Charity registration number 14987 (Ireland)

Company registration number 366182

CHRISTIAN BLIND MISSION (IRELAND)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHRISTIAN BLIND MISSION (IRELAND)

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Mark Finan Linda Ryan Eoin McManus (Chairperson) Ciara Cribben David Dalton Karen Herbert Claire Kenny	
Secretary	Mark Finan	(Appointed 11 December 2024)
Charity number	14987	
Charity regulator number	20050405	
Company number	366182	
Registered office	176 Ivy Exchange Parnell Street Dublin 1 Co. Dublin	
Auditor	UHY Farrelly Dawe White Limited FDW House Blackthorn Business Park Coes Road Dundalk Co. Louth	
Bankers	Allied Irish Bank The Diamond Monaghan Co. Monaghan Barclays Bank Plc Leicester Leicestershire LE872BB	
Solicitors	Masterson Sammon & Co. Solicitors 93C Monkstown Road Monkstown Dublin Co.Dublin	

CHRISTIAN BLIND MISSION (IRELAND)

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The directors present their annual report and financial statements for the year ended 31 December 2025. The Directors confirm that the financial statements of the Company comply with the current statutory requirement of the companies' governing documents and the provisions of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the financial reporting standard applicable in the Republic of Ireland (FRS102) hereafter denoted as the Charity SORP (FRS102). The Charity SORP (FRS102) is not mandatory in the Republic of Ireland and the Irish Charity Regulator has not prescribed accounting regulations for Irish Charities. In the absence of such prescriptive guidance the Board has adopted the Charity SORP (FRS102) as it is considered best practice.

Legal status

Christian Blind Mission (Ireland) ("CBM Ireland") is a company incorporated under the Companies Act 2014 limited by guarantee and not having a share capital. The company has been granted charitable tax status under Section 207 and 208 of the Taxes Consolidation Act 1997. 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. The six member organisations are CBM Ireland, UK, Australia, Switzerland, New Zealand and Kenya. CBM Ireland’s relationship with CBM Global Disability Inclusion Vereniging is described in an operating agreement between the two entities signed in July 2021.

CBM Ireland works through the Federation’s network of country offices, which provide vital links with our local partners, host governments and institutions, and create networks between the different partner organisations, Governments, Disabled People’s Organisations and other Non-Governmental Organisations. In addition, CBM Global employs technical experts to build capacity and ensure quality. With this global team of technical advisors on inclusive eye health, community-based inclusive development, community mental health, global advocacy and humanitarian action, working alongside partners around the world, communities receive long-lasting, lifechanging support.

CBM Ireland was previously a member of CBM International.

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. Eoin McManus (Chairperson), Mark Finan, Linda Ryan, Ciara Cribben, David Dalton, Claire Kenny, Karen Herbert.

Of the seven directors at the end of 2025, four are female and three are male.

Principal activities and date of incorporation

CBM Ireland was incorporated on 15 January 2003.

CBM Ireland 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 Ireland envisions an inclusive world in which all persons with disabilities enjoy their human rights and achieve their full potential through breaking the cycle of poverty and disability.

Together with a global network of partners, CBM Ireland 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.

CBM Ireland 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.

We work in the world's poorest places to transform lives and build a more inclusive world through life-changing programmes, advocacy and advisory work to share our inclusion expertise with others. The principal areas of work for CBM are:

Saving sight: We improve access to eye health services and systems by treating and preventing blinding diseases, training health care workers and carrying out sight-restoring surgeries.

Improving health: We prevent and treat conditions that can lead to disability and make health care accessible for people with disabilities. As mental health conditions are a leading cause of disability and ill-health worldwide, strengthening mental health systems and improving access to support is a key part of this work.

Education for all: We help build inclusive education systems by training teachers, equipping schools and supporting parents and communities so girls and boys with disabilities can go to school and reach their potential.

Building livelihoods: We help tackle stigma and discrimination that prevents many people with disabilities from accessing employment, and provide training and support to help them get a job or start their own business.

Emergency response: We provide life-saving aid to people with disabilities when disasters strike and support and equip other humanitarian organisations to be disability-inclusive.

Policy and inclusion: We work with people with disabilities and their representative organisations, supporting them to campaign for their rights and hold governments to account.

Through our **advocacy** and **advisory** work in Ireland and worldwide, we influence and support governments, NGOs and other organisations to be more inclusive.

Through our **Global Citizenship Education** we work to ensure the voices and perspectives of people with disabilities and their representative organisations in the places we work are heard by people in Ireland and Europe.

Going Concern

CBM Ireland meets its day-to-day working capital requirements through its cash. The current economic conditions continue to create uncertainty over the ability of CBM Ireland to maintain the level of donations received. CBM Ireland 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 CBM Ireland has adequate resources to continue in operational existence for the foreseeable future. Therefore, these financial statements have been prepared on a going concern basis.

Structure, governance and management

CBM Ireland

Board of Directors

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 and approved in March 2022) represent the founding governance documents of CBM Ireland. CBM Ireland is governed by a Board of Directors, the maximum number of which can be ten. 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 Officer and the Senior Management Team. As a not-for-profit, charitable company the Board of Trustees/Directors are unpaid and provide their time in a voluntary capacity.

Eoin McManus – Chairperson Eoin is a Senior Legal Counsel in the Legal Division at the Central Bank of Ireland. He is a solicitor and prior to working at the Central Bank he worked in private practice advising on the legal and regulatory obligations of regulated financial services providers. Eoin began his career as an intern with the European Commission and then as a researcher at the Law Reform Commission of Ireland. He is a graduate of NUI Galway (BA, LLB) and University College London (LLM).

Ciara Cribben Ciara is an international development expert with over 15 years of experience in the non-profit sector supporting initiatives globally in the areas of emergency response, capacity-building, education, gender-based violence, sport development, economic development and disability inclusion, among others. Ciara has expertise in impact monitoring, results-based management, theory of change, quantitative and qualitative research methods, and data analysis, which she applies to programme design, results monitoring and strategic planning. She currently serves as a Senior Monitoring, Evaluation and Learning Specialist for the International Paralympic Committee.

Mark Finan Mark completed his LLB in Trinity College Dublin, LLM in International Business Law in Leiden University and MA in Ethics and Corporate Responsibility in Dublin City University in 2018. Having completed his B.L. Degree in the Kings Inns in 2005, he has been practicing as a barrister-at-law with particular expertise in regulatory compliance, administrative law and related commercial matters. Mark is also a consultant for a number of businesses on Corporate Governance and compliance. Mark has numerous years’ experience as a corporate non-executive director. Mark first became a Board member of CBM in 2016.

Linda Ryan Linda is a senior executive with over 40 years successful track record of managing teams in budget and financial management, human resource management, change management and general operations support predominantly in international organisations, notably the United Nations. Her experience, reaching Director level, was gained operating in complex and challenging environments across the world. Linda’s latest academic achievement is from the University of Birmingham, an MSc in Public Administration and Development - focusing on leadership and governance complementing an accounting and business studies education at the tertiary level.

David Dalton After working in the commercial sector in IT and the hotel industry, David worked in Ethiopia with GOAL as Assistant Country Director in the mid-90s and later headed the organisation's Human Resources department overseeing a staff of over 1,500 employees. David then took on the role of CEO of Plan Ireland. After close to ten years with Plan David then joined Self Help Africa as Executive Director. David left in 2023 and now works as a consultant. David holds a Business Degree from the University of Galway as well as a Masters in Development Studies from University College Dublin. He is a Chartered Member of the Chartered Institute for Personnel and Development (CIPD). He has also served as a board member of NGOs Dóchas, Comhlámh and the Irish Emergency Alliance.

Claire Claire Kenny is a Policy Officer at ILMI (Independent Living Movement Ireland) and has worked with ILMI since January 2021. Her role involves working on various projects and research such as ILMI's housing network. In 2018 Claire graduated with a B.Sc. honours degree in Applied Biology and Biopharmaceutical Science from GMIT. As a very proud Disabled woman who faced some of the barriers encountered by many disabled people Claire finds it very rewarding and fulfilling to work for an organisation who embraces the social model of disability and be a part of such a dynamic hard-working team. Claire believes it is fundamentally important that disabled people are involved in a meaningful, authentic way in all facets of society with our contributions valued and our rights respected and looks forward to helping make this happen in international development as well as a Director of CBM Ireland.

Karen Herbert Karen is an accomplished corporate governance and risk management professional, accountant and banking executive with extensive senior leadership experience across a range of core banking activities. Karen brings strong interpersonal and communications skills, a collaborative, engaging and commercially astute style and a track record of developing and managing relationships with key business leaders, clients and customers in her work. Karen is experienced at building and motivating multi-cultural, cross-functional teams to exceed corporate expectations and deliver successful outcomes in complex business situations.

During the year the Board met on four occasions in March, May, September and December. Each board committee (listed below) met on two occasions during 2025. All meetings were held in a hybrid format with Directors having the option of joining at the CBM Ireland Office or online via MS Teams.

