtained all the information and explanations, which we consider necessary for the purposes of our audit. In our opinion proper books of account have been kept by the company. The financial statements are in agreement with the books of account.

In our opinion the information given in the directors' report is consistent with the financial statements.

**KSi House, 10 Whitefriars, KSi Faulkner Orr, Aungier Street,  
Registered Auditors. Dublin 2.**

**8th June 2010**

# Income And Expenditure Account for the Year Ended 31 December 2009

Notes	Restricted Funds 2009 €	Unrestricted Funds 2009 €	Total Funds 2009 €	Total Funds 2008 €
<b>Income</b>				
Health Service Executive Grants Receivable				
Statutory Income .....	7,473,131	-	7,473,131	7,404,185
Other Grants - Lottery Funds .....	23,915	-	23,915	78,030
EU Funding & Other Agencies .....	305,242	-	305,242	414,760
Miscellaneous Income .....	280,169	-	280,169	289,848
Branch Contributions .....	-	41,578	41,578	45,353
Fundraising .....	-	(126,737)	(126,737)	52,550
Charity Shops .....	-	5,545,712	5,545,712	5,381,394
Donations .....	-	121,830	121,830	120,820
NCBI Charitable Foundation .....	697,294	-	697,294	1,327,759
<b>Total Incoming Resources .....</b>	<b>8,779,751</b>	<b>5,582,383</b>	<b>14,362,134</b>	<b>15,114,699</b>
<b>Service Based Expenditure</b>				
Counselling Rehabilitation & Family Support .....	4,953,305	-	4,953,305	5,217,743
Resource Centres .....	937,654	-	937,654	1,030,707
Respite Care & Development Support .....	78,057	-	78,057	100,847
Technology, Information & Low Vision Services .....	435,927	-	435,927	568,670
Library Services .....	482,228	-	482,228	510,723
Training Centre: Independent Living Skills .....	314,955	-	314,955	309,730
European Union Funded Projects .....	325,418	-	325,418	390,088
Charity Shop Operating Expenses .....	-	4,927,671	4,927,671	4,388,061
Operating Support Expenditure ...	2,690,438	-	2,690,438	3,070,440
Pension Fund Credit .....	-	(776,000)	(776,000)	(622,000)
<b>Total Resources Expended .....</b>	<b>10,217,982</b>	<b>4,151,671</b>	<b>14,369,653</b>	<b>14,965,009</b>

**Provision of Equipment Surplus**

Health Board Sales of Aids and Appliances .....	12,824	-	12,824	19,959
Sale of Services and Appliances.....	332,931	-	332,931	341,371
Wireless for the Blind.....	8,212	-	8,212	12,860
	<b>353,967</b>	<b>-</b>	<b>353,967</b>	<b>374,190</b>

<b>Net operating (outgoing)/ incoming resources for the year .....</b>	<b>(1,084,264)</b>	<b>1,430,712</b>	<b>346,448</b>	<b>523,880</b>
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**Other (expenditure)/income**

Profit on sale of fixed assets.....	-	124,000	124,000	-
Pension costs .....	-	(560,000)	(560,000)	(406,000)

<b>Net Incoming/ (Outgoing) Resources for year .....</b>	<b>3</b>	<b>(1,084,264)</b>	<b>994,712</b>	<b>(89,552)</b>	<b>117,880</b>
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**On behalf of the board:**

**Margaret McDowell**  
Director

**Derek Quirk**  
Director

**8th June 2010**

# Statement of Total Recognised Gains and Losses

For The Year Ended 31 December 2009

	2009	2008
	€	€
(Deficit)/surplus for the financial year.....	(89,552)	117,880
Actuarial (loss)/gain recognised on pension scheme .....	47,000	(1,716,000)
Total recognised gains and losses for year .....	(42,552)	(1,598,120)
<b>Total gains and losses recognised since last financial statements.....</b>	<b>(42,552)</b>	<b>(1,598,120)</b>

## Reconciliation of movement in accumulated fund

	2009	2008
	€	€
(Deficit)/surplus for the financial year.....	(89,552)	117,880
Actuarial (loss)/gain recognised on pension schemes.....	47,000	(1,716,000)
Total recognised (losses)/gains for the year .....	(42,552)	(1,598,120)
Accumulated fund at beginning of year .....	87,771	1,685,891
<b>Accumulated fund surplus at end of year .....</b>	<b>45,219</b>	<b>87,771</b>

