

Company Number: 35672

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)
Directors' Report and Financial Statements
for the year ended 31 December 2016

Byrne Curtin Kelly
Certified Public Accountants and Statutory Audit Firm
Suite 4 & 5
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Conyngham Road
Islandbridge
Dublin 8

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)
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Camphill Communities of Ireland

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DIRECTORS AND OTHER INFORMATION

Directors	Marie Keane (Appointed 8 July 2016) (Chairperson from May 2017) Leo Veling (Chairperson to April 2017) Patrick J Lydon Michael Hilary Heather Lynch Anne Todman Mischa Fekete Jose van der Donk John O'Connor Miriam Moffitt Thomas Collins Vincent Comerford Paul Flynn (Resigned 8 July 2016)
Company Secretary	Miriam Moffitt (Appointed 24 March 2016) Elizabeth McCarthy (Resigned 24 March 2016)
Company Number	35672
Charity Number	CHY 5861
CRA Number	20009489
Registered Office and Business Address	National Governance Office Dunshane Community Near Brannockstown Naas Co. Kildare Ireland
Auditors	Byrne Curtin Kelly Certified Public Accountants and Statutory Audit Firm Suite 4 & 5 Bridgewater Business Centre Conyngham Road Islandbridge Dublin 8
Bankers	Bank of Ireland Group Ulster Bank Limited Triodos Bank AIB Bank
Solicitors	Arthur Cox Earlsfort Centre Earlsfort Terrace Dublin 2

Camphill Communities of Ireland
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DIRECTORS' REPORT
for the year ended 31 December 2016

The directors present their report and the audited financial statements for the year ended 31 December 2016.

Principal activities and review of the business

The provision of communities, homes, farms, workshops and accommodation, in accordance with the principles of the late Dr. Rudolph Steiner as carried out by the Camphill Movement under the direction of the late Dr. Karl König for persons (including children, young persons and adults) who, through their disability, social infirmity or otherwise, require social care.

Results

In 2016, Camphill Communities of Ireland had an income of €18,142,397 and spent €16,925,230 on services for its members and supporting their needs. Of the total raised, €14,858,988 was from statutory sources, €541,871 from donations and gifts and €2,741,538 from income generated participant contributions. Statutory support from the core funding schemes from the Department of Environment, Community and Local Government increased by 23% in 2016. Non statutory income decreased by 10% in 2016.

In 2016 staffing costs remained the core cost relating to the provision of social care and ancillary services relating to occupational workshops such as farming, weaving, candle making, etc. Many Communities are nearing the end of some substantial infrastructural works based mainly on upgrades necessitated through required works on foot of the National Standards and HIQA registration requirements. In addition the severe shortage of funding has meant that a large amount of necessary building and repair works have been deferred for some time. Our Communities are also reaching a point where major amounts of funding is required to be spent on Motor Vehicles as these purchases have been deferred for many years now.

The full results for the year are set out on page 13.

Directors and Secretary

The directors who served throughout the year, except as noted, were as follows:

Marie Keane (Appointed 8 July 2016) (Chairperson from May 2017)
Leo Veling (Chairperson to April 2017)
Patrick J Lydon
Michael Hilary
Heather Lynch
Anne Todman
Mischa Fekete
Jose van der Donk
John O'Connor
Miriam Moffitt
Thomas Collins
Vincent Comerford
Paul Flynn (Resigned 8 July 2016)

The secretaries who served during the year were;

Miriam Moffitt (Appointed 24 March 2016)
Elizabeth McCarthy (Resigned 24 March 2016)

Their record of attendance at Council meetings is found in the Supplementary Information on page 33

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DIRECTORS' REPORT

for the year ended 31 December 2016

Post Statement of Financial Position Events

In February and May 2017 one of our residential communities Ballytobin Co. Kilkenny was the subject of a series of inspections from HIQA, the Health Information & Quality Authority. Despite attempts to improve and bring compliance to an acceptable level the decision was taken by HIQA in May 2017 to cancel registration and the position of transfer of control of the services provided defaulted directly to the HSE. This transfer took place on the 6th of June 2017. Discussions are ongoing with regard to various matters in relation to safeguarding issues and also the transfer of control of the service in this particular community to the control of another service provider. Other issues being discussed at this time include the ongoing care and welfare of the residents, living arrangements of residents and relocation of co-workers based in the community, and licencing agreements with the HSE or other third party. The Council have initiated a full independent organisational review which will cover many risk areas for the organisation including financial, governance, management quality and safeguarding to ensure that the organisation is in the best position to be compliant. Other communities have been subject to various reviews and audits from both the HSE and HIQA and the charity is satisfied that progress has been made in ensuring full governance and compliance to Camphill protocols is in existence. The Council is committed to working with the various governance entities to ensure that the organisation meets the highest level of governance and compliance.

In 2016 the Council also decided to cease the operating activities of one of its subsidiaries, Spectrum Heat Limited. The company will avail of the voluntary strike off process as prescribed by CRO and this is expected to be completed in 2017.

Auditors

The auditors, Byrne Curtin Kelly, (Certified Public Accountants) have indicated their willingness to continue in office in accordance with the provisions of section 383(2) of the Companies Act 2014.

Payment of Creditors

The directors acknowledge their responsibility for ensuring compliance with the provisions of the European Communities (Late Payment in Commercial Transactions) Regulations 2012. It is the company's policy to agree payment terms with all suppliers and to adhere to those payment terms.

Companies Act 2014

As of 1 June 2015, the company has been converted into company limited by guarantee under Section 1189 & 1190 of the Companies Act 2014.

Structure, Governance and Management of Camphill Communities of Ireland

Camphill Communities of Ireland is constituted as a company limited by guarantee without a share capital. Its purpose and objects are set out in its Memorandum of Association and how it conducts its business is set out in its Articles of Association. Both of these documents are posted on Camphill Communities of Ireland's website and are publicly available from the Companies Registration Office website www.cro.ie and also the Charities Regulatory Authority website (www.charitiesregulatoryauthority.ie).

Camphill Communities of Ireland is governed by a Council of directors with a maximum number of 12 people. Every Council member's term of office is three years. The Council will, in future, have a maximum of three Co-workers (Vocational Volunteers), three connected persons (family members) and six external unconnected people.

Every year at the AGM (September 2016) approximately one third of the Council members rotate off and are replaced by new Directors, who are nominated and elected from the organisation's membership, or may be re-elected. Directors may put themselves forward for nomination and election after their term of office is up.

Housing Association Complains

The organisation is a registered Approved Housing Body and is deemed to be a Tier 2 organisation. The organisation currently has 210 residential units and is currently striving to comply with all the principles and requirements of the Voluntary Regulation Code [VRC]. The organisation attended an engagement meeting with the Housing Regulator to discuss organisation endeavours regarding compliance with this VRC. The organisation has also commenced submitting the required quarterly Housing Association Performance Management [HAPM] returns, to assist monitoring compliance with the VRC.

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Council subgroups

- CoG – The CoG, as agreed by Council, has responsibility for the co-ordination of overall day-to-day management within CCoI. The establishment of the CoG in turn introduces a forum for executive decision making and authority.
- FWG – The Finance Working Group, is the monitoring and oversight group for all aspects of financial policy and procedure as well as monitoring budgets and assessing capital projects from communities on behalf of the Council.
- HWG – Housing Working Group, has overall responsibility in relation to policy around housing and advises the Council on housing strategies and procedures.
- HRWG – Human Resource Working Group, develops policies, procedures, issues advice on HR and advises the Council on changes in legislation and best practice in all areas of Human Resources. The HRWG is assisted in its task by an external advisory organisation, Peninsula HRM.
- H&SWG – The Health and Safety Working Group, is a key advisor to the Council on all matters relating to H&S in Communities. The group also develops policies and procedures for Communities and frequently carries out Health & Safety audits on behalf of the Council. The H&SWG are assisted by an external advisor, Jerry Buckley of Diamond Health & Safety.
- NCMT – National Case Management Team, is a small but dedicated group of internal knowledgeable people who work closely with the National Safeguarding Officer, Anne Finn, to investigate concerns and complaints which may be escalated to them from time-to-time regarding care and welfare issues. The group may also utilise additional resources from outside the Camphill organisation from time-to-time.
- LSAG – Leaving Support Advisory Group, deals with all aspects of Leaving Support applications from co-workers on behalf of the Council. Their recommendations, if above a set figure, are required to be approved by Council.
- PR&FWG – The Public Relations and Fundraising Working Group, is the main group at a national level in regard to fundraising activities and events. They report regularly to Council and compile an Annual Report each year.
- CLG – The Collaborative Learning Group is made up predominantly of Person's in Charge (PiC) of Communities. The group's main function is to meet and share good practice and ideas around social care and new innovations within Communities.
- CPDG – The Continuous Professional Development Group, is the main group at a national level in regard to developing and maintaining training that enhances the responsiveness and professionalism of the workforce in Camphill
- Voices – While not a specific sub group of the Council, the Voices group operates autonomously to provide feedback and the viewpoints of residents and day attendees.
- Community Forum – The Neighbourhood Meeting was a long-standing meeting for perceiving and expressing what lives in the Communities. It has been reformed into the Community Forum where ideas for associative working, self-regulation, human interest and mutual support are discussed.

Policies and procedures for the induction and training of Council members

All new Council members receive a 'Council Induction Folder' when they become a Council member. This contains all the information and documentation that a Council member requires including:

- Memorandum and Articles of Association CCoI 2016 (Adopted)
- 2015 Audited Accounts
- 2014 Audited Accounts
- Camphill Communities of Ireland Council Member - Role Description
- CCoI Code of Conduct for Co-workers, Volunteers and Employees
- List of Directors
- Strategic plan 2017-2020
- Council Minutes May (X2) & June 2017
- Governance Code
- Guide to the Governance Code
- A Strategic Outlook on challenges facing Camphill as a result of Social Policy
- Camphill Press Statement Dáil Presentation 2015
- Dáil Presentation Feb 2015
- The Roots of Camphill - Trustees Induction 10 June 2008
- Life In Camphill in Ireland - Section 1
- Living-with-intention
- Michaelmas Gathering 2014 Report

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for the year ended 31 December 2016

- The Challenges Facing Camphill - Andrew Plant Dec 09
- The individual and the... what - A Discussion Document in Relation to Changes at Oaklands Camphill Community in the UK
- Discussion regarding the understanding of vocational volunteer co-workers and their relationship to CCoI
- Statement of Purpose - Sample - The Bridge Community
- Trends and Concerns in Human resources in CCoI Jan 2015 vers3
- Council Members Declaration of Interests
- Arthur Cox Guide to Board Membership

The Council schedules a 2-hour Induction Meeting with each new Council member in the first month to six weeks prior to attending a Council meeting, at which a sub-set of information customised for each new member is reviewed – all of which is included in the Induction Folder which they will be expected to have read in advance.

Organisational structure and how decisions are made:

Camphill Communities of Ireland has a small team based in the registered office in Kildare, and this is headed by the Interim Chief Operations Officer who report directly to the Council through the Chairperson.

As per the 'schedule of matters reserved for the Council', decisions reserved for the Council include:

- The Organisation's strategic plans and annual operating budgets;
- Projects outside the scope of the strategic plan;
- Business acquisitions and disposals;
- Litigation;
- Appointment/Removal of Subgroup Members;
- Appointment/Removal of Coordinating Officers;
- Appointment/ Removal of Auditors;
- Approval of Borrowing/Finance Facilities/Credit Card users;
- Approval of Contracts with terms exceeding one year or financial liability on Camphill Communities of Ireland exceeding €25k on a pro rata basis;
- Annual Review of Risk and Internal Control; and
- Approval of new staff positions (ceded to the National Governance Coordinator).

Although the Council is ultimately responsible for Camphill Communities of Ireland and for the above list, certain duties and responsibilities are delegated from the Council to the National Coordinators/CoG and other Sub Groups of Council from time-to-time. The Organisation's Company Secretary, in conjunction with the Chairperson and National Coordinators, are also responsible for preparing materials for Council consideration and for preparing materials for any future strategic planning process.

From time-to-time, Camphill Communities of Ireland agrees to cooperate formally and informally with other organisations on specific projects or in specific work areas. These agreements are often determined by a 'Memorandum of Understanding' or form of written agreement which may be approved by the Council of directors.

A 'Conflict of Interest' policy is in place and observed by the Council and is used at every Council meeting and subgroup meeting as a matter of course.

The organisation has four subsidiaries. They provide the following services to the organisation:

- Provision of biogas to run the heating systems in a number of communities
- Provision of energy to a number of communities in the Ballytobin Area
- Provision of energy to a number of communities in the Callan Area
- Provision of construction services to the communities

These are fully controlled and monitored by the council.

Governance Code for Community, Voluntary and Charitable Organisations

Camphill Communities of Ireland is working towards fulfilment of the recommended guideline actions for compliance for a Type C organisation as defined by the Governance Code for Community, Voluntary and Charitable Organisations (www.governancecode.ie).