Attendance record of Board of Directors 2025:

Mark Finan	3/4
Linda Ryan	4/4
Eoin McManus (Chairperson)	4/4
Ciara Cribben	4/4
David Dalton	4/4
Claire Kenny	4/4
Karen Herbert	4/4

The Board of Directors is committed to maintaining the highest standards of corporate governance and since 2020 has ensured compliance with the Charities Regulatory Authority of Ireland's Governance Code. 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 process is conducted to establish the candidate's eligibility, which includes a commitment to CBM's core values and mission and professional experience/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.

Succession planning for the Board of Directors is ongoing. In 2026, Mark Finan will be completing their terms as Directors and no other intentions to resign have been made. With no departures or arrivals on the Board in 2025, a period of reasonable stability has been provided. With a maximum of ten directors, the Governance and Policy Committee has indicated that increasing from seven directors is welcome to incorporate skills in Fundraising.

Board sub-Committees

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. The Terms of Reference of each committee was reviewed and updated in September 2024.

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; to take responsibility on behalf of the Board for overseeing all aspects of financial planning, management, assessment of internal financial control systems, and monitors risk management; and to recommend the re-appointment of the external auditor or make recommendations for a replacement.

The Audit, Finance and Risk Committee in 2025 was chaired by Linda Ryan with Karen Herbert and David Dalton as members. The Committee met twice in 2025 in May and November.

Attendance record of Directors 2025:

Linda Ryan (Chair)	2/2
Karen Herbert	2/2
David Dalton	2/2

2. Programmes and Advocacy Committee
The Committee's primary purpose is to safeguard and continuously improve programme and advocacy quality and impact. The Committee acts as an advisory group to the International Programmes and Advocacy Departments of CBM Ireland on issues such as programme quality, results, impact, sectorial priorities and geographic focus and institutional funding compliance.

The Programmes and Advocacy Committee in 2025 was chaired by Ciara Cribben. Ciara Cribben was joined by Eoin McManus, Claire Kenny and David Dalton on the Committee. Bill Nolan, a former Board member, forms part of the Committee as an external representative. The Committee met twice in 2025 in April and September.

Attendance record of Directors 2025:

Ciara Cribben (Chair)	2/2
David Dalton	2/2
Claire Kenny	1/2
Eoin McManus	2/2

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.

The Human Resource and Remuneration Committee in 2025 was chaired by David Dalton with Linda Ryan and Ciara Cribben as members. The Committee met twice in March and November.

Attendance record of Directors 2025:

David Dalton (Chair)	2/2
Ciara Cribben	1/2
Linda Ryan	2/2

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

The Fundraising and Communications Committee in 2025 was chaired by Eoin McManus with David Dalton Karen Herbert and Ciara Cribben as members. The Committee met twice in March and September.

Attendance record of Directors 2025:

Eoin McManus (Chair)	2/2
Ciara Cribben	1/2
Karen Herbert	1/2
David Dalton	2/2

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 Governance and Policy Committee in 2025 was chaired by Eoin McManus in March in the absence of a confirmed Committee chair. Karen Herbert took up the Chair of the Committee from May 2025 with Claire Kenny and Mark Finan as members. The Committee met twice, in March and September.

Attendance record of Directors 2025:

Karen Herbert (Chair)	1/1
Eoin McManus	1/1
Mark Finan	1/2
Claire Kenny	2/2

The members of CBM Ireland are the current Board of Directors plus seven others, and their liability is limited to €1. CBM Ireland Members' Policy provides a clearer pathway and approach for the recruitment of new Members of the Company along with outlining the responsibilities of Members in line with the CBM Ireland Constitution. Former Directors' James O'Dowd and Vivienne Brennan applied for Membership and were approved by the Board of Directors in line with the Membership Policy.

Conflicts of Interest

A Directors Conflict of Interest Policy is in place that requires Board and Committee members to disclose and manage actual or potential conflicts of interest and/or activities or relationships that may give rise to a perception of a conflict of interest. Declarations of conflicts of interest are made by Board and Committee members and the Senior Management Team. All Board and Committee members are asked to declare any conflicts of interest at the start of each Board and/or Committee meeting. An Employee Conflict of Interest Policy forms part of the Employee Handbook.

CBM Global

CBM Ireland is a member of the Federation, CBM Global Disability Inclusion Vereniging, registered in the Netherlands, commonly known as "CBM Global". CBM Global Disability Inclusion Vereniging, an Association with full legal capacity, was registered with the Netherlands Chamber of Commerce Commercial Register on 9th September 2019 with the registration number 75787032.

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 took place during 2021 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. In 2025, CBM Global initiated a new global strategy which was formally approved in February 2025.

The highest governance body of the Vereniging (Association) is the General Meeting of the Members. The General Meeting elects the Board of the Vereniging. The Board of CBM Global, under its Articles of Association and the Association's By-laws, is allowed to have a minimum of 6 and a maximum of 9 members of which 3 members should be independent (non-Member) directors.

The CBM Global Board supervises and advises the Executive Management, led by the Executive Director. The Executive Management works in collaboration with the Members to define and articulate the values, vision and mission of the Federation, 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.

CBM Ireland Senior Management

The CBM Ireland senior management team (SMT) is led by the Chief Executive Officer. Interaction and communication between the CBM Ireland board and the SMT is channelled via the Chief Executive Officer. The Senior Management Team is comprised of the CEO, Finance Manager, Programmes Manager, Fundraising Manager and Advocacy & Inclusion Advisory Manager. On occasion, senior managers will make presentations to the Board on their respective areas and interact regularly with the Board Committees.

In 2025, the Senior Management Team benefitted from reasonable stability. The CEO, Finance Manager, Programmes Manager and Advocacy and Inclusion Advisory Manager were all in place for the full year. A new Fundraising Manager was appointed in March 2025.

Senior Management Team

Dualta Roughneen	Chief Executive Officer
Brian Friel	Finance Manager
Anthony Cullen	Fundraising Manager (appointed 10th February 2025)
Thahsin Ali	Fundraising Manager (interim, to 15th March 2025)
Caoimhe Hughes	Programmes Manager
Mahbub Kabir	Advocacy and Inclusion Advisory Manager

Staff and volunteers

The number of staff employed by CBM Ireland increased was an average of 9 FTE over the course of the year. There were 10 positions in the organisation in 2025, with one of these being a part-time, 60% role and another 80%, both working in Finance. The ratio of the gross salary of the lowest paid staff member to that of the highest paid (excluding interns) is 2.9:1.

Each year pay bands are reviewed, based on market conditions, using a range of sources and taking account of affordability. A pay review proposal is submitted by management to the HR and Remuneration Committee. The Committee reviews this proposal and any other significant issues and makes the recommendations on the proposals to the Board. In December 2025 a 2% cost of living increase was awarded to all staff in line with industry standards.

CBM Ireland is fortunate to benefit from the support of interns, volunteers and people on work placements, whose dedication has helped us to carry out research and improve our administration. They have also provided essential support to all parts of the organisation. We seek to continuously improve our work with volunteers. The Board is very grateful to all staff and volunteers for their commitment to CBM Ireland and their efforts over the last year.

The Environment

We are very aware of the environmental impact of our activities, and the fact that it is the most vulnerable communities in developing countries who are most impacted by climate change. Environmentally conscious working procedures are outlined in our Employee Handbook. Conscious of the evolving impacts of climate change on people with disabilities across the world, CBM has developed a disability inclusive climate advocacy roadmap to ensure people with disabilities are considered in all conversations around climate change. CBM Ireland, in partnerships with Climate Action Network (Europe) is engaged in a climate advocacy programme in Europe where CBM Ireland focuses on ensuring the voices of people with disabilities are amplified in the climate conversation.

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 any area of the charity's operations.

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

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

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

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

CBM Ireland's Risk Management Policy Statement is:

1. Risks are identified, discussed and understood. We are committed to understanding the threats and opportunities that may impact on the successful delivery of our strategic objectives and the achievement of our mission. We support a culture where we talk and communicate with one another about risks.
2. Action is taken to manage risks. We improve our ability to manage risks by using a standardised approach to risk management which builds our credibility with key stakeholders. We identify our risk appetite for specific risks that is communicated across departments and where risks fall outside the agreed tolerance level, we take appropriate action to reduce it.
3. Risks are owned. We are accountable for managing risk and will set clear roles and responsibilities for staff, management and governing bodies to support effective risk-based decision making.
4. Lessons are learnt from our risk-taking. We recognise that to achieve our strategic objectives we must take some risks and embed a culture in which managers are able and supported to make risk-based decisions. When on occasion we do not make the right decisions, we make sure we learn from these experiences.

A risk register is maintained by the Senior Management Team and reviewed at Senior Management meetings on a monthly basis. The Risk Register is reviewed by the Board of Directors at each Board meeting and mitigating measures agreed to be implemented by the management team. Each risk is assigned to a sub-committee or to the Board as a whole. Each sub-Committee reviews the risk relevant to their area of responsibility and may make recommendations to the Board for actions and mitigating measures to be put in place. Risks are assigned a Likelihood and an Impact Rating with a Gross Risk calculated to determine the level of concern to be applied to the Risk.