# Balance Sheet

as at 31 December 2009

	Notes	2009 €	2009 €	2008 €	2008 €
<b>Fixed assets</b>					
Tangible assets.....	5		6,186,609		6,206,962
<b>Current assets</b>					
Stocks .....	6	546,765		504,404	
Debtors .....	7	1,073,961		1,615,318	
Cash at bank and in hand		666,415		445,869	
		<u>2,287,141</u>		<u>2,565,591</u>	
<b>Creditors: amounts falling due within one year .....</b>	<b>8</b>	<u>(2,163,241)</u>		<u>(1,990,643)</u>	
<b>Net current assets .....</b>			<u>123,900</u>		<u>574,948</u>
<b>Total assets less current liabilities .....</b>			6,310,509		6,781,910
<b>Creditors: amounts falling due after more than one year .....</b>	<b>9</b>		(439,692)		(451,871)
<b>Accruals and deferred income .....</b>	<b>10</b>		(4,848,598)		(5,002,268)
<b>Pension provision.....</b>	<b>11</b>		<u>(977,000)</u>		<u>(1,240,000)</u>
<b>Net assets.....</b>			<u>45,219</u>		<u>87,771</u>
<b>Reserves</b>					
Revenue reserves account .....	11		<u>45,219</u>		<u>87,771</u>
<b>Total funds .....</b>	<b>12</b>		<u>45,219</u>		<u>87,771</u>

The financial statements were approved by the board on the 8th June 2010 and signed on its behalf by

**Margaret McDowell**  
Director

**Derek Quirk**  
Director

# Cash Flow Statement

For The Year Ended 31 December 2009

	2009	2008
	€	€
<b>Reconciliation of operating deficit to net cash inflow from operating activities</b>		
Operating deficit .....	(89,552)	117,880
Depreciation .....	388,731	416,343
(Increase) in stocks .....	(42,361)	(80,208)
Decrease in debtors .....	541,357	259,116
Decrease in creditors .....	(341,635)	(165,210)
Actuarial gain/(loss) .....	47,000	(1,716,000)
Increase/(decrease) in pension and post retirement benefits .....	(263,000)	1,240,000
Grants amortised .....	(240,262)	(249,308)
<b>Net cash inflow from operating activities .....</b>	<b>278</b>	<b>(177,387)</b>
<b>Cash flow statement</b>		
Net cash inflow from operating activities .....	278	(177,387)
Capital expenditure .....	(368,378)	(927,390)
	(368,100)	(1,104,777)
Financing .....	588,646	1,146,602
<b>Increase in cash in the year .....</b>	<b>220,546</b>	<b>41,825</b>
<b>Reconciliation of net cash flow to movement in net funds</b>		
Increase in cash in the year .....	220,546	41,825
Net funds at 1 January 2009 .....	445,869	404,044
<b>Net funds at 31 December 2009 .....</b>	<b>666,415</b>	<b>445,869</b>

## **1. Accounting policies**

### **1.1. Basis of preparation**

The financial statements are prepared in accordance with generally accepted accounting principles under the historical cost convention and comply with the Financial Reporting Standard of the Accounting Standards Board.

### **1.2. Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation, which has been reasonably calculated and consistently applied.

Depreciation is provided at annual rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Freehold / 999 - year lease premises - 2% Straight line

Leasehold (under 35 - year) premises refurbishment - 10% Straight line

Furniture & fittings - 15% to 25% Straight line

Training & office equipment- 15% to 33% Straight line

Motor vehicles - 15% Straight line

#### **Leased assets**

Depreciation is provided on leased assets so as to write the assets off over the shorter of the primary lease term or the useful economic life of the asset.

Depreciation has been charged on leased assets at the following rates:

Motor vehicles - 33 1/3 %

Training & office equipment - 20%

### **1.3. Stock**

Stocks, which represent goods for resale, are valued on a first in first out basis at the lower of cost and net realisable value.

### **1.4. Foreign currencies**

The accounts are expressed in Euro (€).

Transactions during the year have been translated at the rate of exchange at the date of the transaction. Assets and liabilities denominated in foreign currencies are translated to euro at the rates of exchange prevailing at the balance sheet date. The resulting gains or losses are dealt with in the income and expenditure account.

### **1.5. Grants**

Capital grants are taken to the balance sheet and amortised on the same basis as the assets to which they relate.

Revenue grants received in respect of current expenditure are credited to income in the year to which expenditure relates and is charged.

### **1.6. Branch income**

Income received from branches by head office is accounted for on a cash received basis.