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Internal Controls:

Camphill Communities of Ireland operates a Corporate Risk Register. This involves identification of the major risks that Camphill Communities of Ireland is exposed to, be they financial, human resource, care and welfare, infrastructural or public relations and an assessment of their impact and likelihood of happening and risk mitigation action(s), are established for each. The Council reviews the risk register at each Council meeting and monitors the ongoing impacts. In addition each Community is obliged to operate a risk register, which may feed into the National Risk Register should this be required.

As part of the National Standards that are in place for Disability Services that are monitored by the Health Information & Quality Authority (HIQA), the charity is obliged to have a provider nominee. This person is currently Adrienne Smith, the National Policy & Social Care Coordinator. The Provider Nominee is responsible for all social care aspects under the current regulations on behalf of the charity. As part of the internal controls of the charity and as part of the HIQA regulations, the provider nominee is obliged to carry out Provider Led Inspections. Provider led inspections are carried out by the provider nominee bi- annually in accordance with the charity's internal auditing and monitoring systems and to fully comply with HIQA regulations. These inspections are an integral part of the risk management systems and they can also be carried out for specific purposes at other times during the year.

Financial oversight has been improved through the implementation of Accounts IQ (AIQ). The National Financial Controller reports regularly to the Council on these matters.

Objectives and Activities

Camphill Communities of Ireland's governing documents state that its overall aim is to support and care for the needs of people with disabilities and the work that may need to be carried out in fulfilment of these objects.

We do this through:

- Provision of residential social care in fourteen residential communities.
- Day services are provided in all of our 17 communities.
- Provision of independent living opportunity in 5 of our communities.
- Opportunities to avail of art therapy and social inclusion, through our KCAT community.
- Social farming projects in 13 communities.
- Rehabilitative therapy programmes in two communities.

Camphill Communities of Ireland has adopted a three year Strategic Plan 2017 - 2020. The plan has been developed over an 18 month period through consultation processes with families, residents/day attendees, council members, co-workers and employees. The involvement of an external facilitator was crucial to the development of the plan and we thank Caroline Gardner from Quality Matters for her help and cooperation in developing the plan. The plan is available on our website in our Governance section.

Transparency and public accountability

The Council believes that Camphill Communities of Ireland, and all charities should be fully accountable to the general public, providing detailed information on where its funds come from and what they are spent on. We have provided substantial information in the Directors' report in accordance with SORP, the international Statement of Recommended Practice for charities. We also publish our accounts on our website: www.camphill.ie - <http://www.camphill.ie/Annual-Audits>.

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Achievements and Performance in 2016:

The year 2016 represented a very significant year in the life of Camphill Communities of Ireland. The introduction of a Strategic Plan, further movement towards compliance with the Governance Code and the adoption of an updated Memorandum and Articles of Association in compliance with the 2014 companies Act, were all significant achievements during the year. HIQA inspections continued throughout the year and two more communities achieved full registration in 2016.

Of our 14 residential communities, we are pleased to acknowledge that 9 have achieved full HIQA registration.

As part of our ongoing commitment to expand our funding streams, a PR and Marketing fundraiser was recruited in December 2016. During the year the main fundraising activities held during the year raised a total of €171,375, fundraising events held included the following:

- Annual Camino Walk
- Women's Mini Marathon
- Christmas Concert
- Monthly Draw

The fundraising committee raised more than €66,000 for distribution nationally during the year.

We would like to thank everybody for their contribution to camphill during 2016.

Financial Performance Against Targets:

The core income from all sources into Camphill Communities of Ireland's income and Expenditure account over 2016 was €18,142,397 against expenditure of €16,925,230 over the same period, thus leading to an operational surplus of €6,746,912 after bank interest received of €143 and revaluation balance of €6,069,602.

In relation to financial performance against budget and targets, the following should be noted:

- We experienced a decrease in our non-statutory income by 19% in 2016 when compared to 2015. This compares with an increase of 19% in 2015 (when compared with 2014) and 51% in 2014 (when compared to 2013) and 2% in 2013 (when compared to 2012)
- In relation to statutory income, the core statutory grants from the health service executive were increased by 23% when compared to 2015. This compares with an increase of 10% in 2015 (when compares to 2014 figures) and 4% in 2014 (when compared to 2013 figures) and 3% in 2013 (when compared to 2012 figures)

Income Streams

In 2016 CCoI had income from the HSE as our primary source of income as well as contributions from participants – our residents. In addition the organisation received a substantial donation of €50,000 from the FBD trust. Unfortunately this was the final year of our collaboration with the FBD trust. We wish to thank all of the management and staff of FBD for their kindness and generosity in their support of Camphill's efforts on behalf of people with disabilities.

The current and long standing underfunding of our Communities has seriously impacted our ability to continue services at the high levels that we expect. Our campaign to the HSE and Government continued during 2016 to address the serious underfunding that continues to place the charity at an organisational risk. The HSE was contacted in September of 2016 following an emergency Council meeting in regard to the financial viability of one of our Communities, Duffcarrig, which has been seriously underfunded for many years. The Community is at breaking point and HSE engagement has been less than satisfactory. Urgent meetings have been sought with HSE representatives at all levels. In early 2017 a process was agreed with regard to serious reviews of social care needs for residents and day attendees and the associated funding for these placements. Negotiations at local CHO levels have also continued to seek improvements in capitation for current residential and day placements. The Council continues to press the high-level principles which will underpin generation of funds from our activities into the future, and these are:

1. Sustainable funding for Camphill Communities of Ireland's day-to-day operations needs to be generated through improved capitation fees.
2. All residents should pay the 50% disability allowance (DA) that is statutorily required.
3. Camphill Communities of Ireland will require greater and more diverse fundraising opportunities including the development of Corporate and Social Responsibility (CSR) programmes with potential donors.
4. Camphill Communities of Ireland should develop better and more diverse housing arrangements.

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Principal Funding Sources:

In 2016, the principle funding sources for Camphill Communities of Ireland's core operations were as described in the tables overleaf. Note that a detailed breakdown of major funding lines is provided in the supplementary information supplied at the end of this document, broken down as per SORP headlines. The table following provides a narrative description and explanation as to the primary / large amounts/sources.

Statutory Income:

Source	Amount	Remarks
Income from charitable activities		
HSE, South	€6,917,157	This is a service arrangement that Camphill Communities of Ireland have with the HSE under section 39 Health Act 2004.
HSE, Dublin Mid Leinster	€6,631,614	This is a service arrangement that Camphill Communities of Ireland have with the HSE under section 39 Health Act 2004.
HSE, North East	€715,119	This is a service arrangement that Camphill Communities of Ireland have with the HSE under section 39 Health Act 2004.
HSE, West	€488,640	This is a service arrangement that Camphill Communities of Ireland have with the HSE under section 39 Health Act 2004.
Other State Grants	€206,458	Includes revenue grants from Department of Social Protection and Department of Agriculture.

Non Statutory Income:

Income from charitable activities	€350,957	Other income from a range of charitable activities
	€39,223	Farm & Workshop
	€283,299	Own produce consumed
	€66,644	KCAT
	€476,072	Restaurant income
	€984,854	Participant contributions & disability allowance
Other Income	€576,489	Amortisation of capital grants
Donations	€541,871	Includes various donations / sponsorships for programmes and events.

Reserves Policy and Level:

The Council of Camphill Communities of Ireland has no set reserves policy at this point. However it is generally accepted that organisations, such as Camphill, should have between three and six months operational reserves in place. Therefore:

- Reserves should be maintained at a level which ensures that Camphill Communities of Ireland's organisation's core activities could continue during a period of unforeseen difficulty.
- A proportion of reserves must be maintained in a readily realisable form.

This takes into account:

- Risks associated with income and expenditure being different from that budgeted.
- Planned activity level and potential opportunities.
- The organisation's contractual commitments.
- The cost associated with potentially having to make staff redundant in an emergency situation.

The calculation of the required level of reserves will be an integral part of the organisation's annual planning, budget and forecast cycle in the forthcoming year. The level of reserves will be kept under constant review through ongoing financial reporting and production of annual audited accounts.

Pension:

The Organisation has no fixed contributory pension scheme, although there are a small number of such pensions operational in the organisation, which are of an historic nature. The organisation does offer all new employees a PRSA deduction facility as a statutory obligation. Retention of appropriate staff is becoming an issue for the charity and the non-implementation of a recognised staff pension scheme is a factor in staff recruitment and retention.

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DIRECTORS' REPORT

for the year ended 31 December 2016

Plans for Future Periods:

The Strategic Plan will shape the plans and direction for Camphill Communities of Ireland until 2020 against the strategic objectives identified through consultation and review by the Council. All members of staff will have goals which are aligned with these top level goals for the organisation.

Principal Risks and Uncertainties:

The most serious risk to the continuing activities of the organisation can be defined as financial. As the Organisation continues to be underfunded by the HSE the risk of failure in one or more Communities is very real. The Council and the management of the organisation have repeatedly brought the funding shortfall to Government, HSE and Departmental attention. Unfortunately there has been very little real agreement with Camphill on the need for structural reform in the organisation, realistic funding levels and engagement on new issues highlighted through various HIQA reports. In essence the organisation is enduring high levels of disengagement with senior HSE officials. There appears to be an approach to dealing with Camphill which is pushing the organisation to the edge before a solution can be found. This is a very counterproductive policy and leads to enormous amounts of stress across the organisation including residents, families, employees, co-workers and suppliers.

In addition the risk to the organisation though the registration process continues to be a major part of the charity's activities. Camphill welcomes the inspection regime and the comfort that this gives to the organisation and families alike. However there are consummate challenges within the regime in relation for Fire Safety, Skill Mix, Health and Safety, etc. Almost all have a cost and in the face of the current underfunding of the service, the additional costs and requirements of the HIQA regime places additional burdens on an already strained organisational structure.

Competition for staff in this sector is severe. Policies around appropriate wage levels, pensions, insurance, etc. will be a major factor in retention and recruitment into the near future. The organisation is currently reviewing educational and professional development as part of its overall strategy on staff.

Health and Safety

The directors are satisfied that the Health and Safety statement is to be reviewed again during 2017 and that all staff members are aware and understand it and are provided with appropriate training.

Remuneration

Staff costs are inclusive of Basic pay, Employers PRSI and Pension contributions.

- 2 staff salaries fall between €60,001 and €70,000

Key staff remuneration is set by a subcommittee of the board of directors – Remuneration committee. This committee meets annually.

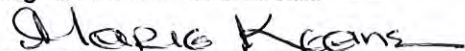
Volunteers

Vocational volunteers work across all areas of Camphill's operations, from person in charge level through to house ordination and social care roles. Many are also involved in social farming, administration duties and various other workshops.

Statement on Relevant Audit Information

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

Signed on behalf of the board



Marie Keane (Chairperson)
Director

Date: 25th Sept 2017



Miriam Moffitt
Director

Date: 25/09/17

Camphill Communities of Ireland

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DIRECTORS' RESPONSIBILITIES STATEMENT

for the year ended 31 December 2016

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

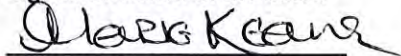
Irish company law requires the directors to prepare financial statements for each financial year. Under the law the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" 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 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 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.

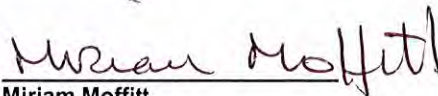
Signed on behalf of the board



Marie Keane (Chairperson)

Director

Date: 25/9/2017



Miriam Moffitt

Director

Date: 25/09/17

INDEPENDENT AUDITOR'S REPORT

to the Members of Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

We have audited the financial statements of Camphill Communities of Ireland for the year ended 31 December 2016 which comprise the Income and Expenditure Account, the Statement of Financial Position, the Statement of Changes in Equity, the Statement of Cash Flows and the related notes. The relevant financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council.

Respective responsibilities of directors and auditors

As explained more fully in the Directors' Responsibilities Statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and otherwise comply with the Companies Act 2014. Our responsibility is to audit and express an opinion on the financial statements in accordance with Irish law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practice Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Directors' Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

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 2016 and of its surplus for the year then ended; and
- have been properly prepared in accordance with the relevant financial reporting framework and, in particular, the requirements of the Companies Act 2014.

Matters on which we are required to report by the Companies Act 2014

- 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.
- The financial statements are in agreement with the accounting records.
- In our opinion the information given in the Directors' Report is consistent with the financial statements.

Matters on which we are required to report by exception

We have nothing to report in respect of the provisions in the Companies Act 2014 which require us 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.



Darren Connolly

for and on behalf of

BYRNE CURTIN KELLY

Certified Public Accountants and Statutory Audit Firm

Suite 4 & 5

Bridgewater Business Centre

Conyngham Road

Islandbridge

Dublin 8

Date:

25/09/2017

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2016

	Notes	Restricted Funds 2016 €	Unrestricted Funds 2016 €	Total 2016 €	Total 2015 €
Income and Endowments from					
Charitable Activities	6	14,858,988	1,747,448	16,606,436	14,286,364
Donations and legacies	6	-	541,871	541,871	287,456
Other Activities	6	576,489	417,601	994,090	1,217,106
Investment Income	10	-	143	143	5,823
Total Income		15,435,477	2,707,063	18,142,540	15,796,749
Expenditure On					
Raising Funds	7	-	-	-	-
Charitable Activities	7	15,339,974	2,634,604	17,974,578	15,732,736
Total		15,339,974	2,634,604	17,974,578	15,732,736
Net operating surplus		95,503	72,459	167,962	64,013
Transfers between funds					
Other gains and losses	9	6,069,602	-	6,069,602	-
Net movement in funds		6,165,105	72,459	6,237,564	64,013
Reconciliation of funds					
Total funds brought forward		-	4,819,438	4,819,438	4,755,425
Total funds carried forward		6,165,105	4,891,897	11,057,002	4,819,438

The statement of financial activities has been prepared on the basis that all operations are continuing operations.