Principal risks and uncertainties
The section below describes the principal risks and uncertainties that have been identified by the Board during the year. The Board has determined that these are the principal risks and uncertainties which could impact the organisation in the achievement of its objectives. The section below does not represent an exhaustive list of all the risks that may impact the organisation.

Risk 1: Unsatisfactory returns on Fundraising: 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. Fundraising income through direct mails and regular givers continues to drop year-on-year incrementally creating pressure on the overall funding base of the organisation.

Developments in 2025 saw the Gross Risk remain steady but elevated as change within the fundraising team was managed and approaches to new donor acquisition developed but with challenges. Approval received from the Board to move forward with a sourcing an external agency for commencing regular giving through door-to-door/face-to-face fundraising was welcome however finding an agency willing to work with an international charity with low name recognition in Ireland has not been successful to date. While CBM continues to seek a suitable partner, alternative acquisition approaches will be piloted and tested.

Risk 2: 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 cover 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.

Developments in 2025 saw the Gross Risk in this area remain steady but as the Senior Management Team gained some continuity and stability after the recruitment of an experienced Fundraising Manager in February. The loss of key fundraising team members in 2025 continues as a trend that disrupts progress in this area and 2026 seeks to regain stability in order to move towards growth. Staffing in other areas has been more stable as programmes and finance develop their departments.

Risk 3: Fraud / Error within CBM Ireland or CBM Global: Working at distance from where are projects are delivered always brings challenges in terms of oversight and compliance. Localisation and a partnership approach means placing greater trust in organisations we work with, often without the same systems and processes in place. Whether through CBM Ireland or as part of the CBM Global federation, fraud and error may result in a loss or a return, of donor funds, and significant damage to reputation and a loss of trust which can impact organisational sustainability.

Developments in 2025 saw CBM Ireland engage in FSTP (*financial support to third parties)* under our EU funded programmes which involves provision of small grants to OPDs in our country programmes. In the process of doing this, ensuring strong due diligence, a rigorous granting agreement, and reporting requirements suitable to donor requirements but also adapted to the strength of the OPDs we work with, were developed.

The Directors and Senior Management Team 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.

CBM Global federation and risk management.
CBM Global is affected by a number of risks and uncertainties, not all of which are within its control, but which impact on the delivery of its objectives and may impact on CBM Ireland. A global Risk Register is maintained by management, which seeks to capture the most significant risks facing the organisation, the owner responsible for monitoring and evaluating the risk, and the mitigation strategies in place. A formal review of the global Risk Register is undertaken by the Global Management team monthly and by the Global Board on a quarterly basis.

Memberships and networks
CBM Ireland is a member of, and is active within, several groups and organisations:

- CBM Global Disability Inclusion
- Charities Institute Ireland
- Coalition 2030
- Dóchas - full member plus active membership of several Working Groups: Disability in International Development, Development Education/Global Citizenship Education, Humanitarian Action, Results, Institutional Funding, Small Members, and the Safeguarding Task Group.
- Irish Development Education Association (IDEA)
- Climate Action Network (CAN) Europe

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
- Dóchas Code of Corporate Governance
- CRA Charities Governance Code
- The Charities Act 2009 (amended in 2024).
- Guidelines for Charitable Organisations Fundraising from the Public (issued by the Charity Regulator)
- Dóchas Charter
- Dóchas Code of Conduct on Ethical Communications
- Dóchas Safeguarding Code
- INGO Accountability Charter
- Statement of Recommended Practice (SORP) Accounting and Reporting by Charities is used as guidance in preparing CBM Ireland's financial reports and statements.
- IDEA Code of Good Practice for Development Education
- The Lobbying Act 2015
- Irish Aid Guidelines for NGO Professional Safety & Security Risk Management

Lobbying and political contributions
There were no political contributions in the year ended 31st December 2025, and as a result no disclosures are required under the Electoral Act, 1997. As required under the Regulation of Lobbying Act 2015, CBM Ireland now records all lobbying activity and communications with Designated Public Officials (DPOs). We have made all returns and submissions required by the Act.

Health and safety
CBM Ireland's Board approved a new Health and Safety Statement in March 2024 and a new Safety and Security Policy in September 2024. The new approved documents have greater coherence when read together ensuring complementarity between health and safety when working here in Ireland and the safety and security concerns when working/travelling overseas:

- 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 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 that CBM Ireland is engaged with Safety and Security procedures which will impact CBM Ireland employees when travelling and working in CBM Global countries.
- Ensure CBM Ireland's office is fully accessible and in line with CBM Ireland's 2024 Accessibility Policy.

No health and safety incidents impacting CBM Ireland staff or volunteers were recorded in 2025.

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.

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 believe everyone is equal. We are passionate about working with people with disabilities to build a world in which all people are included, valued and respected.
- We challenge discrimination.
- We embrace diversity.
- We work with people of all faiths and none.
- We promote accessibility and opportunity.

We Strive for Justice
We work for positive change, inspired by a vision of a just and equitable world. We will model justice on serving those in greatest need, regardless of race, gender, age or religious belief.
- We challenge injustice.
- We serve with compassion.
- We promote fairness and equality.
- We equip others to exercise their rights.

We Embrace Partnership
We achieve more when we work with others. We commit to partnership, listening and learning together. We collaborate creatively with partners, supporters, governments and colleagues to achieve lasting change.
- We collaborate effectively with others.
- We learn together with our partners.
- We communicate respectfully and honestly.
- We are flexible and responsive.

We Pursue Excellence
We are committed to achieving the greatest possible impact from the resources entrusted to us, attaining high quality in all our work. We challenge ourselves to constantly learn, innovate and improve.
- We focus on quality.
- We creatively innovate.
- We pursue continual improvement.
- We maximise our impact.

We Live with Integrity
We hold ourselves accountable to our supporters and those we serve, seeking to live authentically, responsibly and honestly.
- We are accountable.
- We practice servant leadership.
- We are honest and faithful.
- We consider all impacts of our actions.

Strategy 2021-2025

CBM Ireland's strategic goal for 2021– 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. 2025 was the 5th year of the strategy and a new strategy for 2026-2030 has been agreed by the Board of Directors, with more details below.

Our five key strategic objectives under the strategy are:

BUILD CAPACITY & EXPERTISE: Ensure CBM Ireland is equipped with the necessary resources and structures in place to maximise organisational growth and sustainability.

Key to CBM Ireland's growth is how we ensure our organisation meets governance and regulatory standards, and how we promote good governance and demonstrate accountability and transparency. We commit to continued high levels of governance, regulatory adherence, accountability and transparency. In an ever-changing landscape we must also leverage resources to maximise organisational sustainability and growth. We cannot deliver on our mission without a strong, supported team in place. Our HR activities and performance management system equips us to attract, develop and retain talent, building a strong foundation to deliver our strategy.

BUILD REPUTATION & INFLUENCE: Influence the mainstreaming of disability by both government and the wider international development sector.

CBM Ireland will continue in its efforts to effect real change through its efforts to influence government and the wider international development and humanitarian sector to mainstream disability in policy and programming. In support of this goal, we will also work with government and the sector to provide the necessary expert and technical expertise to support mainstreaming of disability into both development programming and humanitarian action.

BUILD PROGRAMME: Increase the reach and impact of our international programmes and grow institutional and grant funding.

Design and delivery of quality programmes is central to CBM Ireland's strategy. In order to deliver this, we will continue to work closely with our in-country teams and partners, with increased collaboration with Organisations of Persons with Disabilities (OPDs). Increased institutional and grant funding will be sought to support growth of our programme portfolio both in development work and humanitarian action.

BUILD DONOR GIVING: Grow a diverse and sustainable individual giving programme, providing the highest standards of donor care.

We will seek new ways of attracting new supporters across various platforms, in particular digital whilst improving the efficiency and effectiveness of our traditional fundraising activities, notably direct mail. Our individual supporters are so important to us, and we will continue to provide the highest levels of donor care and stewardship.

BUILD PROFILE: Raise the profile of CBM Ireland within the sector, amongst decision makers and the giving public.

Sharing our stories of change will reinforce our vision amongst key decision makers who can effect real change and also raise CBM Ireland's profile with the giving public. Integrating our communications across all platforms, in particular digital will support our programme, advocacy and fundraising efforts.

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 (United Nations) 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.
- We seek to rebalance power.

We are 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).

The **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.

The **SDGs** - The Sustainable Development Goals - 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.

Achievements and Performance 2025

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 is working.

Context

As an international NGO, the context within which CBM Ireland operates is surrounded in uncertainty. Financially, CBM Ireland depends on the goodwill of its supporters and their commitment to our cause. CBM Ireland is also dependent on the commitment of institutional and other funders to overseas development assistance. In early 2025, global uncertainty surrounding international development was reflected in governments in Europe and the US reducing commitments to overseas aid at the expense of other budgetary priorities.