### **1.7. Pension costs**

The company operates a defined benefit scheme and a defined contribution scheme.

The company adopted FRS 17, "Retirement Benefits" during 2005. The income and expenditure account charge comprises three elements, a current service cost, a past service cost and the net of the expected return on the scheme assets and the interest cost of the scheme liabilities.

Actuarial gains or losses are recognised through the statement of the total recognised gains and losses. The scheme assets are valued at fair value and scheme liabilities are measured using the projected unit method. Net scheme assets and liabilities, reduced by deferred tax amounts, where relevant, are shown on the face of the balance sheet as a pension surplus or deficit as appropriate.

Pension benefits relating to the defined contribution scheme are funded over the employees' years of service by way of contributions to a defined contribution scheme. Contributions are charged to the income and expenditure account as they become payable.

### 1.8. Operating grant income

Health Service Executive grants and grants from other agencies are credited to income in the year to which they relate.

## 2. Non-audit services provided by auditors

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

## 3. Operating (deficit)/surplus

The operating (deficit)/surplus for the year is arrived at after charging:

	2009	2008
	€	€
Auditors' remuneration.....	10,500	10,500
Depreciation of tangible assets .....	388,731	416,343
and after crediting:		
Amortisation of capital grants.....	240,262	249,308
Profit on disposal of fixed assets .....	124,000	-
Profit on foreign currency exchange.....	3,883	38,366

## 4. Employees number and costs

### Staff costs

	2009	2008
	€	€
Counselling, rehabilitation and family support .....	4,737,075	4,925,830
Resource centres .....	517,592	471,401
Partially sighted staff - telephony services.....	681,646	667,439
Mrs. Quin's charity shops .....	2,183,731	1,927,437
Training centre: Independent living skills.....	274,185	262,616
Technology, information & low vision services .....	427,055	535,529
European and other projects .....	273,809	325,138
Fundraising .....	264,003	290,654
Braille and tape library .....	436,513	454,568
Pensioners.....	43,374	23,244
Support and administration.....	1,102,888	1,189,229
	<b>10,941,871</b>	<b>11,073,085</b>
Wages and salaries.....	9,232,555	9,403,092
Employer's social welfare costs .....	883,546	891,262
Employer's pensions costs .....	825,770	778,731
	<b>10,941,871</b>	<b>11,073,085</b>

### Employee information

The number of people, in wholetime equivalents, employed by the council is analysed into the following:

	2009	2008
	Nos.	Nos.
Counselling, rehabilitation and family support.....	67	71
Resource centres .....	12	12
Partially sighted staff - telephony services.....	21	21
Mrs. Quin's charity shops .....	98	88
Training centre: Independent living skills.....	6	6
Technology, information & low vision services.....	8	12
European and other projects .....	4	6
Fundraising .....	5	4
Braille and tape library .....	11	11
Support and administration.....	19	19
	<b>251</b>	<b>250</b>

## 5. Tangible fixed assets

	Land and buildings freehold €	Long leasehold property €	Training and office equipment €	Motor vehicles €	Furniture and fittings €	Total €
<b>Cost</b>						
At 1 January 2009.....	5,853,239	1,218,609	1,667,291	320,486	1,127,457	10,187,082
Additions.....	191,950	20,235	129,452	-	26,741	368,378
At 31 December 2009.....	6,045,189	1,238,844	1,796,743	320,486	1,154,198	10,555,460
<b>Depreciation</b>						
At 1 January 2009.....	658,306	571,418	1,419,708	254,584	1,076,104	3,980,120
Charge for the year .....	117,818	67,187	137,477	55,625	10,624	388,731
At 31 December 2009.....	776,124	638,605	1,557,185	310,209	1,086,728	4,368,851
<b>Net book values</b>						
At 31 December 2009.....	5,269,065	600,239	239,558	10,277	67,470	6,186,609
At 31 December 2008.....	5,194,933	647,191	247,583	65,902	51,353	6,206,962

## 6. Stocks

	2009	2008
	€	€
Finished goods and goods for resale.....	546,765	504,404

The replacement value of stock does not differ significantly from cost or otherwise.