There are no recognised surpluses and deficits other than those passing through the statement of financial activities.

A detailed breakdown of the above items is included in the notes to the financial statements.

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)
STATEMENT OF FINANCIAL POSITION
as at 31 December 2016

	Notes	2016 €	2015 €
Non-Current Assets			
Property, plant and equipment	14	30,126,722	23,402,541
Investments	15	9	9
		<u>30,126,731</u>	<u>23,402,550</u>
Current Assets			
Inventories	16	295,763	332,598
Receivables	17	526,179	595,313
Cash and cash equivalents		3,590,223	2,602,987
		<u>4,412,165</u>	<u>3,530,898</u>
Payables: Amounts falling due within one year	18	<u>(1,678,851)</u>	<u>(1,570,741)</u>
Net Current Assets		<u>2,733,314</u>	<u>1,960,157</u>
Total Assets less Current Liabilities		<u>32,860,045</u>	<u>25,362,707</u>
Payables			
Amounts falling due after more than one year	19	(1,290,414)	(1,262,589)
Provision for Liabilities and Charges	21	(1,049,348)	-
Government grants	22	<u>(19,463,281)</u>	<u>(19,280,680)</u>
Net Assets		<u>11,057,002</u>	<u>4,819,438</u>
Reserves			
Restricted Reserves		95,503	-
Revaluation reserves		6,069,602	-
Unrestricted Reserves		4,891,897	4,819,438
Members Funds		<u>11,057,002</u>	<u>4,819,438</u>

Approved by the board on 25/09/2017 and signed on its behalf by:

Marie Keane
Marie Keane (Chairperson)
Director

Miriam Moffitt
Miriam Moffitt
Director

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

STATEMENT OF CASH FLOWS

for the year ended 31 December 2016

	Notes	2016 €	2015 €
Cash flows from operating activities			
Surplus for the year		6,237,564	64,013
Adjustments for:			
Fair value gains and losses		(6,069,602)	-
Finance income		(143)	(5,823)
Depreciation		1,094,123	952,378
Surplus/deficit on disposal of property, plant and equipment		(17,766)	-
Amortisation of government grants		(576,489)	(541,527)
		<u>667,687</u>	<u>469,041</u>
Movements in working capital:			
Movement in provisions		1,049,348	-
Movement in inventories		36,835	(37,306)
Movement in receivables		69,134	300,189
Movement in payables		108,134	(94,220)
		<u>1,931,138</u>	<u>637,704</u>
Cash flows from investing activities			
Interest received		143	5,823
Payments to acquire property, plant and equipment		(1,755,868)	(2,709,573)
Receipts from sales of property, plant and equipment		24,933	-
		<u>(1,730,792)</u>	<u>(2,703,750)</u>
Cash flows from financing activities			
New long term loan		27,825	(201,549)
New short term loan		(6,289)	(973)
Government grants		759,089	1,116,146
		<u>780,625</u>	<u>913,624</u>
Net cash generated from financing activities		<u>780,625</u>	<u>913,624</u>
Net increase/(decrease) in cash and cash equivalents		<u>980,971</u>	<u>(1,152,422)</u>
Cash and cash equivalents at beginning of financial year		<u>2,454,258</u>	<u>3,606,680</u>
Cash and cash equivalents at end of financial year	28	<u><u>3,435,229</u></u>	<u><u>2,454,258</u></u>

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

1. GENERAL INFORMATION

Camphill Communities of Ireland is a company limited by guarantee incorporated in the Republic of Ireland. National Governance Office, Dunshane Community, Near Brannockstown, Naas, Co. Kildare Ireland is the registered office, which is also 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. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Statement of compliance

The financial statements are prepared 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. The company has applied the recommendations contained in Charities SORP (FRS 102) effective 1 January 2015.

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Basis of preparation

The financial statements have been prepared under the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Consolidated accounts

The company is entitled to the exemption in accordance with section 297 of the Companies Act 2014 from the obligation to prepare group accounts.

Income

Income from donations, gifts and legacies is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. This includes donations, gifts, bequests, income from donation of assets and membership income.

Income from Charitable Activities includes any grant income received to carry on the charitable purpose of the organisation. This income may be classed as restricted or unrestricted dependant on the conditions included in each agreement.

Income from other activities is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. This includes amortisation of capital grants, Income earned for provision of arts courses, rental income of a number of CCol properties and fundraising performed throughout the year.

Own Produce Consumed is foodstuff grown or raised within the communities that contribute to the upkeep and provision of subsistence to each community.

Capital grants received and receivable are treated as deferred income and amortised to the income and expenditure account annually over the useful economic life of the asset to which it relates. Revenue grants are credited to the income and expenditure account when received.

Revenue grants are credited to the income and expenditure account when received. In the event of the grant being for a period outside that of the audited financial statements, the grant income is deferred to ensure the income is recognised in the same period of the related expenditure.

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

Resources Expended

Expenditure is recognised when a liability is incurred. Funding provided through contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that result in the payment being an unavoidable commitment.

Expenditure of Raising Funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Support costs include those incurred in the governance by the trustees of the charity's assets and are primarily associated with constitutional and statutory requirements of operating the organisation.

Fund Accounting

Unrestricted funds are general funds that are available for use at the board's discretion in furtherance of any of the objectives of the charity.

Restricted funds are those received for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose and the restriction means that the funds can only be used for specific projects or activities.

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

Property, plant and equipment and depreciation

Cost

Property, plant and equipment are recorded at historical cost or deemed cost, less accumulated depreciation and impairment losses. Cost includes prime cost, overheads and interest incurred in financing the construction of tangible fixed assets. Capitalisation of interest ceases when the asset is brought into use.

Land and buildings freehold are stated at cost less accumulated depreciation and accumulated impairment losses.

Motor vehicles are stated at cost less accumulated depreciation.

(ii) Depreciation

Depreciation is provided on property, plant and equipment, on a straight-line basis, so as to write off their cost less residual amounts over their estimated economic lives.

The estimated economic lives assigned to property, plant and equipment are as follows:

Land and buildings freehold	-	Straight line over 50 years
Motor vehicles	-	Straight line over 3 years

The company's policy is to review the remaining economic lives and residual values of property, plant and equipment on an on-going basis and to adjust the depreciation charge to reflect the remaining estimated life and residual value.

Fully depreciated property, plant & equipment are retained in the cost of property, plant & equipment and related accumulated depreciation until they are removed from service. In the case of disposals, assets and related depreciation are removed from the financial statements and the net amount, less proceeds from disposal, is charged or credited to the income statement.

Assets not carried at fair value are also reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount.

The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. Value in use is defined as the present value of the future pre-tax and interest cash flows obtainable as a result of the asset's continued use. The pre-tax and interest cash flows are discounted using a pre-tax discount rate that represents the current market risk free rate and the risks inherent in the asset. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash-generating units).

If the recoverable amount of the asset (or asset's cash generating unit) is estimated to be lower than the carrying amount, the carrying amount is reduced to its recoverable amount. An impairment loss is recognised in the profit and loss account, unless the asset has been revalued when the amount is recognised in other comprehensive income to the extent of any previously recognised revaluation. Thereafter any excess is recognised in profit or loss.

If an impairment loss is subsequently reverses, the carrying amount of the asset (or asset's cash generating unit) is increased to the revised estimate of its recoverable amount, but only to the extent that the revised carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised in prior periods. A reversal of an impairment loss is recognised in the profit and loss account.

Investments

Investments held as fixed assets are stated at cost less provision for any permanent diminution in value. Income from other investments together with any related withholding tax is recognised in the income and expenditure account in the year in which it is receivable.

Inventories

Inventories are valued at the lower of cost and net realisable value. Cost comprises expenditure incurred in the normal course of business in bringing inventory to their present location and condition. Full provision is made for obsolete and slow moving items. Net realisable value comprises actual or estimated selling price (net of trade discounts) less all further costs to completion or to be incurred in marketing and selling.

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

Trade and other receivables

Receivables are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases the receivables are stated at cost less impairment losses for bad and doubtful debts.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the Statement of Financial Position bank overdrafts are shown within Payables.

Borrowing costs

Borrowing costs relating to the acquisition of assets are capitalised at the appropriate rate by adding them to the cost of assets being acquired. Investment income earned on the temporary investment of specific borrowings pending their expenditure on the assets is deducted from the borrowing costs eligible for capitalisation. All other borrowing costs are recognised in profit or loss in the period in which they are incurred.

Trade and other payables

Payables are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Employee benefits

The Organisation has no fixed contributory pension scheme, although there are a small number of such pensions operational in the organisation, which are of an historic nature. The organisation does offer all new employees a PRSA deduction facility as a statutory obligation. Retention of appropriate staff is becoming an issue for the charity and the non-implementation of a recognised staff pension scheme is a factor in staff recruitment and retention.

Taxation

As a result of the company's charitable status, no charge to corporation tax arises under the provisions of Section 207 of the Taxes Consolidation Act, 1997.

Tax clearance: Camphill Communities of Ireland is compliant with the relevant tax circulars including circular 44/2006 "Tax Clearance Procedures Grants, subsidies and Similar Type Payments".

Foreign currencies

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 Income and Expenditure Account.

Co-workers

Co-workers are defined as either Long term or Short term.

- Short term Individuals who reside in the communities for a period less than 2 years and assist in the provision of service and partake in the activities of the communities.
- Long term Individuals who reside in the communities for a period greater than two years and assist in the provision of service and partake in the activities of the communities.

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

Reserves Policy and Level

The Council of Camphill Communities of Ireland has no set reserves policy at this point. However, it is generally accepted that organisations, such as Camphill, should have between three and six months operational reserves in place. Therefore:

- Reserves should be maintained at a level which ensures that Camphill Communities of Ireland's organisation's core activities could continue during a period of unforeseen difficulty.
- A proportion of reserves must be maintained in a readily realisable form.

This takes into account:

- Risks associated with income and expenditure being different from that budgeted.
- Planned activity level and potential opportunities.
- The organisation's contractual commitments.
- The cost associated with potentially having to make staff redundant in an emergency situation.

The calculation of the required level of reserves will be an integral part of the organisation's annual planning, budget and forecast cycle in the forthcoming years. The level of reserves will be kept under constant review through ongoing financial reporting and production of annual audited accounts.

Own Produce Consumed

Own Produce Consumed is foodstuff grown or raised within the communities that contribute to the upkeep and provision of subsistence to each community.

The contribution is recognised both as an income and expenditure in the Statement of Financial Activities.

4. SIGNIFICANT ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of these financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses.

Judgements and estimates are continually evaluated and are based on historical experiences and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. There were no estimates and assumptions identified that would have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Establishing lives for depreciation purposes of property, plant and equipment

Long-lived assets, consisting primarily of property, plant and equipment, comprise a significant portion of the total assets. The annual depreciation charge depends primarily on the estimated lives of each type of asset and estimates of residual values. The directors regularly review these asset lives and change them as necessary to reflect current thinking on remaining lives in light of prospective economic utilisation and physical condition of the assets concerned. Changes in asset lives can have a significant impact on depreciation and amortisation charges for the period. Detail of the useful lives is included in the accounting policies.

5. DEPARTURE FROM COMPANIES ACT 2014 PRESENTATION

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

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

continued

6. INCOME

The income for the year has been derived from:-

	Restricted	Unrestricted	2016	2015
	€	€	€	€
Charitable Activities				
HSE South	6,917,157	-	6,917,157	6,503,744
HSE Dublin Mid Leinster	6,531,614	-	6,531,614	4,337,218
HSE North East	715,119	-	715,119	626,862
HSE West	488,640	-	488,640	524,019
Farm & Workshop	-	39,223	39,223	63,010
Own Produce Consumed	-	283,299	283,299	311,142
Restaurant Income	-	476,072	476,072	491,751
Participant Contributions & Disability Allowance	-	948,854	948,854	1,294,723
Other State Grants	206,458	-	206,458	133,895
Donations and legacies				
Donations	-	541,871	541,871	287,456
Other Activities				
KCAT Income re external courses	-	66,644	66,644	113,851
Other income	-	350,957	350,957	561,728
Amortisation of Grants	576,489	-	576,489	541,527
	<u>15,435,477</u>	<u>2,706,920</u>	<u>18,142,397</u>	<u>15,790,926</u>

Other state grants include income from the Department of Agriculture, Department of Social Protection and SEAI

Included in Donations is a bequest of a house in Callan Co Kilkenny. This was valued at €230,000. Also included is income received as sponsorship for programmes and events.