From a human resource perspective, compliance with legislation and regulatory frameworks continues to increase and is burdensome for small and lean organisations. The cost-of-living challenges result in a need to ensure salaries are reasonably competitive to avoid loss to other sectors and also to competitors. Increasing salaries in the not-for-profit sector have made recruitment and retention challenging and this was evident in 2025. Other costs, such as postage, continue to increase impacting the efficiency of our direct mail fundraising in particular.

Globally, the external operating environment where CBM Ireland works is impacted by growing conflict, climate change and cost of living challenges in countries where we deliver programmes. The impact of cuts to overseas development will continue to be seen where those we seek to support may see reductions in services from their governments and other sources. This impacts people with disabilities disproportionately in resource poor environments.

While the external funding environment remains challenging we were pleased to commence our first EU INTPA funded project, in Zimbabwe, complementing our EU DEAR 'Funding Fairer Futures' project. We also received notice of an award to deliver an EU INTPA project in Nepal commencing February 2026. Alongside support from the Tom Cunningham Trust via the Ireland Funds, our funding sources are increasingly diversified, reducing risk in this area. We prepared an application to Irish Aid for an additional 3 years programming in Zimbabwe and Kenya to continue our 'EQUALISED' programme to 2029. Our work in partnership with OPDs continues to expand under our EU DEAR project, providing grants to 7 OPDs in 2025 and this will be increased to 20 in 2026. The approach will be replicated in Kenya under the EU INTPA project and is planned to form part of our next phase Irish Aid programme. This demonstrates our commitment to localisation and working with organisations of people with disabilities in order to bring about impactful change.

We recognise the environment and the context can be challenging and that needs are often immediate, meaning we need to balance the work we do between seeking long lasting change while ensuring that urgent needs are being met, for example through necessary eye-surgery for children. This conversation and determining the right balance remains a live one both in CBM but in the international development arena as well.

International Programmes

In 2025 the programme focused on working towards achieving the three strategic objectives: increasing and diversifying grant funding, working in partnership with others on inclusive programme cycle management and designing and delivering quality programmes.

Increasing and diversifying funding

In 2025 CBM Ireland developed several strategic funding applications that if realised would see an increase and diversification of institutional funding.

These were: *EU CSO Thematic Call Nepal 2025.* CBM Ireland was invited by the EU Delegation in Nepal to submit a full proposal, entitled Supporting Active Measures Advancing Voices, Equality, Solidarity and Harmony (SAMAVESH) with a total budget of €555,556 over three years. The project was selected to be funded and will commence in February 2026. The project aims to increase meaningful political participation and representation of persons with disabilities, especially youths, women, and individuals from minority and indigenous groups, in Nepal's democratic and decision-making processes. The project seeks to address the severe underrepresentation of PwDs in political life, bridge the gap between policy and practice, and dismantle systemic barriers such as inaccessible electoral systems, low political literacy, and pervasive stigma.

EU Health Call Madagascar 2025. CBM Ireland, in partnership with SALFA submitted a full proposal, titled, Governance in the Health Sector, with a total budget of €2.3 million over three years. The project was selected to be funded and will commence in July 2026. The project aims to strengthen the governance of maternal and newborn health services. It focuses on improving accountability, citizen participation, and civil society engagement to ensure better access to quality, inclusive, and responsive maternal and neonatal health services.

ECHO HIP Bangladesh 2026. CBM Ireland, in consortium with Action Aid submitted the project concept Risk-informed & Equitable Anticipatory Disaster Readiness in Coastal Bangladesh (READY), which if funded, would be implemented over 24 months, with a total budget of just over €900,000. The project, if successful, will contribute to transformational changes in the local disaster management system of Bangladesh while ensuring disaster risk reduction (DRR) efforts are inclusive, locally-led and effectively coordinated.

In 2025, CBM Ireland also had a number of unsuccessful funding applications, these were to the Irish Aid Global Citizenship Education Grants round 2025, the Applegreen Charitable Fund, ECHO HIP Bangladesh 2025 and ECHO HIP Philippines 2025.

Working in partnership with others on inclusive programme cycle management

All of CBM Ireland's projects are implemented in partnership with local organisations that have the required expertise and access to communities to achieve the intended results.

In Kenya, CBM Ireland partners with *Basic Needs Basic Rights (BNBR)* in implementing our Irish Aid funded EQuaLISED project. Since its inception, BNBR has become a leader in health and development, particularly in the field of mental health in Kenya. Through its holistic approach to mental health BNBR empowers and integrates persons with disabilities, especially those with mental health conditions, enhancing their access to rights, participation, and overall well-being in society.

In Madagascar, CBM Ireland partners with the Malagasy Lutheran Church Health Department (SALFA) on Preventing Childhood blindness, funded by both Electric Aid and the Tom Cunningham Trust, through the Ireland Funds. SALFA have been operational for more than 40 years in Madagascar, and have partnered with CBM on a range of health projects over 30 years, covering Inclusive Eye Health, Ear and Hearing Care, and Covid-19 community resilience. SALFA have five ophthalmology centres and 57 dispensaries across Madagascar, delivering various eye and health care services.

In Zimbabwe, CBM Ireland works in close partnership with the *Regional Psychosocial Support Initiative (REPSSI)*, which is a leading psychosocial support organisation. REPSSI has been working to promote the psychosocial well-being of people in poor communities in Zimbabwe, especially children and youth, for over 15 years. REPSI is responsible for delivering the Irish Aid funded *EQuaLISED* project in Zimbabwe.

While as part of an EU funded INTPA project, CBM Ireland established a new partnership with Leonard Chesire Disability Zimbabwe (LCDZ), to strengthen OPDs so that they can advocate for and influence governance and policy making process using inclusive grassroots structures in Masvingo, Matabeleland South and Mashonaland Central provinces of Zimbabwe. LCDZ have been operational since 1981 and are focused on providing services for people with disabilities, including strengthening OPDs.

Climate Action Network (CAN) Europe is Europe's leading NGO coalition fighting climate change. CAN promotes sustainable climate, energy and development policies throughout Europe. CAN Europe is a unique network, in which environmental and development organisations work together to maximise their impact. CAN Europe is the lead organisation of the EU-funded *Funding Fairer Futures* project.

In Nepal, CBM Ireland worked with Disabled Empowerment and Communication Centre (DEC Nepal) on inclusive livelihoods.

In the Philipines, CBM Ireland works with Simon of Cyrene Community Rehabilitation and Development Foundation on an inclusive humanitarian response for typhoon affected communities.

Designing and delivering quality programmes

In 2025, programme delivery focused on mental health, community based inclusive development, eye health, strengthening OPDs, humanitarian response and advocacy. Our projects and activities were financed through a combination of fundraising from the general public, alongside grant funding from the EU, Irish Government through Irish Aid's Civil Society Fund, Electric Aid, The Tom Cunningham Trust through the Ireland Funds. and Coalition2030.

EQuaLISED in Kenya and Zimbabwe

In 2025, CBM Ireland, in collaboration with local partners Basic Needs Basic Rights (BNBR) Kenya and Regional Psychosocial Support Initiative (REPSSI) Zimbabwe, launched the EQuaLISED programme, which is the successor to the Inclusive Communities project. This two-year initiative aims to improve the lives of people with disabilities in Kilifi County in Kenya and Manicaland province in Zimbabwe, with a strong focus on mental health and psychosocial disabilities. The programme is supported through funding from Irish Aid and CBM Switzerland. The project promotes mental health and well-being by addressing stigma, improving access to mental health services, and strengthening community support networks; enhances participation and inclusion of people with disabilities in healthcare, education, and employment; supports economic resilience by equipping people with disabilities with livelihood opportunities that help them adapt to climate change and economic challenges and strengthens OPDs to advocate for policies that support people with disabilities at all levels of society.

Community dialogues are a key activity under the project, bringing together community leadership, persons with disabilities and community members to raise awareness of mental health and promote disability inclusion. In Zimbabwe, 2,997 people participated in community dialogues in 2025 (2024: 1,320). Of the 2025 participants, 744 were male and 2,253 were female, including 587 persons with disabilities (157 male and 430 female), compared to 264 persons with disabilities in 2024 (105 male and 159 female). The dialogues were facilitated by trained disability champions, teachers and village health workers. Participants reported increased awareness and indicated an intention to share learning within their communities.

Preventing Childhood Blindness in Madagascar

In 2025, CBM Ireland expanded the Preventing Childhood Blindness Project in Madagascar. Through the project, an additional 141 health care providers (98 in 2024) were trained on primary eye health and provided with an Arclight. In 2025, a total of 57,931 children (4,376 in 2024) were screened for blinding causing diseases, of those, 244 (14 in 2024) children were treated for various eye conditions, including retinoblastoma, cataract and glaucoma.

Strengthening Civil Society Organisations' Ability to Engage as Actors of Good Governance

Six organizations of persons with disabilities (OPDs) were assessed and supported through tailored capacity development plans, while 521 individuals were reached through community awareness activities. The project also demonstrated strong inclusion of women and youth, who accounted for 52% of representation in Ward Development Committees (WDCs).