## 7. Debtors

	2009	2008
	€	€
Trade debtors .....	741,894	730,435
Other debtors .....	287,913	523,991
Intercompany balance.....	21,971	356,892
Prepayments and accrued income.....	22,183	4,000
	<u>1,073,961</u>	<u>1,615,318</u>

## 8. Creditors: amounts falling due within one year

	2009	2008
	€	€
<b>Loans &amp; other borrowings</b>		
Bank overdraft.....	734,783	220,550
Bank loan.....	46,195	46,195
Net obligations under finance leases and hire purchase contracts .....	-	2,805
<b>Other creditors</b>		
Trade creditors .....	657,126	866,964
Other creditors .....	(7,092)	(11,739)
Accruals and deferred income.....	464,049	629,601
<b>Taxation creditors</b>		
PAYE/PRSI.....	214,912	201,136
VAT .....	53,268	35,131
	<u>2,163,241</u>	<u>1,990,643</u>

## 9. Creditors: amounts falling due after more than one year

	2009	2008
	€	€
Bank loans .....	439,692	451,871

## 10. Accruals and capital grants

	2009	2008
	€	€
Government grants .....	4,848,598	5,002,268

### Analysis of Government grants

At 1 January 2009 .....	5,002,268
Grants received during the year .....	86,591
	<u>5,088,859</u>
Released in year .....	<u>(240,262)</u>
At 31 December 2009 .....	<u>4,848,597</u>

Capital grant additions in 2009 of €86,591 include €66,106 from the SHB for the purchase of technical aids in the Cork region.

## 11. Reserves

	Income & expenditure account	Total
	€	€
At 1 January 2009 .....	87,771	87,771
Deficit for the year .....	(89,552)	(89,552)
Actuarial gain in respect of defined benefit scheme .....	47,000	47,000
At 31 December 2009 .....	<u>45,219</u>	<u>45,219</u>

## 12. Reconciliation of movements in funds

	2009	2008
	€	€
Deficit for the year .....	(89,552)	117,880
Actuarial gain in respect of defined pension scheme.....	47,000	(1,716,000)
	<u>(42,552)</u>	<u>(1,598,120)</u>
Opening funds .....	87,771	1,685,891
Closing funds .....	<u>45,219</u>	<u>87,771</u>

## 13. Pension Commitments

The Council operates two funded pension schemes, a defined benefit scheme and a defined contribution scheme. The assets of both schemes are held in separate trustee administered funds.

Pension cost for the defined contribution scheme was €439,456 (2008: €410,187). There were no contributions outstanding at the end of the year.

The pension cost of the defined benefits scheme has been assessed in accordance with the advice of an independent qualified actuary using the attained age method of funding which provides for benefits over the working lifetime of the membership. Formal actuarial valuations are carried out tri-annually, the latest being December 2009. The report is not available for public inspection.

The council has adopted 'FRS 17 - Retirement Benefits' in full from 1 January 2005.

The assumptions that have the most significant effect on the actuarial valuation are those relating to the rates of return on investments and the rates of increase in remuneration and pensions. It was assumed that over the long term, the annual rate of return on investments would be 5.38% and the annual increase in total pensionable salaries would be 3.50%.

The market value of the assets of the scheme at the date of the last valuation was €4.263 million. At that valuation date the assets of the scheme were less than the liabilities of the scheme. The deficit amounted to €977 million. The value of the assets was sufficient to cover approximately 71.5% of the benefits that had accrued to members.

The assets of the scheme have been valued based on their market value at the respective balance sheet dates. The scheme liabilities are valued using the projected unit method.

**The assumptions used by the actuary were as follows:**

	<b>2009</b>	<b>2008</b>
Discount Rate .....	5.25% pa	5.75% pa
Inflation rate .....	1.75% pa	1.75% pa
Rate of increase in pensionable salaries .....	3.50% pa	3.50% pa
Rate of increase in pensions.....	3.00% pa	3.00% pa
Expected return on Plan Assets at start of the year* .....	5.38% pa	6.00% pa

\* This expected return has been calculated as the weighted average of the expected long term returns on each of the main asset classes held by the scheme - the weights adopted are the proportions held by the scheme in each of the main asset classes. For equities the expected return has been taken as price inflation plus 5.25% p.a. For property inflation plus 4.75%. For fixed interest the gross redemption yield on long-term bonds. For cash, the expected return is equal to price inflation.

**Mortality**

	<b>2009</b>	<b>2008</b>
Pre-retirement		
Males.....	AM92 Males	PMA80 (c2000)
	AF92 Females	PMA80 (c2000)
	Females	
Post-retirement (sc2002) + 3.....	62% PNML00	108.5% PMA92 00% pa
	70% PNFL00	79.5% PFA92
	(sc2002) +1.5%	
Post-retirement (Pensioners) (sc2002) +3%.....	62% PNML00	108.5% PMA92
	70% PNFL00	79.5% PFA92
	(sc2002) +1.5%	

Life expectancy at age 65 under the post retirement mortality above is:  
Males: 21.1 years, Females: 23.5 years.