Included in other income are the following income streams:

- Fundraising income across all communities
- Rental Income from a number of communities
- Income from training courses ran in communities
- Other small various amounts across all communities

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

continued

7. Expenditure on Charitable Activities and Raising Funds

	Restricted	Unrestricted	2016	2015
	€	€	€	€
Restaurant Purchases	-	212,849	212,849	255,014
Wages and salaries	6,975,802	-	6,975,802	5,893,817
Social welfare costs	707,168	-	707,168	589,054
Pension costs	28,936	-	28,936	-
Agency staff	133,187	-	133,187	-
Rates	183,739	-	183,739	199,473
Insurance	454,316	-	454,316	480,950
Light and heat	652,161	-	652,161	665,032
Cleaning	125,882	-	125,882	95,797
Furniture Crockery Hardware	249,569	-	249,569	205,602
Bedding & Clothing	31,190	-	31,190	36,173
Medical Expenses	174,822	-	174,822	188,495
Repairs and maintenance	672,000	137,639	809,639	865,228
Printing, postage and stationery	184,063	37,700	221,763	216,662
Office Expenses	118,089	24,187	142,276	140,282
Motor expenses	528,546	108,257	636,803	586,919
Legal and professional	65,736	13,464	79,200	54,704
Consultancy fees	3,519	721	4,240	-
Bank charges	48,494	9,933	58,427	63,237
Food	807,701	165,433	973,134	1,017,226
General expenses	31,381	6,428	37,809	4,236
Community expenses	1,232,042	1,232,042	2,464,084	1,533,663
Health & Safety	176,151	-	176,151	97,263
Land, Farm & Garden	91,643	137,464	229,107	228,466
Culture & Education	316,002	-	316,002	309,470
Workshops	-	54,785	54,785	59,008
Own produce consumed	-	283,299	283,299	311,142
Trust contribution	100,000	148,751	248,751	389,270
Leaving Support	72,000	-	72,000	158,865
Other expenses	51,908	51,909	103,818	98,410
Profits/losses on disposal of tangibles	(17,766)	-	(17,766)	-
Auditor's remuneration	29,657	6,074	35,731	36,900
Auditor's remuneration non- audit services	17,913	3,669	21,582	-
Depreciation of property, plant and equipment	1,094,123	-	1,094,123	952,378
	<u>15,339,974</u>	<u>2,634,604</u>	<u>17,974,578</u>	<u>15,732,736</u>

8. OPERATING SURPLUS

	2016	2015
	€	€
Operating surplus is stated after charging/(crediting):		
Depreciation of property, plant and equipment	1,094,123	952,378
Surplus on disposal of property, plant and equipment	(17,766)	-
Auditor's remuneration		
- audit of individual company accounts	35,731	36,900
- other non- audit services	21,582	-
Amortisation of Government grants	(576,489)	(541,527)
	<u>1,094,123</u>	<u>952,378</u>

9. OTHER GAINS AND LOSSES

	2016	2015
	€	€
Fair value gains as follows:		
Land and buildings	6,069,602	-
	<u>6,069,602</u>	<u>-</u>

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

10. INVESTMENT INCOME	2016	2015
	€	€
Bank interest	143	5,823

11. EMPLOYEES AND REMUNERATION

Number of employees

The average number of persons employed (including executive directors) during the year was as follows:

	2016	2015
	Number	Number
Management	22	22
Operations/ Administration	259	235

The staff costs comprise:

	2016	2015
	€	€
Wages and salaries	6,975,802	5,893,817
Social welfare costs	707,168	589,054
Pension costs	28,936	-
	7,711,906	6,482,871

Staff costs are inclusive of Basic pay, Employers PRSI and Pension contributions.

- 2 staff salaries fall between €60,001 and €70,000

In relation to holiday pay accruals, the organisations policy is that all holidays are to be taken in the calendar year, which the company encourages staff to do. A review of the outstanding staff holiday days was performed during the audit and the amount noted was deemed to be immaterial and a provision was not required in the financial statements in respect of this.

11.1 Key Management Compensation

Key management includes the council, various subgroups members of the Company Management and Company Secretary. The compensation paid or payable to key management for employee services is shown below:

	2016	2015
	€	€
Salaries and other short- term employee benefits	126,000	120,000

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

12. CAMPHILL COMMUNITY TRUST	2016 €	2015 €
Opening provision	303,963	160,943
Annual Contribution Provision	400,000	400,000
Write back	-	(10,730)
Paid during the year	(438,750)	(246,250)
	<u>265,213</u>	<u>303,963</u>
Closing provision		

A separate trust entitled Camphill Community Trust has been set up and separate Trustees appointed. Camphill Communities of Ireland has no entitlement to the funds of Camphill Community Trust. The Revenue Commissioners have granted Charitable Status to the Trust.

The company has decided that, due to financial circumstances, a sum of €400,000 (2015; €400,000) would be contributed to Camphill Community Trust in 2016

The basis of this provision is calculated on a percentage of the HSE income received by each community.

13. CAMPHILL LEAVING SUPPORT FUND	2016 €	2015 €
Opening provision	82,838	82,838
Annual Contribution Provision	72,000	158,865
Paid during the year	(101,955)	(158,865)
	<u>52,883</u>	<u>82,838</u>
Closing provision		

Camphill Communities of Ireland decided that provisions should be made for community members, who through illness, infirmity, old age, poverty or any other necessitous circumstances require financial assistance. The Department of Health and Children and the HSE have agreed in principle that such a provision is necessary and that the annual contributions to the fund should be part of the normal running costs of the Communities.

In addition to the contribution to Camphill Community Trust, it was decided that each community would make contribution to a Leaving support fund to support long serving co-workers who leave the community. In 2016, €72,000 (2015; €158,865) was contributed to this fund

The basis of this provision is based on a contribution of €1,000 per long term co-worker.

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)
NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2016

continued

14. PROPERTY, PLANT AND EQUIPMENT

	Land and buildings freehold €	Motor vehicles €	Total €
Cost or Valuation			
At 1 January 2016	38,646,621	208,156	38,854,777
Additions	1,520,600	235,268	1,755,868
Disposals	-	(15,500)	(15,500)
Revaluation	6,069,602	-	6,069,602
	<u>46,236,823</u>	<u>427,924</u>	<u>46,664,747</u>
Depreciation			
At 1 January 2016	15,347,343	104,893	15,452,236
Charge for the year	951,481	142,641	1,094,122
On disposals	-	(8,333)	(8,333)
	<u>16,298,824</u>	<u>239,201</u>	<u>16,538,025</u>
Carrying amount			
At 31 December 2016	<u><u>29,937,999</u></u>	<u><u>188,723</u></u>	<u><u>30,126,722</u></u>
At 31 December 2015	<u><u>23,299,278</u></u>	<u><u>103,263</u></u>	<u><u>23,402,541</u></u>

The Board sought valuations of all land and buildings in 2016. In compliance with Section 17.2 of FRS102. The board have decided to revalue the properties bases on these qualified expert valuations. This resulted in an increase in value of €6,069,602, which has been recognised in the Statement of Financial Activities.

Included in Land and Buildings are the following asset types:

- Land
- Residential properties
- Community properties

Some of the properties are described as Community units. They comprise of a mixture of office space, hall space and function space. Typically they are used for community use, however from time to time they can be used for external events and functions.

14.1. PROPERTY, PLANT AND EQUIPMENT PRIOR YEAR

	Land and buildings freehold €	Motor vehicles €	Total €
Cost or Valuation			
At 1 January 2015	36,038,665	106,539	36,145,204
Additions	2,607,956	101,617	2,709,573
	<u>38,646,621</u>	<u>208,156</u>	<u>38,854,777</u>
Depreciation			
At 1 January 2015	14,464,348	35,509	14,499,857
Charge for the year	882,995	69,384	952,379
	<u>15,347,343</u>	<u>104,893</u>	<u>15,452,236</u>
Carrying amount			
At 31 December 2015	<u><u>23,299,278</u></u>	<u><u>103,263</u></u>	<u><u>23,402,541</u></u>
At 31 December 2014	<u><u>21,574,317</u></u>	<u><u>71,030</u></u>	<u><u>21,645,347</u></u>

Camphill Communities of Ireland
 (A company limited by guarantee, without a share capital)
NOTES TO THE FINANCIAL STATEMENTS
 for the year ended 31 December 2016

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15. INVESTMENTS

	Subsidiary undertakings shares	Total
	€	€
Investments Cost		
At 31 December 2016	9	9
	<u>9</u>	<u>9</u>
Carrying amount		
At 31 December 2016	9	9
	<u>9</u>	<u>9</u>
At 31 December 2015	9	9
	<u>9</u>	<u>9</u>

15.1. INVESTMENTS PRIOR YEAR

	Subsidiary undertakings shares	Total
	€	€
Investments Cost		
At 31 December 2015	9	9
	<u>9</u>	<u>9</u>
Carrying amount		
At 31 December 2015	9	9
	<u>9</u>	<u>9</u>
At 31 December 2014	9	9
	<u>9</u>	<u>9</u>

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NOTES TO THE FINANCIAL STATEMENTS

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for the year ended 31 December 2016

15.2. Holdings of 20% or more

The company holds 20% or more of the share capital of the following companies:

Name	Country of incorporation	Nature of business	Details of investment	Proportion held by company
Subsidiary undertaking				
BEOFS Limited	Republic of Ireland	Bio energy and organic fertiliser services	Ordinary	100%
Callan Renewable Energy Supply Company Limited	Republic of Ireland	Renewable energy supplier	Ordinary	100%
Three Pellars Construction Company Limited	Republic of Ireland	General construction services	Ordinary	100%
Spectrum Heat Limited	Republic of Ireland	Energy supplier	Ordinary	100%

The aggregate amount of capital and reserves and the results of these undertakings for the last relevant financial year were as follows:

	Year ended	Capital and reserves €	Profit for the year €
BEOFS Limited	31 December 2016	253,882	22,238
Callan Renewable Energy Supply Company Limited	31 December 2016	30,601	6,656
Three Pellars Construction Company Limited	28 February 2017	(7,240)	(21,095)
Spectrum Heat Limited	31 January 2017	-	-

In the opinion of the directors, the shares of the company's subsidiaries are worth at least the amount at which they are stated in the Statement of Financial Position.

In 2016, the directors elected to cease the activities of Spectrum Heat Limited and apply for voluntary strike off from the company register. This is expected to be completed in 2017.

The company is entitled to the exemption in accordance with section 297 of the Companies Act 2014 from the obligation to prepare group accounts.

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NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

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16. INVENTORIES	2016 €	2015 €
Farm inventory	228,995	242,869
Inventory for resale	39,232	59,577
	<u>268,227</u>	<u>302,446</u>
Inventories - restaurant	27,536	30,152
	<u>295,763</u>	<u>332,598</u>

The replacement cost of inventory did not differ significantly from the figures shown. Farm inventory consists of livestock acquired from outside the communities & livestock bred within the communities. Livestock which has been bred within the communities reflects a value of 60% of the market value for cattle & 75% of market value for Pigs & Sheep as per revenue guidelines and all other livestock is valued at cost

17. RECEIVABLES	2016 €	2015 €
Amounts owed by group companies (Note 22)	110,000	120,000
Other receivables – co workers	3,939	1,673
Prepayments and accrued income	412,240	473,640
	<u>526,179</u>	<u>595,313</u>

The Board consider that amounts owed by group companies are collectable. Accrued Income of €388,085 (2015 €416,076) is deemed due at the year end and was received in 2017. The amounts were due from all the HSE areas which provide funding to the organisation.

18. PAYABLES	2016 €	2015 €
Amounts falling due within one year		
Bank overdrafts/ Visa creditors	154,994	148,729
Bank loan	107,424	113,713
Camphill Foundation UK loan	26,776	26,776
Other Loans	129,000	129,000
Trade payables	327,996	306,828
Taxation (Note 20)	349,795	250,519
Other payables	79,583	38,001
Camphill Community Trust	265,213	303,963
Camphill Leaving Support Fund	52,883	82,838
Accruals	50,775	44,332
Deferred Income	134,412	126,042
	<u>1,678,851</u>	<u>1,570,741</u>

Camphill Communities of Ireland

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NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

continued

19. PAYABLES	2016	2015
Amounts falling due after more than one year	€	€
Bank loans	660,603	609,751
Other long-term loans	500,000	500,000
Camphill Foundation UK long-term loans	129,811	152,838
	<u>1,290,414</u>	<u>1,262,589</u>
Loans		
Repayable in one year or less, or on demand (Note 15)	418,194	418,218
Repayable between one and two years	621,814	621,814
Repayable between two and five years	455,579	455,579
Repayable in five years or more	213,021	185,196
	<u>1,708,608</u>	<u>1,680,807</u>

Other loans are loans from private supporters of the organisation. These funds are due for repayment in 2018. The organisation does not incur interest on same and also has the option to renew for a further period.

Bank loans and the Camphill Foundation loans are fully in term and will expire as detailed above.