Inclusive Livelihoods in Nepal for Persons with Disabilities

In Nepal, a total of 88 new businesses were established by persons with disabilities (PwDs), with an additional 105 individuals receiving support through second grant instalments. Local governments also assisted 88 PwDs in developing income-generating activities, with a notable emphasis on livestock-based livelihoods, particularly goat farming, due to strong alignment with local market demand. Furthermore, 41 PwDs were successfully connected to government employment and small business (SME) support schemes.

Inclusive Humanitarian Response for Typhoon Tino & Uwan-Affected Communities in Catanduanes and Cebu, Phillippines.

In December, an inclusive humanitarian response for typhoon affected communities in Catanduanes and Cebu regions of the Phillippines was launched, whereby 1,626 households received unconditional cash assistance while 407 of those households received an additional disability top-up.

Influencing for change: Advocacy, Inclusion Advisory and Global Citizenship Education

Strategic Context In 2025, CBM Ireland continued to advance its strategic objective to build reputation and influence by promoting the mainstreaming of disability inclusion across international development, humanitarian action and climate policy. This work was delivered through a coordinated portfolio of advocacy and policy influencing, inclusion advisory services, and global citizenship education.

A defining feature of the year was CBM Ireland’s contribution to, and leadership within, the CBM Global federation. CBM Ireland played an active role in representing the federation in national, European and multilateral policy spaces; coordinating joint advocacy and technical engagement; and supporting the leadership and participation of organisations of persons with disabilities (OPDs). Through this federated approach, CBM Ireland strengthened both its national influence and the collective impact and visibility of CBM Global.

Advocacy and Policy Influencing At national level, CBM Ireland maintained sustained engagement with Irish Aid, the Department of Foreign Affairs (DFA) and civil society partners. As co-chair of the Dóchas Disability in International Development Working Group, CBM Ireland contributed to shaping coordinated civil society advocacy on disability inclusion within Ireland’s overseas development policy and practice.

A key milestone during the year was the continuation of the CEO-level Irish Aid–Dóchas Annual Dialogue on Disability Inclusion, which focused on strengthening a more strategic and coherent approach to disability inclusion across Ireland’s overseas development programme. CBM Ireland ensured strong representation and contributed to shaping agreed messages intended to inform Ireland’s engagement in international policy processes, including the 18th Conference of States Parties to the UN Convention on the Rights of Persons with Disabilities (COSP18) and the Fourth Financing for Development Conference (FfD4).

CBM Ireland also engaged with the development of Ireland’s National Disability Strategy 2025–2027, highlighting the absence of international cooperation and humanitarian action within the framework. Formal correspondence with Government resulted in acknowledgement of this gap and an indication that it would be considered in future reviews, reinforcing CBM Ireland’s role as a constructive and evidence-based policy actor.

Global Disability Summit and Development Commitments At international level, CBM Ireland supported Ireland’s engagement at the 3rd Global Disability Summit (GDS) in Berlin, working closely with CBM Global and Irish civil society partners to align advocacy messaging and support meaningful OPD participation.

CBM Ireland supported the participation of a representative from Independent Living Movement Ireland (ILMI), strengthening Irish OPD engagement within the Summit and associated advocacy spaces and ensuring that lived experience informed international policy dialogue.

At the Summit, Ireland signed the Amman–Berlin Declaration, endorsing strengthened action on disability inclusion in international development. This included support for the principle of allocating 15% of Official Development Assistance to reach the 15% of the global population with disabilities, recognition of the need for increased and more direct resourcing of OPDs, and confirmation of Ireland's endorsement of the Humanitarian Disability Inclusion Charter. These commitments provided important reference points for subsequent engagement on development effectiveness and humanitarian action.

Disability-Inclusive Climate Justice and Federated Leadership Disability-inclusive climate justice was a central pillar of CBM Ireland's advocacy in 2025 and a key area of federated leadership.

CBM Ireland played a coordinating and representative role at COP30, where it assumed responsibility as Head of the CBM Global delegation. In this role, CBM Ireland led strategic engagement with UNFCCC processes, coordinated CBM Global advocacy priorities, and supported the participation of OPD partners from Africa and Asia, enabling their direct engagement in negotiations, side events and cross-constituency advocacy.

The organisation convened and organised two official UNFCCC side events on gender-just, age and disability-inclusive climate action, working with global advocacy partners including the International Disability Alliance (IDA), the European Disability Forum (EDF), the International Disability and Development Consortium (IDDC) and HelpAge International.

CBM Ireland also coordinated a high-visibility exhibition space at COP30, including showcasing work supported by CBM Switzerland in Nepal. This contributed to coherent federated representation and strengthened CBM Global's profile within UN climate spaces. Engagement with the Irish Government ensured Irish official participation in CBM-led side events, reinforcing CBM Ireland's convening role and Ireland's visibility as a supporter of disability-inclusive climate action.

Throughout the year, CBM Ireland contributed to collective advocacy aimed at securing formal recognition of a Disability Constituency within the UNFCCC. This included technical inputs to roadmap development, coordination with cross-constituency partners, and engagement with UNFCCC officials and conference presidencies.

As a result of sustained advocacy by CBM Ireland and partners, explicit references to disability inclusion were reflected in COP30 outcome texts, representing a significant step towards embedding disability inclusion within global climate decision-making frameworks.

CBM Ireland also represented at the Bonn Climate Conference, working with CBM UK, the UN Office for Disaster Risk Reduction (UNDRR) and other partners to organise an official side event on gender-just and disability-inclusive climate justice.

In parallel, CBM Ireland contributed to coordinated advocacy on development finance, including engagement linked to the Fourth Financing for Development Conference. Working with Dóchas and international partners, CBM Ireland contributed to efforts that resulted in explicit references to disability inclusion being reflected in key outcome texts of the Financing for Development Conference, strengthening the visibility of disability inclusion within global development finance frameworks.

Visibility and Reputation

CBM Ireland's advocacy work in 2025 contributed to increased visibility and reputational strength at national and international levels. The organisation was featured by the Department of Foreign Affairs on the International Day of Persons with Disabilities (3 December), highlighting CBM and its partners' climate action. CBM Ireland was also prominently featured at the Dóchas Annual Conference, reflecting its leadership role within Irish civil society on disability inclusion.

Inclusion Advisory In 2025, CBM Ireland continued to deliver a portfolio of inclusion advisory services. The partners this year include Christian Aid Ireland, Misean Cara, Edmund Rice Development and Trócaire, addressing disability-inclusive programme design and organisational change.

A distinctive feature of this work was CBM Ireland's horizontal leadership approach within the CBM Global federation. CBM Ireland worked collaboratively with CBM UK, CBM Zimbabwe and CBM Kenya, including its wider OPD partners contributing to joint research, co-facilitation and coordinated advisory inputs across multiple country contexts, strengthening the quality and relevance of advisory outputs.

Global Citizenship Education Global Citizenship Education remained a core element of CBM Ireland's influencing strategy in 2025 and was primarily delivered through the Funding Fairer Futures initiative, co-funded by the European Union's DEAR programme and Irish Aid.

The initiative combined public engagement, advocacy and direct resourcing of OPDs to advance disability-inclusive climate justice. CBM Ireland designed and managed accessible sub-granting mechanisms and supported OPDs across Africa and Asia to implement locally-led climate action initiatives.

In addition, CBM Ireland placed strong emphasis on building OPD capacity on climate change, including through training, peer learning and participation in international advocacy spaces, delivered in collaboration with CBM Global colleagues.

Conclusion

In 2025, CBM Ireland strengthened its reputation and influence through sustained advocacy, leadership within the CBM Global federation, high-quality inclusion advisory services and targeted global citizenship education. The organisation's work contributed to tangible advances in policy dialogue, visibility and inclusion across development, humanitarian and climate policy spaces, providing a strong foundation for continued impact in 2026.

Fundraising and communications

CBM Ireland raises funds primarily through the generosity of loyal and kind supporters throughout Ireland. In 2025 our supporters helped successfully raise €942,999 (2024: €799,765). and once again, we are humbled by their generosity. These gifts were given by our loyal regular monthly supporters, in response to several appeals, as well as legacy donations, and through a small number of major individual contributions. We received two generous legacy donations in 2025 for which we are extremely grateful. May they Rest in Peace.

We were particularly overwhelmed by the continued response from supporters who we know continue to struggle with the cost-of-living increases and inflation here in Ireland that impacts on them just as it does on our work. We ask our supporters frequently to support our work and we know that they have been impacted by the ongoing global crises that are driving up costs, yet they continue to demonstrate true empathy and solidarity.

During the year we communicated with our loyal donors 11 times and on each occasion, they responded to the needs of those we serve with donations amounting to €338,228 (2024: €497,737). Our core donor base of committed supporters, we appreciate and understand, is continually declining as many have been supporting CBM Ireland for many years, and some since our inception over 20 years ago.