### Pension Costs

	2009	2008
	€000s	€000s
Service cost (net of Members Contributions) .....	133	110
Interest cost.....	250	235
Expected return on Fund assets.....	(199)	(316)
Past service cost .....	177	-
(Gain)/Loss on Settlement or Curtailment.....	-	-
Recognised actuarial (gain)/loss.....	(47)	1,716
<b>Total Pension Cost.....</b>	<b>314</b>	<b>1,746</b>

### Movement in balance sheet net liability

	2009	2008
	€000s	€000s
Net asset/(liability) at start of year .....	(1,240)	199
Pension cost.....	(314)	(1,746)
Employer contribution .....	577	307
<b>Net asset/(liability) at end of year .....</b>	<b>(977)</b>	<b>(1,240)</b>

### Amount recognised in the balance sheet

	2009	2008
	€000s	€000s
Value of Fund assets.....	4,263	3,117
Present Value of funded obligations .....	(5,240)	(4,357)
<b>Net asset/(liability) at end of year .....</b>	<b>(977)</b>	<b>(1,240)</b>

## Fund liabilities

	2009	2008
	€000s	€000s
Beginning balance .....	4,357	4,334
Service cost (net of Members Contributions) .....	133	110
Past service costs.....	177	-
Member Contributions .....	34	26
Interest costs .....	250	235
Benefits Paid .....	(67)	(269)
Actuarial Gains/(Losses).....	356	(80)
<b>Closing Balance .....</b>	<b>5,240</b>	<b>4,357</b>

## Fund Assets

	2009	2008
	€000s	€000s
Beginning balance .....	3,117	4,533
Expected return on fund assets.....	199	316
Employer contribution .....	577	307
Member contributions.....	34	26
Benefits paid .....	(67)	(269)
Actuarial Gains/(Losses).....	403	(1,796)
<b>Closing Balance .....</b>	<b>4,263</b>	<b>3,117</b>

## Fund assets

	2009	2008
	€000s	€000s
Income Generating Assets:		
Equities.....	3,065	1,872
Bonds.....	755	614
Property.....	217	232
Cash.....	213	157
<b>Subtotal.....</b>	<b>4,250</b>	<b>2,874</b>
Value of Annuity Contracts matching pension in payment liabilities*.....	13	243
<b>Total.....</b>	<b>4,263</b>	<b>3,117</b>
Actual Return on Fund Assets.....	602	(1,641)

\*- Fund liabilities include an identical liability in respect of pensioners in payment

## Amount for the current and previous two periods

	2009	2008	2007
	€000s	€000s	€000s
Present Value of funded obligations.....	5,240	4,357	4,334
Value of Fund assets.....	4,263	3,117	4,533
Surplus/(Deficit).....	(977)	(1,240)	199
Experience adjustments on liabilities.....	735	(295)	396
Experience adjustments on assets.....	403	(1,792)	(486)
Cumulative Gain/(Loss) since application of FRS17 Standard (€000s) (1,659)			

## **12. Financial statements of branches**

The financial statements of the council contain the transactions relating to head office. Those staff costs and health board grants relating to branches which were administered by head office are included in the accounts.

The net assets on page relate solely to the head office. The members of the council do not consider that inclusion of financial transactions of each individual branch is practical and believe that this will not materially affect the net assets of the council as shown in the financial statements.

## **15. Capital funding received**

In 2007 NCBI and The Irish Wheelchair Association jointly received funding for a building project in Mallow which has yet to be completed. The funding cash amounts to €404,000 and is held in a bank account by the Irish Wheelchair Association on behalf of the joint venture.

Upon completion of the project NCBI's share in the joint venture will be recognised as an asset and the allocated grant funding will be deferred and amortised over the life of the building.

## **16. Company Limited by Guarantee**

The company is one limited by guarantee not having a share capital. The liability of each individual member, in the event of the company being wound up is €1.27.

## **17. Companies (Amendment) Act, 1986**

The company is limited by guarantee and not having a share capital. In the opinion of the council, the company is exempt from the disclosure requirements of the Companies (Amendment) Act, 1986 by virtue of Section 2(1) of the Act.

## **18. Accounting Periods**

The current accounts are for a full year. The comparative accounts are for a full year.