Securities and charges

The following institutions have mortgages or charges in place over assets regarding funding that was provided to Camphill Communities of Ireland:

- Ulster Bank Ireland Limited
- Ulster Bank Limited
- Bank of Ireland
- Kildare County Council
- Tipperary County Council
- Kilkenny County Council
- South Eastern Health Board
- Wexford County Council
- Monaghan County Council
- North Eastern Health Board
- South Western Health Board
- Triodos Bank N.V
- Dun Laoghaire – Rathdown County Council
- Allied Irish Bank PLC
- South Tipperary County Council
- Health Service Executive

A full list of the charges held over the assets of Camphill Communities of Ireland can be found in the supplementary information attached to these financial statements, and on the public record with CRO.

Whilst some of the above mortgages and debt has been extinguished, the organisation is in currently the process of removing the respective charges from the company.

20. TAXATION	2016	2015
	€	€
Payables:		
PAYE	<u>349,795</u>	<u>250,519</u>

As a result of the company's charitable status, no charge to corporation tax arises under the provisions of Section 207 of the Taxes Consolidation ACT, 1997

Camphill Communities of Ireland is compliant with relevant tax circulars including circular 44/2006 "Tax

Camphill Communities of Ireland
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NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2016

continued

21. PROVISION	2016 €	2015 €
Charged to income and expenditure	<u>1,049,348</u>	<u>-</u>

As part of its corporate governance review the organisation has examined its position with regards to the taxation treatment of payments to co-workers. Based on available advice the board decided it is prudent to allow for a provision in relation to potential liabilities.

22. GOVERNMENT GRANTS DEFERRED	2016 €	2015 €
Capital grants received and receivable		
At 1 January 2016	25,776,152	24,660,006
Increase in year	<u>759,089</u>	<u>1,116,146</u>
At 31 December 2016	<u>26,535,241</u>	<u>25,776,152</u>
Amortisation		
At 1 January 2016	(6,495,472)	(5,953,945)
Amortised in year	<u>(576,488)</u>	<u>(541,527)</u>
At 31 December 2016	<u>(7,071,960)</u>	<u>(6,495,472)</u>
Carrying amount		
At 31 December 2016	<u>19,463,281</u>	<u>19,280,680</u>
At 1 January 2016	<u>19,280,680</u>	<u>18,706,061</u>

Capital grants may become repayable if certain conditions outlined in the relevant agreements occur.

23. STATUS

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members or within one year thereafter for the payment of the debts and liabilities of the company contracted before they ceased to be members and the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required, not exceeding € 2.

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

24. CAPITAL COMMITMENTS

In order to comply with the requirements of the Health Information and Quality Control Authority (HIQA), the communities within Camphill Communities of Ireland have been subject to a number of ongoing inspections regarding the quality of compliance with fire regulations compliance by the organisation. In order to be fully compliant with HIQA standards, the expected spend on HIQA upgrades is estimated at €900,000 in 2017 and €650,000 in 2018.

Camphill Communities of Ireland has secured approval for almost €5m in capital funding for the purchase of 9 units and the development of 31 new build properties throughout the communities as listed below;

- Ballymoney – residential housing project jointly funded by CAS and CCol to be completed in 2017
- Bridge – residential project funded by CAS and CCol involving the purchase and building of units. Planning permission sought and works expected to commence in 2018.
- Carrick – capital residential project due to be completed in 2017/2018.
- Callan – residential project jointly funded by CAS and CCol is in the planning stage and hopes to commence in 2017/2018.

25. CONTINGENT LIABILITIES

The directors are not aware of any contingent liabilities at the year- ended 31 December 2016.

In relation to Capital Grants received by the organisation, if certain terms and conditions attached to these grants are not met, then these grants may become repayable to the funder at this time.

26. RELATED PARTY TRANSACTIONS

During the year under review, Brahim Largate acted as Company Secretary to the following subsidiaries of CCOI.

BEOFS Limited,
Three Pellars Construction Company Limited
Callan Renewable Energy Supply Company Limited

In relations to bookkeeping services rendered to Three Pellars Construction Company Limited Brahim Largate received a total of €6,500 during the period under review.

During the year under review, BEOFS Limited, a wholly owned subsidiary of Camphill Communities of Ireland, provided heating services to Camphill Communities of Ireland in the amount of €88,680. At the year end, the amount payable to BEOFS Limited in relation to these transactions was €Nil, (2015: €65,000). These amounts payable are included within the trade payables balance.

During the year under review, Three Pellars Construction Company Limited, a wholly owned subsidiary of Camphill Communities of Ireland, provided construction services to Camphill Communities of Ireland in the amount of €170,000. At the year end, the amount payable to Three Pellars Construction Company Limited in relation to these transactions was €15,000, (2015: €Nil). These amounts payable are included within the trade payables balance.

During the year under review, Callan Renewable Energy Supply Company Limited, a wholly owned subsidiary of Camphill Communities of Ireland, provided construction services to Camphill Communities of Ireland in the amount of €34,259. At the year end, the amount payable to Callan Renewable Energy Supply Company Limited in relation to these transactions was €5,544, (2015: €10,497). These amounts payable are included within the trade payables balance. In prior years, Camphill Communities of Ireland provided a working capital loan to Callan Renewable Energy Supply Company Limited. At the year end the balance receivable to the organisation was €110,000 (2015: €120,000).

In the period under review, it was decided that Spectrum Heat Limited, a wholly owned subsidiary of Camphill Communities of Ireland would cease to trade, as a result of this decision, there was no trading between these two companies during the period under review. All amounts payable to Spectrum Heat limited were fully paid in the previous year.

Camphill Communities of Ireland

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NOTES TO THE FINANCIAL STATEMENTS

continued

for the year ended 31 December 2016

Miriam Moffit, who is a director and the secretary of Camphill Communities of Ireland, provides services such as medical audits to Camphill Communities of Ireland. This is done on a voluntary basis and she receives no remuneration in respect of these services.

Six of the directors live and work within the Community. They are not paid a salary but their living costs are met by the Community in which they live. The directors are as follows:

Mischa Fekete
Anne Todman
Jose van der Donk
John O'Connor
Patrick Lydon
Heather Lynch.

Balances with group companies:

	2016	2015
	€	€
Group Company Receivables		
Callan Renewable Energy Supply Company Limited	<u>110,000</u>	<u>120,000</u>

27. EVENTS AFTER END OF REPORTING PERIOD

In February and May 2017 one of the residential communities in Ballytobin Co Kilkenny was the subject of a series of inspections from HIQA, the Health Information & Quality Authority. Despite attempts to improve and bring compliance to an acceptable level the decision was taken by HIQA and HSE in May 2017 to cancel registration and the position of transfer of control of the services provided defaulted directly to the HSE. This transfer took place on the 6th of June 2017. Discussions are ongoing with regard to various matters in relation to safeguarding issues and also the transfer of control of the service in this particular community to the control of another service provider. Other issues being discussed at this time include the ongoing care and welfare of the residents, living arrangements of residents and relocation of co-workers based in the community, and licencing agreements with the HSE or other third party. The Council have initiated a full independent organisational review which will cover many risk areas for the organisation including financial, governance, management and quality and safeguarding to ensure that the organisation is in the best position to be compliant. Other communities have been subject to various reviews and audits from both HSE and HIQA and the organisation is satisfied that progress has been made in ensuring full governance and compliance to Camphill protocols is in existence. The Council is committed to working with the various governance entities to ensure that the organisation meets the highest level of governance and compliance.

In 2016 the Council also decided to cease the operating activities of one of its subsidiaries, Spectrum Heat Limited. The company will avail of the voluntary strike off process as prescribed by CRO and this is expected to be completed in 2017.

28. CASH AND CASH EQUIVALENTS	2016	2015
	€	€
Cash and bank balances	3,590,223	2,602,987
Bank overdrafts	(154,994)	(148,729)
	<u>3,435,229</u>	<u>2,454,258</u>

29. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were approved and authorised for issue by the board of directors on

25/09/2017.

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

**Supplementary Information not forming part of the Financial Statements
for the year ended 31 December 2016**

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

 **Mortgages & Charges** 

Charge # 1

Charge Type AN EQUITABLE MORTGAGE BY DEPOSIT OF TITLE DEE.

Registered 10 / Feb / 1977

Created 01 / Feb / 1977

Currency IRISH POUNDS

Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED

Property # 1
PREMISES SITUATE AT DUFFCARRICK CO WEXFORD BE ING THE LANDS COMPRISED IN FOLIO 1893F CO WEX FORD.

Person Entitled ULSTER BANK LIMITED (Head Office P.O. Box No. 232, 47 Donegall Place, Belfast Bt1 5au)

Charge # 6

Charge Type AN EQUITABLE MORTGAGE BY DEPOSIT OF TITLE DEE.

Registered 05 / Sep / 1986

Created 26 / Aug / 1986

Currency IRISH POUNDS

Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED

Property # 1
PART OF THE LANDS OF JOHNSTOWN, OTHERWISE DUNSHANE CONTAINING 25 ACRES STATUTE MEASURE SITUATE IN SOUTH NAAS, CO.KILDARE TOGETHER WITH THE DWELLING HOUSE AND OUT OFFICES KNOWN AS DUNSHANE ERECTED THEREON AND BEING MORE PARTICULARLY DESCRIBED AND DELINEATED TO INDENTURE OF CONVEYANCE DATED 12/07/85

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 7

Charge Type A MORTGAGE.

Registered 08 / Oct / 1986

Created 29 / Sep / 1986

Currency IRISH POUNDS

Amount Secured 94000

Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Property # 1
PART OF THE LANDS OF JOHNSTOWN OTHERWISE DUNSHANE CONTAINING 25 ACRES S.M.
OR THEREABOUTS IN THE BARONY OF SOUTH NAAS & COUNTY OF KILDARE TOGETHER
WITH THE DWELLINGHOUSE & OUTOFFICES KNOWN AS DUNSHANE ERECTED THEREON
DESCRIBED IN A CONVEYANCE 12/7/85

Person Entitled THE COUNTY COUNCIL OF COUNTY KILDARE

Charge # 8

Charge Type INDENTURE OF FURTHER AND ADDITIONAL MORTGAGE.

Registered 18 / May / 1988

Created 07 / May / 1988

Currency IRISH POUNDS

Amount Secured 68000

Property # 1
PART OF THE LANDS OF JOHNSTOWN OTHERWISE DUNSHANE CONTAINING 25 ACRES OR
THEREABOUTS STATUTE MEASURE SITUATE IN THE BARONY OF SOUTH NAAS & CO. OF
KILDARE TOGETHER WITH THE DWELLINGHOUSE & OUT -OFFICES KNOWN AS DUNSHANE
ERECTED THEREON

Person Entitled THE COUNTY COUNCIL OF THE CO. OF KILDARE

Charge # 9

Charge Type A CHARGE.

Registered 29 / Jul / 1988

Created 08 / Jul / 1988

Currency IRISH POUNDS

Amount Secured 182500

Property # 1
PART OF THE LANDS OF DUFFCARRAIG MEASURING 0.966 HECTARES OR THEREABOUTS
BEING PART OF THE LANDS COMPRISED IN FOLIO 1893F CO. WEXFORD

Person Entitled WEXFORD COUNTY COUNCIL

Charge # 10

Charge Type INDENTURE OF FURTHER AND ADDITIONAL MORTGAGE.

Registered 14 / Sep / 1988

Created 02 / Sep / 1988

Currency IRISH POUNDS

Amount Secured 360000

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Amount Secured Details ALL SUMS DUE

Property # 1
PART OF THE LANDS OF JOHNSTOWN OTHERWISE DUNSHANE CONTAINING 25 A STATUTE MEASURE OR THEREABOUTS IN THE BARONY OF SOUTH NAAS CO. KILDARE TOGETHER WITH THE DWELLINGHOUSE & OUTOFFICES KNOWN AS DUNSHANE ERECTED THEREON MORE PARTICULARLY DESCRIBED IN AN INDENTURE OF CONVEYANCE DATED 12/7/85

Person Entitled KILDARE COUNTY COUNCIL

Charge # 11

Charge Type DEED OF MORTGAGE.

Registered 05 / Feb / 1990

Created 16 / Jan / 1990

Currency IRISH POUNDS

Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED

Property # 1
ALL THAT THE LANDS OF TEMPLEMICHAEL CONTAINING 38 ACRES AND 34 PERCHES AND BEING THE PREMISES COMPRISED IN FOLIO 19374 OF THE REGISTER OF COUNTY TIPPERARY.

Person Entitled THE COUNCIL OF THE COUNTY OF TIPPERARY

Person Entitled SOUTH RIDING

Charge # 12

Charge Type AN EQUITABLE MORTGAGE BY DEPOSIT OF TITLE DEE.

Registered 01 / Nov / 1990

Created 22 / Oct / 1990

Currency IRISH POUNDS

Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED

Property # 1
THE LANDS COMPRISED IN FOLIO 19374 OF THE REGISTER COUNTY TIPPERARY.

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 13

Charge Type DEED OF MORTGAGE.