We continued also to recruit new donors through a variety of channels. In 2025 we sought to work with an agency to commence regular giving through door-to-door/face-to-face recruitment but were unable to source a suitable partner due to market conditions. This has impacted expenditure plans to invest in the future of the organisation and to grow our donor base. A portion of reserves have been earmarked for this investment. Alternative acquisition channels will be tested in 2026.

We continued to avail of Revenue's Charitable Donation Scheme with rebates amounting to €102,648 (2024: €118,478). In addition to the above CBM Ireland is lucky to have an incredible loyal cohort of regular givers who donate monthly, throughout 2025 these donations totalled €181,863 (2024: €183,277)

We were happy to be part of the Galway Garden Festival held in Claregalway Castle. We look forward to again working closely with Eamonn O'Donoghue and the committee members of the festival in 2026. The Galway Garden Festival has been a supporter of our work for a long time and we truly appreciate their partnership and encouragement.

We worked hard to communicate our message about disability inclusion in overseas development in the public. We are grateful to the Irish Catholic for their willingness to accept contributions and opinion pieces in this important area on a regular basis.

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 Guide to Ethical Communications.

Financial Review

Results for the year

The results for the year are set out in the Statement of Financial Activities on page 31.

Income
CBM Ireland income for the year to 31st December 2025 was €1.98m, an increase of 44% on the previous financial year (€1.37m).

This significant increase was primarily due a number of generous legacy donations in 2025 as well as commencing a series of new institutionally funded projects, including an EU INTPA grant in Zimbabwe and a grant from the Tom Cunningham Trust via the Ireland Funds in Madagascar. These gains were partially offset by a fall in campaign income due to increased sectoral competition and a reduced donor base.

Incoming resources from donations and legacies

In 2025 we received €0.84m from these income streams (see note 4 to the financial statements). This while a significant increase on the 2024 figures was driven mainly by legacy income which by its nature tends to be very variable in nature. The overall situation for fundraising remains challenging.

Grants from governments and other co-funders
CBM Ireland received a total €1.0m in grants from governments and other funders in 2025 (see note 4 to the financial statements for analysis by donor). This represents a 75% increase from 2024 (€0.57m). Irish Aid (Government of Ireland's official international development assistance programme) in 2025, provided a figure of €0.49m, or 49% of overall grant income, the European Union, through its INTPA and DEAR funding provided €0.39m, or 39% of overall grant income. The Ireland Funds, on behalf of the Tom Cunningham Trust and Electric Aid provided the balance of the grant income for 2025.

Donated commodities
There were no donated commodities in 2025.

Five-year income trend:

Key indicator	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**
Total income	€1.98m	€1.37m	€1.35m	€1.27m	€1.73m	€1.55m

Expenditure
Total expenditure for the year was €1.73m, made up as follows:

	2025		**2024**		**2023**	
Key indicator	€m	%	€m	%	€m	%
Charitable activities	€1.60	92	€1.07	88	€1.25	88
Raising funds	€0.12	7	€0.14	11	€0.16	11
Governance	€0.01	1	€0.01	1	€0.01	1

Total expenditure, at €1.73m, represents a 43% increase from 2024 level of €1.21m. This increase was driven by increased program activity enabled by the support of our institutional parters and the increased ability of CBM Ireland to provide additional co-funding thanks to increased voluntary income for the year.

Charitable activities
Expenditure on charitable activities in 2025 totalled €1.60m a 50% increase from 2024 levels of €1.07m. (see note 7 to the financial statements for details). The increase was driven by increased institutional support and increased voluntary income.

Raising funds
The cost of raising funds totalled €0.12m in 2025, an 11% decrease from 2024's figure €0.14m. There was a staff vacancy during part of the year and an exercise was carried out to improve the efficiency of CBM's mailing campaigns that resulted in further savings.

Governance costs
Total governance costs for the year amounted to €0.01m in line with 2024's figure of €0.01m. See note 8 to the financial statements for details).

Key expenditure indicators
There are a number of key expenditure indicators which, taken together, are used by management as a measure of performance. These are set out below:

Key indicator	**2025**	**2024**	**2023**	**2022**
Return on fundraising spend (per one euro spent)	7.9	5.8	4.6	6.4
Charitable activities as a percentage of total costs	92%	88%	88%	90%

Return on fundraising spend – this essentially measures how much donation and legacy income CBM Ireland get back for each euro spent on fundraising. This figure increased from 5.8 in 2024, to 7.9 in 2025 driven by a combination of higher charitable donations tax back income and significant legacy income during the year.

Charitable activities as a percentage of total costs – this details out how much of our total expenditure is spent on core activities, such as emergency response, inclusive eye-health, mental health, and advocacy.

Management also benchmarks this ratio against a number of NGOs in Ireland and across the CBM federation.

Reserves Policy

CBM Ireland’s available resources at the end of the year were €994,190 (2024: €750,068). 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. A Reserves Policy approved by the Board in May 2024 indicates that CBM Ireland has sufficient reserves in place.

The reserves policy indicates necessary reserves of €275,000. Reserves increased from 2024 due to an operating surplus derived primarily from two generous legacies received in 2025 alongside stronger cost-recovery from institutional funders and a growing institutional funding base which contributes to organisational running costs that would normally have been covered by public fundraising.

All reserves are currently held in cash. The policy of CBM Ireland is to retain sufficient reserves that should allow CBM Ireland to trade for 6 months. The reserves should allow CBM Ireland to cover all administrative and payroll costs for this period plus any statutory liabilities owed to employees and the Revenue Commissioners.

Decisions on adjustments where reserves fall below the levels indicated in the Reserves Policy are taken by the Board of Directors upon recommendation from the Audit, Finance and Risk Committee. Where reserves are held in excess, the Board of Directors shall issue instructions to management to reduce reserves through increased charitable activities or investment in the sustainability of the organisation. The Board of Directors has requested the Senior Management Team to consider proposals for reserves expenditure to reduce current levels of excess through investment in CBM Ireland’s donor acquisition alongside cofinancing of institutional funds.

All restricted, deferred grant income will be used for relevant programme expenditure.

Investments Policy

In 2024, the Board of Directors approved an Investments Policy for the organisation. The policy outlines the framework for managing CBM Ireland's investments, ensuring compliance with the Charities Regulator's guidelines in Ireland, including the Charities Governance Code, the Internal Financial Controls Guidelines for Charities, and the Guidance on Charity Reserves. The policy aims to safeguard the charity's assets, ensure their effective use, and align with the charity's objectives and values. There are no investments in place in 2025. The policy will be reviewed in 2026.

Subsequent events

There are no subsequent events relevant to the reporting period. The impacts of the Ukraine conflict and the conflict in Gaza continue to impact on funding priorities and the more recent conflict in the Middle East in early 2026 has resulted in increases in fuel prices and shortages. USAID funding cuts continue to have an impact on the wider international development sector.

Research and development
The company did not engage in any research and development during the year however the CBM Ireland team contributed to research initiatives as part of the Global federation. CBM Ireland has been confirmed as a partner to the University of Exeter and University of Galway. CBM Ireland also engaged a consultant to assess the impact of the OECD-DAC disability marker as an operational tool. This research will complete in 2026. As part of CBM Ireland's Preventing Infant Blindness project funded by Electric Aid, a pro-bono study by The Analysis Group commenced in 2024 to evaluate the impact of the ARCLIGHT infant eye-screening pocket ophthalmoscope-loupe-otoscope.

Plans for the future
In 2025, the CBM Ireland Board agreed a new strategy for the organisation to take us to 2030. With this we are looking clearly to the future. In our strategy, CBM Ireland underlines its shared commitment to the CBM Global Federation long term goals.

People with disabilities are more equipped and resourced to claim their rights.

How we will contribute: We'll deepen our partnerships with people with disabilities to realise and claim their rights, and hold governments, decision makers and those in power to account. We'll ensure that people with disabilities are central decision makers, directing their own lives: holding duty bearers to account, pursuing inclusive service delivery, budgets and resources, and finding pathways out of poverty and exclusion. We'll continue to ensure that people with disabilities are central in defining priorities and goals.

Those in power are held to account by the disability movement with their allies.

How we will contribute: We are grounded in authentic partnership and accountability to the disability movement, embracing OPDs, underrepresented groups (those with less visibility in decision-making processes) and self-help groups as crucial development partners. They play a vital role in advancing the SDGs and implementing the CRPD at global, regional, national, and local levels. We aim to serve as a catalyst to connect and strengthen our OPD partners. By supporting their growth and working closely as allies, we help these representative organisations enhance their impact. Together, we hold those in power accountable for implementing the CRPD and ensuring that the SDGs are inclusively achieved.

Communities are climate resilient and inclusive of people with disabilities.