## **19. Approval of financial statements**

The board of directors approved these financial statements for issue on 8th June 2010

The following pages do not form part of the statutory accounts.

## Schedules to the Income & Expenditure Account for the Year Ended 31 December 2009

Schedule	Total Funds	Total Funds
	2009	2008
	€	€
<b>Income</b>		
Health Service Executive Grants Receivable		
Statutory Income .....I	7,473,131	7,404,185
Other Grants - Lottery Funds.....II	23,915	78,030
EU funding & Other Agencies .....III	305,241	414,760
Miscellaneous Income.....IV	280,169	289,848
Branch Contributions .....V	41,578	45,353
Fundraising Head office .....VI	(126,737)	52,550
Charity Shops.....VII	5,545,712	5,381,394
Donations .....VIII	121,830	120,820
NCBI Charitable Foundation .....IX	697,294	1,327,759
<b>Total Incoming Resources.....</b>	<b>14,362,133</b>	<b>15,114,699</b>

	Schedule	Total Funds 2009 €	Total Funds 2008 €
<b>Service Based Expenditure</b>			
Counselling Rehabilitation & Family Support.....	<b>X</b>	4,953,305	5,217,743
Resource Centres.....	<b>XI</b>	937,654	1,030,707
Respite Care & Development Support.....	<b>XII</b>	78,057	100,847
Technology, Information & Low Vision Services .....	<b>XIII</b>	435,927	568,670
Library Services .....	<b>XIV</b>	482,228	510,723
Training Centre: Independent Living Skills.....	<b>XV</b>	314,955	309,730
European Union & Advocacy Projects.....	<b>XVI</b>	325,418	390,088
Charity Shop Operating Expenses .....	<b>VII</b>	4,927,671	4,388,061
Operating Support Expenditure .....	<b>XVII</b>	2,690,438	3,070,440
Pension Fund Credit .....		(776,000)	(622,000)
<b>Total Resources Expended .....</b>		<b>14,369,653</b>	<b>14,965,009</b>
<b>Provision of Equipment Surplus</b>			
Health Board Sales of Aids and Appliances.....	<b>XVIII</b>	12,824	19,959
Sale of Services & Appliances.....	<b>XIX</b>	332,932	341,371
Wireless for the Blind.....	<b>XX</b>	8,212	12,860
		<b>353,968</b>	<b>374,190</b>

# Schedules to the Income & Expenditure Account

for the Year Ended 31 December 2009

## Schedule I

### Health Service Executive Grants Receivable - Statutory Income

	2009	2008
	€	€
<b>Eastern Region</b> .....		
Northern Area .....	3,338,484	3,330,712
South West Area .....	199,688	202,161
East Coast area .....	118,752	119,050
	<hr/>	<hr/>
	3,656,924	3,651,923
<b>Midland</b> .....	402,588	402,267
<b>Mid Western</b> .....	489,720	459,028
<b>North Eastern</b> .....	322,180	325,956
<b>North Western</b> .....	430,142	387,360
<b>South Eastern</b> .....	592,221	642,400
<b>Lochran</b> .....	145,770	142,978
<b>Southern</b> .....	947,220	935,624
<b>Western</b> .....	486,366	456,649
	<hr/>	<hr/>
<b>Total</b> .....	7,473,131	7,404,185

## Schedule II

### HSE Grants Received - Lottery & Other

	2009	2008
	€	€
Midland.....	-	21,300
Mid Western.....	-	9,500
North Eastern.....	-	8,000
North Western.....	-	1,500
South Eastern.....	-	29,230
Western.....	-	6,000
Other.....	23,915	2,500
	<hr/>	<hr/>
	23,915	78,030
	<hr/>	<hr/>

## Schedule III

	2009	2008
	€	€
<b>EU Funding &amp; Other Agencies</b>		
<b>Independent Living Training</b>		
NAHB.....	175,712	174,755
<b>EU Projects</b>		
Leonardo / Eatt / Believe / Dime.....	26,141	76,350
<b>Other Agencies:</b>		
Advocacy Project - Comhairle and Citizens Information Board.....	15,700	95,550
Disability Grants.....	20,684	39,355
Mallow CSP Funding.....	1,971	-
CFIT.....	65,033	28,750
	<hr/>	<hr/>
	305,241	414,760
	<hr/>	<hr/>