Registered 07 / Feb / 1991

Created 30 / Jan / 1991

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Currency	IRISH POUNDS
Amount Secured	260000
Property #	1 PART OF THE LANDS OF KYLE (MEASURING APPROX. 0.53 ACRES STATUTE MEASURE) BEING PART OF THE PREMISES COMPRISED IN FOLIO 9389F OF THE REGISTER CO. KILKENNY PART OF THE LANDS OF KYLE (MEASURING APPROX 0.94 ACRES STATUTE MEASURE) BEING PART OF THE PREMISES IN FOLIO 3135 OF THE REGISTER CO. KILKENNY.
Person Entitled	COUNTY COUNCIL OF THE COUNTY OF KILKENNY

Charge # 14

Charge Type	DEED OF MORTGAGE.
Registered	07 / Jun / 1991
Created	22 / May / 1991
Currency	IRISH POUNDS
Amount Secured	27720
Property #	1 LANDS COMPRISED IN FOLIO 15006 CO KILKENNY
Person Entitled	KILKENNY COUNTY COUNCIL

Charge # 16

Charge Type	A DEED OF CHARGE.
Registered	02 / Oct / 1991
Created	24 / Sep / 1991
Currency	IRISH POUNDS
Amount Secured Details	ALL SUMS DUE
Property #	1 PART OF THE LANDS OF BALLINVIR COMPRISING 3.726 ACRES OR THEREABOUTS STATUTE MEASURE BEING PART OF THE LANDS COMPRISED IN FOLIO 29025 CO TIPPERARY - DEED OF TRANSFER 22/3/91
Person Entitled	TIPPERARY COUNTY COUNCIL (Civics Offices, Limerick Road, Nenagh, County Tipperary)

Charge # 17

Charge Type	A DEED OF CHARGE.
Registered	21 / Feb / 1992
Created	11 / Feb / 1992
Currency	IRISH POUNDS
Amount	148500

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Property # 1
THE LANDS COMPRISED IN FOLIO 11575F COUNTY KILKENNY.

Person Entitled
KILKENNY COUNTY COUNCIL

Charge # 18

Charge Type
A DEED OF CHARGE.

Registered
16 / Apr / 1993

Created
07 / Apr / 1993

Currency
IRISH POUNDS

Amount Secured Details
ALL SUMS DUE OR TO BECOME DUE

Property # 1
THE ENTIRE OF THE PROPERTY COMPRISED IN FOLIO 8249F OF THE REGISTER COUNTY KILKENNY.

Person Entitled
THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 19

Charge Type
A DEED OF CHARGE.

Registered
20 / Aug / 1993

Created
11 / Aug / 1993

Currency
IRISH POUNDS

Amount Secured Details
ALL SUMS DUE OR TO BECOME DUE

Property # 1
THE PROPERTY COMPRISED IN FOLIO 9389F OF THE REGISTER COUNTY KILKENNY; THE ENTIRE PROPERTY COMPRISED IN FOLIO 12475F OF THE REGISTER COUNTY KILKENNY.

Person Entitled
THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 20

Charge Type
DEED OF MORTGAGE.

Registered
23 / Feb / 1994

Created
21 / Feb / 1994

Currency
IRISH POUNDS

Amount Secured
63000

Property # 1
THE LANDS COMPRISED IN FOLIO 15006 COUNTY KILKENNY.

Person Entitled
KILKENNY COUNTY COUNCIL

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Charge # 21

Charge Type A CHARGE.
Registered 16 / Jun / 1994
Created 10 / Jun / 1994
Currency IRISH POUNDS
Amount Secured 152100
Property # 1
PART OF THE LANDS OF KYLE COMPRISED IN FOLIO 1777F OF THE REGISTER COUNTY KILKENNY.
Person Entitled KILKENNY COUNTY COUNCIL

Charge # 22

Charge Type SOLS.
UNDERTAKING TO HOLD TITLE DEEDS & DOCUM.
Registered 22 / Oct / 1996
Created 16 / Oct / 1996
Currency IRISH POUNDS
Amount Secured 228000
Property # 1
JERPOINT HOUSE THOMASTOWN COUNTY KILKENNY BEING THE ENTIRE PROPERTY COMPRISED IN FOLIO 9185F OF THE REGISTER COUNTY KILKENNY
Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 23

Charge Type SOLS.
UNDERTAKING TO HOLD TITLE DEEDS & DOCUM.
Registered 26 / Nov / 1996
Created 14 / Nov / 1996
Currency IRISH POUNDS
Amount Secured 32000
Property # 1
PROPERTY IN BALLYNAGRANA COUNTY TIPPERARY BEING THE ENTIRE PROPERTY COMPRISED IN FOLIO 11535 OF THE REGISTER COUNTY TIPPERARY
Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 24

Charge Type SOLICITORS UNDERTAKING TO HOLD TITLE DEEDS & DOCUMENTS.

Registered 26 / Nov / 1996

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Created 08 / Nov / 1996

Currency IRISH POUNDS

Amount Secured 250000

Property # 1
HOUSE & PREMISES KNOWN AS CASTLE COTTAGE CASTLE STREET CARRICK-ON-SUIR COUNTY TIPPERARY (UNREGISTERED TITLE) & PLOT OF GROUND CALLED PARKCOURT ON THE NORTH SIDE OF CASTLE STREET CARRICK-ON-SUIR COUNTY TIPPERARY BEING THE ENTIRE PROPERTY COMPRISED IN FOLIO 11611F OF THE REGISTER COUNTY TIPPERARY & PLOT OF GROUND CALLED PARKCOURT SITUATE AT CASTLE STREET CARRICK-ON-SUIR COUNTY TIPPERARY (UNREGISTERED TITLE) & THE HOUSE THEREON

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Satisfaction FULL SATISFACTION (Registered) 23 / Nov / 1998

Charge # 25

Charge Type A DEED OF CHARGE.

Registered 03 / Dec / 1996

Created 28 / Nov / 1996

Currency IRISH POUNDS

Amount Secured 200000

Property # 1
PART OF THE LANDS OF MONASSA CONTAINING 0.27 HECTARES OR THEREABOUTS BEING PART OF THE LANDS REGISTERED IN FOLIO 13213F OF THE REGISTER COUNTY KILKENNY

Person Entitled THE COUNTY COUNCIL OF THE COUNTY OF KILKENNY (County Hall)

Charge # 26

Charge Type A DEED OF MORTGAGE AND CHARGE.

Registered 21 / Feb / 1997

Created 13 / Feb / 1997

Currency IRISH POUNDS

Amount Secured 30333.2

Property # 1
PART OF THE TOWNLAND OF BALLYNAGRANA IN THE BARONY OF IFFA & OFFA EAST BEING THE ENTIRE PROPERTY COMPRISED IN FOLIO 11535 OF THE REGISTER COUNTY TIPPERARY

Person Entitled SOUTH EASTERN HEALTH BOARD

Charge # 27

Charge Type A SOLICITOR'S LETTER OF UNDERTAKING.

Registered 14 / Mar / 1997

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Currency IRISH POUNDS
Amount Secured 160000
Property # 1
THE DWELLINGHOUSES & PREMISES KNOWN AS PARKCOURT & CASTLE COTTAGE BOTH SITUATE AT CASTLE STREET CARRICK-ON-SUIR COUNTY TIPPERARY & INCLUDING THE ENTIRE PROPERTY COMPRISED IN FOLIO 11611F OF THE REGISTER COUNTY TIPPERARY
Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)
Satisfaction FULL SATISFACTION (Registered) 23 / Nov / 1998

Charge # 28

Charge Type A DEED OF MORTGAGE AND CHARGE.
Registered 28 / Apr / 1997
Created 23 / Apr / 1997
Currency IRISH POUNDS
Amount Secured 216000
Property # 1
DWELLINGHOUSE AND PREMISES KNOWN AS. PARKCOURT & DWELLINGHOUSE AND PREMISES KNOWN AS. CASTLE COTTAGE BOTH SITUATE AT CASTLE STREET CARRICK-ON-SUIR COUNTY TIPPERARY & ALSO THE ENTIRE PROPERTY COMPRISED IN FOLIO 11611F COUNTY TIPPERARY
Person Entitled SOUTH EASTERN HEALTH BOARD

Charge # 29

Charge Type DEED OF MORTGAGE.
Registered 06 / May / 1997
Created 23 / Apr / 1997
Currency IRISH POUNDS
Amount Secured Details ALL SUMS DUE
Property # 1
SEE IMAGE OF FORM 47 SEQUENCE 0090 FOR DETAILS OF THE PROPERTY CHARGED
Person Entitled THE COUNCIL OF THE COUNTY OF TIPPERARY (SOUTH RIDING)

Charge # 30

Charge Type MORTGAGE/CHARGE.
Registered 22 / May / 1997
Created 13 / May / 1997
Currency IRISH POUNDS

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Amount Secured 270000

Property # 1
PART OF THE LANDS COMPRISED IN FOLIO 21914F OF THE REGISTER COUNTY KILDARE
(SITUATE AT MAIN STREET KILCULLEN COUNTY KILDARE)

Person Entitled THE COUNTY COUNCIL OF THE COUNTY OF KILDARE, (Saint Mary's, Naas, Co. Kildare)

Charge # 31

Charge Type A CHARGE.

Registered 17 / Oct / 1997

Created 14 / Oct / 1997

Currency IRISH POUNDS

Amount Secured 21600

Property # 1
PART OF THE LANDS COMPRISED IN FOLIO 1893F OF THE REGISTER COUNTY WEXFORD &
PART OF THE LANDS COMPRISED IN FOLIO 1894F OF THE REGISTER COUNTY WEXFORD

Person Entitled THE COUNTY COUNCIL OF THE COUNTY OF WEXFORD

Charge # 32

Charge Type SOLICITORS LETTER OF UNDERTAKING.

Registered 18 / Jun / 1998

Created 10 / Jun / 1998

Amount Secured Details LIABILITIES OF THE COMPANY PRESENT AND FUTURE TO THE BANK

Property # 1
ROBB FARM, BALLYBAY, COUNTY MONAGHAN BEING THE PROPERTY COMPRISED IN FOLIO
9149F COUNTY MONAGHAN.

Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Head Office, Lower Baggot Street,
Dublin 2)

Charge # 33

Charge Type LETTER OF UNDERTAKING FROM SOLICITORS.

Registered 16 / Jul / 1998

Created 30 / Jun / 1998

Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE
PERSON(S) ENTITLED

Property # 1
THE PREMISES KNOWN AS ROSSENANY, WINDGAP, COUNTY KILKENNY BEING THE ENTIRE
PROPERTY CONTAINED IN FOLIO 16418, COUNTY KILKENNY CONTAINING 2 ACRES.

Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Head Office, Lower Baggot Street,

Camphill Communities of Ireland
 (A company limited by guarantee, without a share capital)

Satisfaction FULL SATISFACTION (Registered) 05 / Jan / 2001

Charge # 34

Charge Type LETTER OF UNDERTAKING FROM SOLICITORS.
 Registered 16 / Jul / 1998
 Created 30 / Jun / 1998
 Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED
 Property # 1
 PREMISES KNOWN AS JERPOINT HOUSE, THOMASTOWN, COUNTY KILKENNY BEING THE PROPERTY CONTAINED IN FOLIO 9185F COUNTY KILKENNY AND ALSO TO FORWARD THE PROCEEDS OF GRANT FROM KILKENNY COUNTY COUNCIL.
 Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Head Office, Lower Baggot Street, Dublin 2)

Charge # 35

Charge Type DEED OF MORTGAGE/CHARGE.
 Registered 04 / Aug / 1998
 Created 28 / Jul / 1998
 Currency IRISH POUNDS
 Amount Secured 320000
 Property # 1
 PART OF THE LANDS OF CORRASKEA CONTAINING 0.3956 HECTARES OR THEREABOUTS IN PART OF THE PROPERTY KNOWN AS ROBB FARM, BALLYBAY, COUNTY MONAGHAN AND BEING PART OF THE PROPERTY COMPRISED IN FOLIO 9149F, CO MONAGHAN.
 Person Entitled THE COUNTY COUNCIL OF THE COUNTY OF MONAGHAN (The Glen, Monaghan, Co Monaghan)

Charge # 36

Charge Type DEED OF MORTGAGE AND CHARGE.
 Registered 09 / Sep / 1998
 Created 21 / Aug / 1998
 Currency IRISH POUNDS
 Amount Secured 162000
 Property # 1
 THE PART OF THE PROPERTY COMPRISED IN FOLIO 9185F OF THE REGISTER COUNTY KILKENNY. THE SAID PROPERTY IS KNOWN AS JERPOINT HOUSE ("O'NEILLS") THOMASTOWN, CO. KILKENNY.
 Person Entitled THE COUNTY COUNCIL OF THE COUNTY OF KILKENNY, (John's Green, Kilkenny)

Charge # 37

DEED OF MORTGAGE

Camphill Communities of Ireland
 (A company limited by guarantee, without a share capital)

Type

Registered 17 / Nov / 1998
 Created 16 / Nov / 1998
 Currency IRISH POUNDS
 Amount Secured 60000
 Property # 1
 THE PROPERTY COMPRISED IN FOLIO 9185F, CO.KILKENNY.
 Person Entitled THE SOUTH EASTERN HEALTH BOARD (Lacken, Dublin Road, Kilkenny)
 Satisfaction FULL SATISFACTION (Registered) 02 / Jan / 2001

Charge # 38

Charge Type DEED OF MORTGAGE AND CHARGE.
 Registered 25 / Mar / 1999
 Created 11 / Mar / 1999
 Currency IRISH POUNDS
 Amount Secured 130000
 Property # 1
 THE PART OF THE PROPERTY COMPRISED IN FOLIO 9185F OF THE REGISTER COUNTY KILKENNY. THE SAID PROPERTY IS KNOWN AS JERPOINT HOUSE ("O'NEILLS"), THOMASTOWN, CO. KILKENNY
 Person Entitled THE SOUTH EASTERN HEALTH BOARD (Lacken, Dublin Road, Kilkenny)

Charge # 39

Charge Type LETTER OF UNDERTAKING FROM SOLICITORS.
 Registered 08 / Jun / 1999
 Created 27 / May / 1999
 Amount Secured Details ALL SUMS NOW DUE OR HEREAFTER TO BECOME DUE FROM THE COMPANY TO THE PERSON(S) ENTITLED
 Property # 1
 PROPERTY NEAR DINGLE CONTAINED IN FOLIOS 2920F AND 29732F COUNTY KERRY.
 Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Head Office, Lower Baggot Street, Dublin 2)

Charge # 40

Charge Type EQUITABLE MORTGAGE BY SOLICITOR'S UNDERTAKING.
 Registered 09 / Nov / 1999
 Created 03 / Nov / 1999
 Currency IRISH POUNDS

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Amount Secured 100000

Property # 1
PART OF ROBB FARM (CALLED "NUIN"), BALLYBAY, CO. MONAGHAN BEING PART OF FOLIO 9149F CO. MONAGHAN.