How we will contribute: We'll work with people with disabilities, their families, broader civil society and local government in the most climate-affected areas to support communities that are disability inclusive while adapting to the ongoing impact of climate activity. Our work is to ensure that disability inclusion and people with disabilities are not forgotten in this increasingly important space. Our community development work will be based on principles of equity, recognising that disability is a part of human diversity, so that all members of the community can enjoy their human rights, and ensure that everyone thrives in a just transition towards a cleaner, greener and sustainable future.

Systems and services are transformed to break down the barriers that exclude people with disabilities. How we will contribute

How we will contribute: Rooted in human rights, the best way for people with disabilities to fully access essential services is for governments and other duty bearers to create inclusive structures, relationships and cultures within these systems. Local and national services must be available, affordable, accessible, high-quality, and aligned with international standards. Services should reflect the priorities of those who use them. Inclusion also depends on accessible environments. We will work with OPDs and local communities to strengthen local and national systems and services to make them more accessible, inclusive, and responsive to the needs of people with disabilities. This includes strengthening primary health care services at community level so that care can be provided as close as possible to those who need it – including preventative healthcare services, like community directed treatments for Neglected Tropical Diseases.

Within the CBM Ireland strategy, we have agreed 6 organisational objectives for the next 5 years that will frame how we will maximise our contribution to CBM's organisational goals

Strategic Priority 1 – Bigger Impact *Deliver disability inclusive impact and access to healthcare through programmes, advocacy and external advisory services*.

In 2026, we will expand our Preventing Infant Blindness project in Madagascar, we will scale up our mental health programme in Kenya and Zimbabwe, and we will grow our OPD/disability inclusion civil society strengthening work into Nepal.

Strategic Priority 2 – Better Partnerships *Build and sustain diverse, high-value partnerships that amplify CBM Ireland's impact in disability inclusion*.

In 2026, we will build on our on-granting work under the EU DEAR project to on-grant to another 14 organisations, we will build on this work in Zimbabwe and Kenya through our Irish Aid and EU INTPA partnerships, and explore possibilities in Madagascar.

Strategic Priority 3 – Grow Institutional Funds *Strategically grow and diversify grant-funded income streams for high-quality disability-inclusive programmes*.

In 2026, we will commence a new EU funded project in Nepal, while we await the outcome of a series of funding applications, while moving into the second phase of our Irish Aid funded EQUALISED Programme.

Strategic Priority 4 – Sustainable Fundraising *Grow and diversify CBM Ireland's public fundraising revenue providing the highest standards of donor care*.

In 2026, we aim to pilot and test a variety of acquisition approaches to encourage new supporters to contribute to our work. We will continue to engage our existing and committed supporters while recognising that they need others to support their contributions to maximise impact.

Strategic Priority 5 – Clear Identity *Develop and embed a refreshed and clear identity that is supported by all parts of the organisation*.

2026 will see CBM Ireland, as part of the CBM Global federation, look deeply at our organisational identity and to evolve it to better represent the breadth and balance of the work the organisation does, as articulated under this strategy. We will look at our fundraising purpose and ambition in partnership with *Revolutionise* to re-energise our voice.

Strategic Priority 6 – Resilient Organisation *Ensure we have the necessary and effective infrastructure, people, systems and support functions in place to deliver on our purpose.*

As we start our new strategy, the aim for 2026 is to gain stability across all departments and improve retention, particularly across the Management team where 2023-2025 saw significant changes. Building stability and predictability is paramount to be able to achieve an ambitious strategy.

Auditor

In accordance with the Companies Act 2014, section 383(2), UHY Farrelly Dawe White Limited continue in office as auditor of the company.

Statement of relevant audit information

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

Accounting records

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

Signed on behalf of the board

....	....
Eoin McManus	**Linda Ryan**
Director	Director
Dated:	Dated:.........................

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF DIRECTORS' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

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

By order of the Board of Directors

Eoin McManus	
....	....
Eoin McManus	Linda Ryan
Director	**Director**
Date: ...13th May 2026...............	Date: ...13th May 2026............

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF CHRISTIAN BLIND MISSION (IRELAND)

Opinion

We have audited the financial statements of Christian Blind Mission (Ireland) (the 'charity') for the year ended 31 December 2025 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 assets, liabilities and financial position of the company as at 31 December 2025 and of its surplus 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, as modified by the Charities SORP (FRS 102); 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

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.
Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

However, because not all future events or conditions can be predicted, this statement is not a guarantee as to the company's ability to continue as a going concern.

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.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF CHRISTIAN BLIND MISSION (IRELAND)

Opinions on other matters prescribed by the Companies Act 2014
Based solely on the work undertaken in the course of the audit, we report that in our opinion:
- the information given in directors' report, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which we consider necessary for the purposes of our audit.

In our opinion the accounting records of the company were sufficient to permit the financial statements to be readily and properly audited, and the financial statements are in agreement with the accounting records.

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 for the financial statements
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: https://www.iaasa.ie/getmedia/84d8add3-3eec-49fa-999f-15287dc083d0/ISA-Ireland-700.pdf. This description forms part of our auditor's report.

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the 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 company’s members those matters we are required to state to them in an auditor's 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.

Thomas McDonagh
for and on behalf of UHY Farrelly Dawe White Limited

Chartered Certified Accountants
Statutory Auditor
FDW House
Blackthorn Business Park
Coes Road
Dundalk
Co. Louth

13th May 2026
....

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 €	Restricted funds 2025 €	Total 2025 €	Unrestricted funds 2024 €	Restricted funds 2024 €	Total 2024 €
Income and endowments from:							
Donations and legacies	3	840,350	-	840,350	681,017	-	681,017
Charitable activities	3	-	1,032,850	1,032,850	-	566,529	566,529
Other income	3	102,649	-	102,649	118,748	-	118,748
Total income		942,999	1,032,850	1,975,849	799,765	566,529	1,366,294
Expenditure on:							
Raising funds	5	117,343	4,973	122,316	132,533	4,818	137,351
Charitable activities	6	577,225	1,024,258	1,601,483	507,154	560,232	1,067,386
Governance costs	7	4,309	3,619	7,928	3,986	3,104	7,090
Total resources expended		698,877	1,032,850	1,731,727	643,673	568,154	1,211,827
Net incoming resources before transfers		244,122	-	244,122	156,092	(1,625)	154,467
Transfers between funds		-	-	-	(1,625)	1,625	-
Net income for the year/ Net movement in funds		244,122	-	244,122	154,467	-	154,467
Fund balances at 1 January 2025		750,068	-	750,068	595,601	-	595,601
Fund balances at 31 December 2025		994,190	-	994,190	750,068	-	750,068

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 2025

	Notes	2025 €	2025 €	2024 €	2024 €
Fixed assets					
Tangible assets	**11**		4,313		8,394
Current assets					
Debtors	**12**	78,486		27,795	
Cash at bank and in hand		1,874,295		1,016,655	
		1,952,781		1,044,450	
Creditors: amounts falling due within one year	**14**	(962,904)		(302,776)	
Net current assets			989,877		741,674
Total assets less current liabilities			994,190		750,068
Income funds					
Unrestricted funds			994,190		750,068
			994,190		750,068

The financial statements were approved by the Directors on 13th May 2026

Eoin McManus (Chairperson)
Director

Linda Ryan
Director

Company Registration No. 366182

CHRISTIAN BLIND MISSION (IRELAND)

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

		2025		2024	
	Notes	**€**	**€**	**€**	**€**
Cash flows from operating activities					
Cash generated from operations	**24**		859,153		362,775
Investing activities					
Purchase of tangible fixed assets		(1,513)		-	
Net cash used in investing activities			(1,513)		-
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			857,640		362,775
Cash and cash equivalents at beginning of year			1,016,655		653,880
Cash and cash equivalents at end of year			1,874,295		1,016,655

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 2025.

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 it 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 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2014.

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

1.2 Going concern

At the time of approving the financial statements, the directors have a reasonable expectation that the charity 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.

1 Accounting policies **(Continued)**

1.4 Incoming resources

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

Grants:
Income from grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably.

Revenue grants from Irish Aid 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 received. 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 at the fair value 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.

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
Computer 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 the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity 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).

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 charity 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 charity 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.

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

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

1.12 Retirement benefits

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

1.13 Foreign exchange

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the 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.

The directors believe that there are no estimates or assumptions that had, or are likely to have within the next financial year, a significant risk of causing a material adjustment to the carrying amounts of the assets and liabilities.