## Schedule IV

### Miscellaneous Income

	2009	2008
	€	€
Interest Income .....	489	4,129
Department of Social Welfare .....	-	38,241
Taxi Regulator Grant.....	4,425	-
Miscellaneous Income.....	5,000	-
Amortisation of Capital Grants.....	240,262	249,308
Awareness Training .....	12,296	(1,830)
Artist in the Community.....	10,000	-
Insurance Claim .....	7,697	-
	<u>280,169</u>	<u>289,848</u>

## Schedule V

### Branch Contributions Received

	2009	2008
	€	€
Carlow.....	-	-
Cavan.....	-	-
Clare.....	8,966	-
Cork.....	-	-
Donegal.....	-	351
Galway.....	-	-
Kerry.....	1,288	10,000
Kildare.....	-	-
Kilkenny.....	-	-
Laois.....	-	-
Leitrim.....	-	-
Limerick.....	4,000	-
Longford.....	-	-
Louth.....	10,239	9,675
Mayo.....	5,500	12,300
Meath.....	1,500	-
Monaghan.....	10,085	8,027
North Tipperary.....	-	-
Offaly.....	-	-
Roscommon.....	-	-
South Tipperary.....	-	-
Sligo.....	-	-
Waterford.....	-	-
Westmeath.....	-	-
Wexford.....	-	-
Wicklow.....	-	5,000
	<b>41,578</b>	<b>45,353</b>

## Schedule VI

### Fundraising - Head Office

	2009	2008
	€	€
<b>Galloping Gauchos Equine Challenge</b> .....	-	(17,696)
<b>Other Events</b>		
Blazing Saddles.....	2,293	102,284
Parachute Jump.....	27,755	29,980
Terracotta Ramblers .....	17,644	(2,100)
Tree of light .....	27,496	35,371
Granard Cup.....	24,148	30,167
HolmPatrick Cup .....	11,997	26,238
Ski Challenge .....	(1,282)	(5,611)
Christmas Cards.....	(1,560)	(2,055)
Antartica .....	(723)	(2,120)
Dublin City Fire Brigade .....	-	60,000
75th Anniversary Dinner .....	-	2,719
Irish Cycle Tour .....	385	-
Collection Boxes .....	(31,834)	-
Direct Mail .....	2,066	-
Spex Day .....	4,819	-
Charity Lord of the Rings .....	15,461	-
Car Draw.....	15,498	-
<b>Miscellaneous Events</b> .....		
Santa & Easter draw.....	14,184	32,960
Miscellaneous .....	49,374	99,409
	<u>177,721</u>	<u>389,546</u>
<b>Head Office Expenditure</b> .....		
Salaries & Fundraisers Costs.....	264,003	290,654
Promotions.....	40,455	46,342
	<u>304,458</u>	<u>336,996</u>
Net Income.....	<u>(126,737)</u>	<u>52,550</u>

## Schedule VII

### Charity Shops

	2009	2008
	€	€
Sales .....	5,545,712	5,381,394
General operating expenses.....	2,648,470	2,376,735
Salaries, pension, travel and subsistence .....	2,183,731	1,927,437
Depreciation .....	95,470	83,889
	<u>4,927,671</u>	<u>4,388,061</u>
Surplus .....	<u>618,041</u>	<u>993,333</u>

## Schedule VIII

### Donations

	2009	2008
	€	€
Income .....	223,789	282,188
Advertising .....	(101,959)	(161,368)
Surplus .....	<u>121,830</u>	<u>120,820</u>

## Schedule IX

### Contributions from NCBI Charitable Foundation

#### Funding received

	2009	2008
	€	€
Royal Victoria Hospital .....	10,000	15,000
Office Fit Out Costs.....	20,000	-
Irish Blind Sports .....	57,000	62,000
Survey.....	5,395	30,250
IBAS .....	15,000	-
Other .....	-	20,509
Support Funding.....	589,899	1,200,000
	<hr/>	<hr/>
	697,294	1,327,759
	<hr/>	<hr/>

## Schedule X

### Counselling Rehabilitation & Family Support

	2009	2008
	€	€
Salaries, pension, travel and subsistence .....	4,737,074	4,925,830
Peer Counselling / VICAT .....	9,143	65,024
Rental of office premises .....	207,088	226,889
	<hr/>	<hr/>
	4,953,305	5,217,743
	<hr/>	<hr/>

## Schedule XI

### Resource Centres

	2009	2008
	€	€
Salaries .....	517,592	471,401
Operational costs .....	129,409	163,403
Bessboro .....	95,250	140,498
Rent .....	195,403	255,405
	<u>937,654</u>	<u>1,030,707</u>