Person Entitled NORTH EASTERN HEALTH BOARD OF KELLS (County Meath)

Charge # 41

Charge Type DEED OF MORTGAGE AND CHARGE.

Registered 18 / Jan / 2000

Created 04 / Jan / 2000

Currency IRISH POUNDS

Amount Secured 100000

Property # 1
PART OF ROBB FARM (CALLED "NUIN"), BALLYBAY, CO. MONAGHAN BEING PART OF FOLIO 9149F CO. MONAGHAN.

Person Entitled NORTH EASTERN HEALTH BOARD OF KELLS (County Meath)

Charge # 42

Charge Type EQUITABLE MORTGAGE BY SOLICITORS UNDERTAKING.

Registered 08 / Nov / 2000

Created 25 / Oct / 2000

Currency IRISH POUNDS

Amount Secured 348000

Property # 1
APPROX. 46.5 ACRES AT GRANGEBEG, NEAR KILCULLEN, CO. KILDARE - PART OF THE PROPERTY IN FOLIO 2706 CO. KILDARE.

Person Entitled TRIODOS BANK NV (Brunel House, 11 The Promenade, Bristol, Bs8 3nn)

Charge # 43

Charge Type DEED OF MORTGAGE AND CHARGE.

Registered 08 / Nov / 2000

Created 31 / Oct / 2000

Currency IRISH POUNDS

Amount Secured 348000

Property # 1
APPROX 46.5 ACRES AT GRANGEBEG, NEAR KILCULLEN, CO. KILDARE - PART OF THE PROPERTY IN FOLIO 2706 CO. KILDARE.

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Person Entitled TRIODOS BANK NV (Brunel House, 11 The Promenade, Bristol, Bs8 3nn)

Charge # 44

Charge Type EQUITABLE MORTGAGE.

Registered 21 / Dec / 2000

Created 18 / Dec / 2000

Currency IRISH POUNDS

Amount Secured 222000

Property # 1
PROPERTY AT THE RERE OF CASTLE STREET CARRICK ON SUIR CO TIPPERARY BEING PART OF THE PROPERTY AS SITUATE IN FOLIO 25590F CO. TIPPERARY AND ALL OF THE PROPERTY TRANSFERRED BY TRANSFER DATED 16TH JUNE 1999 FROM CARRICK-ON-SUIR URBAN DISTRICT COUNCIL

Person Entitled THE COUNCIL OF THE COUNTY OF TIPPERARY (SOUTH RIDING) (County Hall, Clonmel, Tipperary)

Charge # 45

Charge Type MORTGAGE.

Registered 04 / Jan / 2001

Created 02 / Jan / 2001

Currency IRISH POUNDS

Amount Secured 222000

Property # 1
PROPERTY AT THE RERE OF CASTLE STREET, CARRICK-ON-SUIR, CO. TIPPERARY BEING PART OF THE PROPERTY IN FOLIO 25590F CO. TIPPERARY.

Person Entitled THE COUNCIL OF THE COUNTY OF TIPPERARY (SOUTH RIDING) (County Hall, Clonmel, Tipperary)

Charge # 46

Charge Type MORTGAGE AND CHARGE.

Registered 07 / Mar / 2001

Created 22 / Feb / 2001

Currency IRISH POUNDS

Amount Secured 69000

Property # 1
APPROX. 46.5 ACRES AT GRANGEBEG NEAR KILCULLEN, CO. KILDARE, BEING PART OF THE PROPERTY IN FOLIO 2706 CO. KILDARE.

Person Entitled SOUTH WESTERN HEALTH BOARD, (Having Its Principal Office At Leinster Mills, Osberstown, Naas, Co. Kildare)

Charge # 47

The supplementary information does not form part of the audited financial statements

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Type

Registered 07 / Mar / 2001
Created 26 / Feb / 2001
Currency IRISH POUNDS
Amount Secured 69000
Property # 1
APPROX. 46.5 ACRES AT GRANGEBEG NEAR KILCULLEN, CO. KILDARE, BEING PART OF THE PROPERTY IN FOLIO 2706 CO. KILDARE.
Person Entitled SOUTH WESTERN HEALTH BOARD, (Having Its Principal Office At Leinster Mills, Osberstown, Naas, Co. Kildare)

Charge # 48

Charge Type EQUITABLE MORTGAGE BY SOLICITORS UNDERTAKING.
Registered 24 / May / 2001
Created 22 / May / 2001
Currency IRISH POUNDS
Amount Secured 70000
Property # 1
APPROX 6 ACRES AT BALLINVER, GRANGEMOCKLER, CO. TIPPERARY BEING PART OF THE PROPERTY IN FOLIO 29025 CO. TIPPERARY.
Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Head Office, Lower Baggot Street, Dublin 2)

Charge # 49

Charge Type DEED OF MORTGAGE AND CHARGE.
Registered 27 / Jul / 2001
Created 18 / Jul / 2001
Currency IRISH POUNDS
Amount Secured 32500
Property # 1
PART OF THE PROPERTY COMPRISED IN FOLIO 1893F CO. WEXFORD AND KNOWN AS ST. JOHNS HOUSE DUFFCARRAIG GOREY CO. WEXFORD
Person Entitled SOUTH EASTERN HEALTH BOARD, (Lacken, Dublin Road, Kilkenny)

Charge # 50

Charge Type SOLICITORS LETTER OF UNDERTAKING.
Registered 09 / Aug / 2001
Created 26 / Jul / 2001
Currency IRISH POUNDS

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Amount Secured 185000

Property # 1
PART OF THE LANDS OF THE TOWNLAND OF PROLOGUE IN THE BARONY OF CALLAN, CO. KILKENNY CONTAINING 5.82 ACRES OR THEREABOUTS STATUTE MEASURE BEING PART OF THE OLD CALLAN WORKHOUSE PREMISES.

Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Kilkenny Business Centre, Kilkenny)

Charge # 51

Charge Type MORTGAGE.

Registered 10 / Oct / 2001

Created 05 / Oct / 2001

Currency IRISH POUNDS

Amount Secured 25000

Property # 1
FIRST FIXED CHARGE ON THE PROPERTY IN THE TOWNLAND OF ROSSANENY IN THE COUNTY OF KILKENNY BEING THE PART OF THE PROPERTY COMPRISED IN FOLIO 16418 OF THE REGISTER COUNTY KILKENNY.

Person Entitled SOUTH EASTERN HEALTH BOARD, (Lacken, Dublin Road, Kilkenny)

Charge # 52

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 02 / Aug / 2002

Created 22 / Jul / 2002

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
THE DWELLINGHOUSE AND PREMISES KNOWN AS DUFFCARRIG HOUSE, TARA HOUSE AND WORKSHOPS SITUATE AT DUFFCARRIG, BALLYMONEY, COUNTY WEXFORD, BEING THE LANDS COMPRISED IN FOLIO 1893F, COUNTY WEXFORD.

Person Entitled TRIODOS BANK N.V. (Brunel House, 11 The Promenade, Clifton, Bristol Bs8 3nn)

Charge # 53

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 03 / Jan / 2003

Created 17 / Dec / 2002

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

ALL THAT PART OF THE PROPERTY IN FOLIOS 2920F AND 29732F OF THE REGISTRAR COUNTY KERRY.

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 54

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 13 / May / 2003

Created 02 / May / 2003

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
THE DWELLINGHOUSE AND PREMISES KNOWN AS NO. 2, THE AVENUE, RIVERSIDE MANOR, KILCULLEN, CO. KILDARE

Person Entitled TRIODOS BANK N.V. (Brunel House, 11 The Promenade, Clifton, Bristol Bs8 3nn)

Charge # 55

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 07 / Aug / 2003

Created 23 / Jul / 2003

Currency EUROS

Amount Secured 1414430

Property # 1
ALL THAT AND THOSE THAT PART OF THE LANDS OF CORRASKEA CONTAINING 0.4546 HECTARES OR THEREABOUTS METRIC MEASURE BEING PART OF THE LANDS COMPRISED IN FOLIO 9149F OF THE REGISTER COUNTY MONAGHAN.

Person Entitled MONAGHAN COUNTY COUNCIL (County Offices, The Glen, Monaghan)

Charge # 56

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 16 / Feb / 2004

Created 01 / Feb / 2004

Currency EUROS

Amount Secured 123165

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

AND BEING PART OF THIS PROPERTY CONTAINED IN FOLIO 13728 OF THE REGISTER
COUNTY KILKENNY

Person Entitled SOUTH EASTERN HEALTH BOARD, (Lacken, Dublin Road, Kilkenny)

Charge # 57

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 19 / Apr / 2005

Created 30 / Mar / 2005

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
LANDS AT BALLYNAGRANNA, CARRICK-ON-SUIR, COUNTY TIPPERARY

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 58

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 22 / Sep / 2005

Created 09 / Sep / 2005

Currency EUROS

Amount Secured 511000

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
THE DWELLINGHOUSE AND PREMISES SITUATE AT 29 HAZEL AVENUE, KILMACUD, DUBLIN 14 COMPRISED IN FOLIO 159873F COUNTY DUBLIN

Person Entitled TRIODOS BANK NV (Brunel House, 11 The Promenade, Clifton, Bristol Bs 3nn England)

Charge # 59

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 17 / Aug / 2006

Created 02 / Aug / 2006

Currency EUROS

Amount Secured 805818

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder under an agreement between CAMPHILL COMMUNITIES OF IRELAND and DUN LAOGHAIRE RATHDOWN COUNTY COUNCIL dated

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Property # 1
THE DWELLINGHOUSE AND PREMISES SITUATE AT 29 HAZEL AVENUE, KILMACUD, DUBLIN
14 COMPRISED IN FOLIO 159873F COUNTY DUBLIN

Person Entitled DUN LAOGHAIRE-RATHDOWN COUNTY COUNCIL, (The County Hall, Marine Road, Dun
Laogahire, County Of Dublin)

Charge # 60

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 07 / Mar / 2007

Created 26 / Feb / 2007

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
ALL THAT PART OF THE LANDS COMPRISED IN FOLIO 11538 OF THE REGISTER COUNTY OF TIPPERARY BEING THE PROPERTY TRANSFERRED BY DEED OF TRANSFER DATED THE 1ST DAY OF APRIL 2005 AND MADE BETWEEN BRIAN PHELAN OF THE ONE PART AND CAMPHILL COMMUNITIES OF IRELAND OF THE OTHER PART AND THEREIN DESCRIBED AS IN THE SCHEDULE AS "ALL THAT AND THOSE THAT PART OF THE LANDS IN THE TOWNLAND OF BALLINAGRANA BEING THAT PART OF THE PROPERTY COMPRISED IN FOLIO 11538 OF THE REGISTER COUNTY OF TIPPERARY MORE PARTICULARLY DELINEATED EDGED BLUE "B" ON THE MAP ANNEXED HERETO COMPRISING AN AREA SOME 0.711 HECTARES OR THEREABOUTS METRIC MEASURE."