3 Income

	Unrestricted funds	Restricted funds	Total	Total
	2025	2025	2025	2024
	€	€	€	€
Income from donations and legacies				
Donations and gifts	840,350	-	840,350	681,017
Other income				
Tax rebate	102,649	-	102,649	118,748
	942,999	-	942,999	799,765
Income from charitable activities				
Irish government - Civil Society Funding (CSF)	-	494,932	494,932	340,855
EU grant income	-	181,209	181,209	65,278
Europe Aid	-	212,554	212,554	
Electric Aid	-	54,290	54,290	55,539
Tom Cunningham Trust	-	59,404	59,404	
Foundation D'Harcourt	-	-	-	104,857
Other income	-	30,461	30,461	-
	-	1,032,850	1,032,850	566,529
Total income	942,999	1,032,850	1,975,849	1,366,294

4 Operating surplus/(deficit)

	2025	2024
	€	€
Operating surplus/(deficit) is stated after charging/(crediting):		
Depreciation of property, plant and equipment	5,594	6,953
Loss/ (gain) on foreign currencies	(26)	264

5 Cost of generating funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Total 2024
	€	€	€	€
Administrative costs				
Finance - gross payroll	-	-	-	7,934
Executive gross payroll costs - 20% of salary	19,611	-	19,611	19,591
CEO pension/healthcare	2,696	-	2,696	1,393
Membership and subscriptions	1,306	-	1,306	297
Payroll/fin admin outsourced	185	-	185	185
HR consultancy	1,488	-	1,488	859
Training	633	-	633	1,991
Travel and subsistence	-	-	-	3,786
Recruitment	227	-	227	158
Annual report	372	-	372	-
Currency Loss / (Gain)	(26)	-	(26)	-
	26,492	-	26,492	36,194

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Total 2024
	€	€	€	€
Support services				
Insurance	931	931	1,862	1,600
Consumables	993	-	993	381
Postage	1,887	-	1,887	2,997
Stationery	486	-	486	1,493
Bank and visa charges	1,785	-	1,785	1,745
Software support	3,270	-	3,270	3,572
Repairs and maintenance	-	-	-	153
Telephone and mobiles	953	-	953	713
Office maintenance	150	-	150	390
Electricity	1,056	-	1,056	978
Rent and service charges	4,042	4,042	8,084	8,036
Depreciation	3,690	-	3,690	6,953
	19,243	4,973	24,216	29,011

5 Cost of generating funds **(Continued)**

	Unrestricted funds 2025 €	Restricted funds 2025 €	Total 2025 €	Total 2024 €
Fundraising costs				
Fundraising gross payroll	35,756	-	35,756	8,816
Donor supporter staff	-	-	-	20,062
Donor acquisitions	1,648	-	1,648	10,634
Donor cultivation	29,242	-	29,242	23,010
Digital recruitment	2,011	-	2,011	1,233
Event Costs	69	-	69	151
Other fundraising costs	2,192	-	2,192	6,275
CRM Upgrade	-	-	-	229
CBM brand PR/marketing and web development	690	-	690	259
Currency loss	-		-	1,477
	71,608	-	71,608	72,146
Total cost of generating funds	**117,343**	**4,973**	**122,316**	137,351

CBM Ireland use an internal apportionment policy to allocate costs between Charitable activities (Note 7) and Cost of generating funds as per Charities SORP guidelines.

6 Charitable activities expenditure

	Unrestricted funds	Restricted funds	Total	Total
	2025	**2025**	**2025**	**2024**
	€	**€**	**€**	**€**
Overseas programme	87,118	540,495	627,613	336,010
Promotion awareness, advocacy and development education	289,291	245,324	534,615	384,764
Programme support, monitoring and evaluation	200,816	238,439	439,255	346,612
	577,225	1,024,258	1,601,483	1,067,386

7 Governance costs

	Unrestricted 2025 €	Restricted 2025 €	Total 2025 €	Total 2024 €
Audit & accountancy	3,519	3,519	7,038	6,208
Legal fees	100	100	200	-
Board and committee meeting expenses	690	-	690	882
	4,309	3,619	7,928	7,090

8 Overseas programme countries costs

Direct transfers:	2025 €	2024 €
Zimbabwe	330,987	89,579
Kenya	156,508	203,200
Madagascar	113,938	43,231
Phillipines	17,770	-
Nepal	8,409	-
Total	627,612	336,010

Sub Grantees:	2025 €
Bangladesh	6,999
Burkina Faso	10,000
Kenya	7,000
Nepal	13,978
Nigeria	6,654
Total	44,631

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Employees	10	8

Employment costs	2025 €	2024 €
Wages and salaries	476,452	404,217
Social security costs	53,433	44,815
Other pension costs	13,157	6,916
	543,042	455,948

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

	2025 Number	2024 Number
€60,000 - €70,000	-	-
€70,001 - €80,000	-	-
€80,001 - €90,000	1	1
€90,001 - €100,000	-	-
€100,001 - and above	-	-

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:

	2025 €	2024 €
Salaries and other short-term employee benefits	120,304	119,062

No directors are remunerated for their role on the board.

10 Taxation

The company is limited by guarantee not having share capital and it has been granted charitable exemption by the Revenue Commissioners. The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Short leasehold property	Computer equipment	Fixtures and fittings	Total
	€	€	€	€
Cost				
At 1 January 2025	31,749	35,138	3,596	70,483
Additions	-	1,513	-	1,513
At 31 December 2025	31,749	36,651	3,596	71,996
Depreciation and impairment				
At 1 January 2025	25,400	33,093	3,596	62,089
Depreciation charged in the year	3,055	2,539	-	5,594
At 31 December 2025	28,455	35,632	3,596	67,683
Carrying amount				
At 31 December 2025	3,294	1,019	-	4,313
At 31 December 2024	6,349	2,045	-	8,394

12 Debtors

	2025	2024
Amounts falling due within one year:	€	€
Other debtors	63,965	15,254
Prepayments and accrued income	14,521	12,541
	78,486	27,795

13 Finance lease commitments

At 31 December 2025, the charity had annual commitments under one lease of a building as follows:

	2025	2024
	€	€
Within one year	21,320	31,980
Within two and five years	-	21,320
	21,320	53,300

CBM Ireland entered into a 10-year lease term on 30 August 2016 in relation to their premises with an option to revise and terminate the lease after 5 years. The 2025 lease commitment reflects the remaining term of the lease ending 30 August 2026.

14 Creditors: amounts falling due within one year

	Notes	2025 €	2024 €
Other taxation and social security		11,928	11,881
Deferred income	**15**	918,964	273,171
Trade creditors		19,311	11,339
Other creditors		5,115	1,975
Accruals		7,586	4,410
		962,904	302,776

15 Deferred income

	2025 €	2024 €
Institutional funding	918,964	273,171

Deferred income consists of institutional funding received from Irish Aid and other sources recorded in line with Charities SORP income recognition.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025 €	Incoming resources €	Resources expended €	Transfers €	At 31 December 2025 €
	-	1,032,850	(1,032,850)	-	-

Previous year:	At 1 January 2024 €	Incoming resources €	Resources expended €	Transfers €	At 31 December 2024 €
	-	566,529	(568,154)	1,625	-

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	€	€	€	€	€
General funds	750,068	942,999	(698,877)	-	994,190

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	€	€	€	€	€
General funds	595,601	799,765	(643,673)	(1,625)	750,068

18 State Funding

IRISH AID

Name of Grant: Civil Society Fund CSF01-23 and Civil Society Fund CSF04-24

These grants support our Community Based Inclusive Development (CBID) projects ‘Inclusive Communities: increasing access to rights and participation of people with disabilities on personal, community and societal levels, in Kenya and Zimbabwe' and its successor project, 'EQuaLISED - Enhancing Quality Living: Inclusive Systems Enabling Disability'.

Term: 12 months

		€
Deferred from previous periods:	(CSF 04-24)	104,525
Amount awarded in the year:	(CSF 04-24)	400,000
Total amount included in income for the period		471,561
Amount deferred to future periods	(CSF 04-24)	32,964

Name of Grant: : Funding Fairer Futures: Broadening Engagement and Empowerment for inclusive and gender transformative climate justice in Europe and Beyond

Contract Number: GCE/24/A/29

This grant supports CBM Ireland acting with a consortium of partners on providing capacity-building and financial support to civil society organisations (CSOs) and groups in order to deliver impactful awareness-raising, campaigning, advocacy and citizen engagement projects for climate justice. The fund provides co-funding to the EU DEAR grant NDICI CHALLENGE/2024/455-010

Term: 12 months

	€
Deferred from previous periods:	23,394
Amount awarded in the year:	23,350
Total amount included in income for the period	23,394
Amount deferred to future periods	23,350

19 Capital commitments

The company had no material capital commitments at the year end 31 December 2025.

20 Related party transactions

There were no related party transactions during the year.

21 Contingent liabilities

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

An unsuccessful job applicant in 2024 took a case to the Workplace Relations Commission which was heard in 2025 and dismissed by the WRC. The outcome has been appealed by the Plaintiff to the Labour Court, and a hearing date has yet to be scheduled. As of the date of signing these financial statements, the outcome of the appeal remains uncertain.

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 €1 towards the assets of the company in the event of liquidation.

24 Cash generated from operations

	2025	2024
	€	€
Surplus for the year	244,122	154,467
Adjustments for:		
Depreciation and impairment of tangible fixed assets	5,594	6,953
Movements in working capital:		
(Increase)/decrease in debtors	(50,691)	96,877
Increase/(decrease) in creditors	14,335	(14,656)
Increase in deferred income	645,793	119,134
Cash generated from operations	859,153	362,775

25 Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on ....13th May 2026..