## Schedule XII

### Respite care & development support

	2009	2008
	€	€
Respite care & development support .....	78,057	100,847
	<u>78,057</u>	<u>100,847</u>

## Schedule XIII

### Technology, Information & Low Vision Services

	2009	2008
	€	€
<b>Staff &amp; other costs</b>		
Salaries & pension .....	350,030	455,256
Low Vision clinic: consultants' fees and costs .....	85,897	102,207
Information / Display Materials .....	-	11,207
	<u>435,927</u>	<u>568,670</u>

## Schedule XIV

### Library Services

	2009	2008
	€	€
Salaries & pension.....	436,513	454,568
Equipment.....	45,715	56,155
	<u>482,228</u>	<u>510,723</u>

## Schedule XV

### Training Centre: Independent Living Skills

	2009	2008
	€	€
Salaries & pension.....	274,185	262,616
Sessional Fees .....	19,719	22,206
Travel & accomodation for trainees.....	21,051	24,908
	<u>314,955</u>	<u>309,730</u>

## Schedule XVI

### European Union Funded Projects

	2009	2008
	€	€
Salaries & pension.....	273,809	325,138
Project materials & equipment.....	51,609	64,950
	<u>325,418</u>	<u>390,088</u>

## Schedule XVII

### Operating Support Expenditure

	2009	2008
	€	€
Salaries & pension.....	1,102,888	1,189,229
Relief office staff .....	11,223	23,819
Taxis, travel & subsistence.....	48,652	69,529
Pensioners.....	43,374	23,244
Staff Training.....	69,611	41,364
General contingency .....	51,748	-
Canteen & meeting expenses.....	39,917	47,283
Telephone .....	92,071	95,695
Postage & courier .....	68,232	82,634
Printing & stationary .....	79,227	201,339
Newsletter & annual report .....	24,716	37,564
Photocopying .....	13,821	4,150
Information & technology costs .....	64,388	81,526
Recruitment.....	1,203	48,952
Subscriptions .....	52,145	54,548
Donation .....	107,395	127,759
Insurance .....	56,820	71,867
Light heat & power .....	86,331	80,945
Maintenance & security .....	148,511	209,872
Replacement of minor equipment .....	1,898	-
Audit & professional fees.....	102,466	118,077
Bank interest & charges .....	51,598	22,967
Other office expenses.....	65,819	105,623
Depreciation .....	293,262	332,454
Business Plan Costs.....	13,122	-
	<b>2,690,438</b>	<b>3,070,440</b>

## Schedule XVIII

### Health Boards Grants Received - Aids & Appliances

	2009	2008
	€	€
<b>Aids &amp; Appliances Sales</b> .....	707,393	966,046
<b>Cost of Sales</b>		
Computer Hardware & Software.....	698,452	976,943
Courier Costs.....	-	7,510
Gain/(loss) on foreign currency exchange.....	(3,883)	(38,366)
	<u>694,569</u>	<u>946,087</u>
Contribution to Support Costs.....	<u>12,824</u>	<u>19,959</u>

## Schedule XIX

### Sale of Services & Appliances

	2009	2008
	€	€
<b>Income</b>		
Head Office Shop.....	181,176	147,500
Low Vision Clinic .....	362,905	259,321
Computer & Software Sales .....	325,580	416,755
Telephony Contracts.....	960,505	931,407
Other .....	84,457	104,880
	<u>1,914,623</u>	<u>1,859,863</u>
<b>Cost of goods sold</b> .....	823,020	770,780
<b>Salaries &amp; pension</b> .....	758,671	747,712
	<u>1,581,691</u>	<u>1,518,492</u>
<b>Surplus</b> .....	<u>332,932</u>	<u>341,371</u>

## Schedule XX

### Wireless for the Blind

	2009	2008
	€	€
<b>Income</b> .....	8,811	12,860
<b>Expenditure</b>		
Radios and tape recorders .....	(599)	-
<b>Surplus</b> .....	<u>8,212</u>	<u>12,860</u>

The cover image was inspired by the Braille stamp. NCBI celebrated the 200th anniversary of Louis Braille, the founder of Braille, during 2009. As part of this bi-centenary celebration, An Post, in collaboration with NCBI, produced a commemorative Braille stamp, which was launched in January. Braille characters were used on the face of the 55 cent stamp, which also contained the dates of Louis Braille's life (1809 to 1852).

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