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 61

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 05 / Jun / 2007

Created 15 / May / 2007

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
ALL THAT AND THOSE "THE PROPERTY DESCRIBED IN AN INDENTURE OF CONVEYANCE DATED THE 25TH DAY OF MAY 1987 AND MADE BETWEEN HOYNE HEATING LIMITED (IN LIQUIDATION) OF THE ONE PART AND VIVIAN HOYNE OF THE OTHER PART AND THEREIN DESCRIBED AS "ALL THAT AND THOSE THE HEREDITAMENTS AND PREMISES CONTAINING TWO ROODS OR THEREABOUTS STATUTE MEASURE AND CONSISTING OF TWO STORES AND A YARD (FORMERLY KNOWN AS THE TANNERY OR TAN YARD AND PRIOR TO THAT KNOWN AS THE SAW MILL" SITUATE AT LADYWELL STREET IN THE TOWN OF THOMAS TOWN IN THE TOWNLAND OF NEWTOWN, BARONY OF GOWREN AND COUNTY OF KILKENNY BEING THE PROPERTY REFERRED TO IN THE CONSENT TO THE LAND COMMISSION TO SUBDIVISION DATED THE 23RD DAY OF FEBRUARY 1973 (DIVISION OF HOLDING OF MARY O'CARROLL P(D) 6895/73 VOL.155 PAGE 691 AND MORE PARTICULARLY DELINEATED ON THE MAP ANNEXED TO AN INDENTURE OF CONVEYANCE DATED THE 16TH DAY OF JANUARY 1974 AND MADE BETWEEN MARY O'CARROLL OF THE ONE PART AND THE COMPANY OF THE OTHER PART AND THEREON COLOURED GREEN AND MARKED WITH THE LETTER "B" THEREON" SECOND SCHEDULE ALL THAT AND THOSE THE PROPERTY CONTAINED IN FOLIO 8495 OF THE REGISTER COUNTY KILKENNY.

Person Entitled THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St. Dublin 2)

The supplementary information does not form part of the audited financial statements

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Charge # 62

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	29 / Jun / 2007
Created	25 / Jun / 2007
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.
Property #	1 ALL THAT AND THOSE THE LANDS COMPRISED AND DESCRIBED IN FOLIO 13865F COUNTY KILKENNY.
Person Entitled	ALLIED IRISH BANKS PLC (Bankcentre, Ballsbridge, Dublin 4)

Charge # 63

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	01 / Feb / 2008
Created	22 / Jan / 2008
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.
Property #	1 BY WAY OF SOLICITORS UNDERTAKING DATED THE 22ND DAY OF JANUARY 2007 RE ALL THAT AND THOSE THE SCHOOL PREMISES AT KILTENNEL, DUFFCARRIG, GOREY, COUNTY WEXFORD BEING ALL THE LANDS COMPRISED WITHIN FOLIO 1817L COUNTY WEXFORD
Person Entitled	ULSTER BANK IRELAND LIMITED (Ulster Bank Group Centre, George's Quay, Dublin 2)

Charge # 64

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	07 / Feb / 2008
Created	28 / Jan / 2008
Currency	EUROS
Amount Secured	910000
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.
Property #	1 ALL THAT AND THOSE PART OF THE LANDS OF ROEBUCK SITUATE IN THE PARISH OF TANEY, BARONY OF RATHDOWN IN THE COUNTY OF DUBLIN BEING THE DWELLINGHOUSE AND PROPERTY KNOWN AS LACKEN LODGE 1A FARMHILL PARK, GOATSTOWN AND COUNTY OF DUBLIN

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Entitled

Charge # 65

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	28 / Mar / 2008
Created	14 / Mar / 2008
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.
Property #	1 BY WAY OF FIRST LEGAL CHARGE DATED THE 14TH DAY OF MARCH 2008 RE ALL THAT AND THOSE THE SCHOOL PREMISES AT KILTENNEL, DUFFCARRIG, GOREY, COUNTY WEXFORD BEING ALL THE LANDS COMPRISED WITHIN FOLIO 1817L COUNTY WEXFORD
Person Entitled	ULSTER BANK IRELAND LIMITED (Ulster Bank Group Centre, George's Quay, Dublin 2)

Charge # 66

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	19 / Aug / 2008
Created	05 / Aug / 2008
Currency	EUROS
Amount Secured	207604
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder under an agreement between CAMPHILL COMMUNITIES OF IRELAND and South Tipperary County Council dated 05/08/2008
Property #	1 10, GLEANN AN LOCHA, SIR JOHN'S ROAD, CARRICK-ON-SUIR, COUNTY TIPPERARY
Person Entitled	SOUTH TIPPERARY COUNTY COUNCIL (County Hall, Clonmel)

Charge # 67

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	19 / Aug / 2008
Created	05 / Aug / 2008
Currency	EUROS
Amount Secured	207604
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder under an agreement between Camphill Communities of Ireland and South Tipperary County Council dated 05/08/2008
Property #	1 9 GLEANN AN LOCHA, SIR JOHN'S ROAD, CARRICK-ON-SUIR, COUNTY TIPPERARY

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Entitled

Charge # 68

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	22 / Oct / 2008
Created	17 / Oct / 2008
Currency	EUROS
Amount Secured	10000
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder under an agreement between CAMPHILL COMMUNITIES OF IRELAND and DUN LAOGHAIRE RATHDOWN COUNTY COUNCIL dated 17/10/2008
Property #	1 ALL THAT AND THOSE THE PROPERTY KNOWN AS 29 HAZEL AVENUE, KILMACUD, DUBLIN 14
Person Entitled	DUN LAOGHAIRE RATHDOWN COUNTY COUNCIL, (Town Hall, Dun Laoghaire, County Dublin)

Charge # 69

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	02 / Feb / 2009
Created	23 / Jan / 2009
Currency	EUROS
Amount Secured	275000
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.
Property #	1 ALL THAT AND THOSE THE PLOT OF GROUND BEING PART OF THE TOWNLAND OF CORRASKEA, BARONY OF CREMOME AND COUNTY CF MONAGHAN SHOWN AS PLANS A7B7Y, 17,16,15 AND 13 ON FOLIO MN9149F.
Person Entitled	THE GOVERNOR & CO OF THE BANK OF IRELAND (Head Office Lr. Baggot St, Dublin 2)

Charge # 70

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	16 / Mar / 2009
Created	12 / Mar / 2009
Currency	EUROS
Amount Secured	2283260
Amount Secured	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder under an agreement between Camphill Communities of Ireland and Kildare County Council

The supplementary information does not form part of the audited financial statements

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Property # 1
ALL THAT AND THOSE THAT PART OF THE LANDS COMPRISED IN FOLIO 34823F OF THE REGISTER CO. KILDARE BOUNDED IN RED ON THE ORDNANCE SURVEY MAP ATTACHED TO SAID CHARGE DATED 12TH MARCH 2009 AND MADE BETWEEN CAMPHILL COMMUNITIES OF IRELAND AND KILDARE COUNTY COUNCIL

Person Entitled KILDARE COUNTY COUNCIL (Aras Chill Dara, Devoy Park, Naas, Co. Kildare)

Charge # 71

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 08 / Feb / 2010

Created 04 / Feb / 2010

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
ALL THAT AND THOSE THE TWO SITES SITUATE AT PARK LANE, GRANGEBEG, COUNTY KILDARE, WHICH SAID SITES ARE MORE PARTICULARLY DELINEATED ON THE MAP ANNEXED HERETO AND THEREON EDGED RED AND MARKED "C" AND "B" RESPECTIVELY BEING PART OF THE LANDS CONTAINED IN FOLIO 34823F (PART) KILDARE

Person Entitled TRIODOS BANK NV (11 The Promenade, Bristol B58 3nn, England)

Charge # 72

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 22 / Jul / 2010

Created 07 / Jul / 2010

Amount Secured Details All monies and/or obligations which now are, or at any time may become, due or owing to the security holder by the company on any account and all the other liabilities whatsoever of the company to the security holder whether actual or contingent and whether as principal debtor, guarantor, surety or otherwise.

Property # 1
MORTGAGE & CHARGE OVER ALL THAT AND THOSE THE PROPERTY DESCRIBED IN TRANSFER DATED THE 12TH DAY OF SEPTEMBER 2007 AND MADE BETWEEN THOMAS KENT OF THE ONE PART AND CAMPHILL COMMUNITIES OF IRELAND OF THE OTHER PART IN RESPECT OF THE PART OF THE PROPERTY DESCRIBED IN FOLIO 12214 OF THE COUNTY OF KILKENNY BEING PART OF THE PROPERTY MORE PARTICULARLY DESCRIBED IN TRANSFER DATED 24TH AUGUST 2006 MADE BETWEEN MARTIN WALSH OF THE ONE PART AND THE TRANSFEROR OF THE OTHER PART THE SUBJECT MATTER OF LAND REGISTRY DEALING NUMBER D2006TJ031481E KNOWN AS 31 THE MEADOWS, MALLFIELD, THOMASTOWN, COUNTY KILKENNY

Person Entitled THE GOVERNOR AND COMPANY OF THE BANK OF IRELAND (Head Office, 40 Mespil Road, Dublin 4)

Charge # 73

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 24 / Mar / 2011

Created 08 / Mar / 2011

Camphill Communities of Ireland

(A company limited by guarantee, without a share capital)

Amount Secured 663322

Property # 1
DWELLING HOUSE KNOWN AS 24 DALE ROAD LOWER KILMACUD ROAD STILLORGAN COUNTY DUBLIN

Person Entitled DUN LAOGHAIRE RATHDOWN COUNTY COUNCIL (County Hall, Dun Laoghaire, Co. Dublin)

Charge # 74

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 24 / Mar / 2011

Created 08 / Mar / 2011

Currency EUROS

Amount Secured 1200260

Property # 1
DWELLING HOUSE KNOWN AS LACKAN LODGE 1A FARMHILL PARK GOATSTOWN DUBLIN 14

Person Entitled DUN LAOGHAIRE RATHDOWN COUNTY COUNCIL (County Hall, Dun Laoghaire, Co. Dublin)

Charge # 75

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 29 / Sep / 2011

Created 27 / Sep / 2011

Currency EUROS

Amount Secured 310275

Property # 1
PROPERTY AT BALLYMONEY HOUSE, SEA ROAD, BALLYMONEY.GOREY, FO WEXFORD BEING PROPERTY COMPRISED IN LAND REGISTRY FOLIOS WX13767, WX13768, WX13769 AND WX33979F

Person Entitled WEXFORD COUNTY COUNCIL (Carricklawn, Newtown Road, Wexford)

Charge # 76

Charge Type A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.

Registered 13 / Jun / 2013

Created 06 / Jun / 2013

Currency EUROS

Amount Secured 198880

Property # 1
ALL THAT AND THOSE THE LANDS COMPRISED IN FOLIO 32809F COUNTY KILKENNY.

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Entitled

Charge # 77

Charge Type	A charge on land, wherever situate, or any interest therein, but not including a charge for any rent or other periodical sum issuing out of land.
Registered	29 / Nov / 2013
Created	22 / Nov / 2013
Amount Secured Details	All monies and/or obligations which now are, or at any time may become, due or owing to the security holder under an agreement between HEALTH SERVICE EXECUTIVE and CAMPHILL COMMUNITIES OF IRELAND dated 22/11/2013
Property #	1 ALL THE PROPERTY COMPRISED IN FOLIO KK 16418 COUNTY KILKENNY
Person Entitled	HEALTH SERVICE EXECUTIVE (Lacken, Dublin Road, Kilkenny)

Charge # 78

Charge Type	Fixed charge over property known as "Sea Pink", Ballymoney, Gorey, Co. Wexford.
Registered	27 / Aug / 2015
Created	14 / Sep / 2015
Property #	1 ALL THAT AND THOSE the property known as "Sea Pink", Ballymoney, Gorey, Co. Wexford the subject of Dealing Number D2014LR118304V
Person Entitled	Wexford County Council (Carricklawn, Newtown Road, Wexford)

Charge # 79

Charge Type	All sums now due or hereafter to become due to the persons entitled.
Registered	26 / May / 2016
Created	25 / May / 2016
Property #	1 All that and those part of the lands of Ballynagrana being part of the lands comprised in Folios 43249F and 11541 of the Register County Tipperary being Site No 1 Sir John's Road Carrick-on-Suir County Tipperary
Person Entitled	Tipperary County Council (Civic Offices, Clonmel)

Charge # 80

Charge Type	All sums now due or hereafter due to the persons entitled and a charge over the property comprised in Folio 13869F of the Register County Tipperary being the property situate and known as 31 O'Mahony Avenue, Carrick-on-Suir Co Tipperary.
Registered	06 / Jul / 2016
Created	30 / Jun / 2016
Property #	1 All that and those the property comprised in Folio 13869F of the Register County Tipperary being the property situate at and known as 31 O'Mahony Avenue, Carrick-on-Suir, County Tipperary
Person Entitled	Tipperary County Council (Civic Offices, Clonmel, Co Tipperary)

Camphill Communities of Ireland
(A company limited by guarantee, without a share capital)

Charge # 81

Charge Type DEED OF CHARGE.
Registered 21 / Dec / 2016
Created 20 / Dec / 2016
Property # 1
PROPERTY CONTAINED IN FOLIOS 359F, 7491F, 8201F AND 8568F COUNTY KILKENNY
Person Entitled KILKENNY COUNTY COUNCIL (Johns Green, Kilkenny)

Charge # 82

Charge Type A Specific Charge for present and future advances, arising on the creation of a commercial mortgage/mortgage debenture creating a mortgage/charge over the Company's property as set out in the schedule hereto held as therein stated.
Registered 24 / May / 2017
Created 04 / May / 2017
Property # 1
ALL THAT AND THOSE the property comprised in Folio 16140F of the Register County Tipperary known as the premises and dwelling house situate at no 37 St. John's Terrace, Carrick-on-Suir, Co. Tipperary.
Person Entitled Tipperary County Council (Civic Offices, Clonmel, Co Tipperary)