



2019 ANNUAL REPORT





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SECTION 1



ACTIVE RETIREMENT NETWORK IRELAND (ARNI)

Active Retirement Network Ireland is a national network of over 550 local Active Retirement Associations (ARAs) with a regional structure of nine regions and an elected national board comprising members of the ARAs who are elected annually at the national AGM.

ACTIVE RETIREMENT IRELAND STRATEGIC PLAN 2015-2019

The purpose of this strategy is to set out a road map for continuing growth and sustainability. It is designed to support the contribution of older people, through their own work, promoting their own voice and feeding their own experiences into local and national policies. ARI believes that this strategy will continue to develop ARI as an effective and vibrant membership led organisation working collaboratively for a better quality of life for older people.

The board reviewed the strategy in 2017 following consultation at the autumn council meetings and it was agreed that the current mission was still relevant and that further work was required on the existing strategic aims. The outcome was that the strategic plan be extended to 2019.



OUR MISSION

Active Retirement Ireland reaches out to all older people to stop loneliness through friendship and support.



OUR VISION

Active Retirement Ireland is a powerful contributor to an Ireland that views ageing positively and promotes visibility and belonging of its older citizens.



OUR VALUES

Active Retirement Ireland believes all older people are equal and entitled to be treated with respect. We recognise that all older people have different interests and needs. All older people are welcome to join Active Retirement Ireland, to have fun and have their voices heard regardless of age, gender or culture.



“This year has been a brilliant year for ARI.”

Blian iontach a bhí againn go léir.”

Our organisation has 18 new ARAs opened during the year. Very positive news for us all. Our regions are totally committed and working with us to develop our organisation. I have had a wonderful year. Thank you all for your support. I just love meeting you all. I have had the most enjoyable ARA visits all over the country. Thank you for your hospitality and kindness. When elected as your president I made a plan and a promise. To make this organisation bigger and it's board the best.

Our board is at the top of our organisation and everything relevant to running the organisation starts and ends with the board; so I put governance training in place for us all. We all interacted with our facilitator and each other to get what we now have: an excellent, knowledgeable and loyal board running this organisation for you all. I then did an evaluation of us all and when collated it showed our weaknesses but also our strengths.

A board running an organisation as important as ours has to know what it's doing.

We now have subcommittees of the board who help us in guiding our organisation forward and these committees represent every aspect expected to help and advise all of

our ARAs and regions when needed. I've put other programmes in place. I introduced our North West Region to the Governor of Loughan House and so continued interacting with our Prison Service.

I spoke on our local Clare FM regularly and was invited to join their Morning Focus Panel as well as being interviewed when topic arise relevant to our issues. I get advice on proper PR procedure from Peter Kavanagh, Head of Communications and Public Affairs. In representing you all I take great care not to misinform or express an opinion damaging for us as an organisation.

I was featured on Nationwide with other members of ARI to promote Active Retirement Ireland and our physical and social activities. As President I attended all national events; took part in singing competitions, quizzes, did 5km walks for charity, worked as a volunteer during Fleadh Ceoil na hEireann in Ennis. I also went to Dáil with Peter Kavanagh, who did a presentation on the living pension.

I manned the Active Retirement stand at the Limerick Show and again met lots of you there. I was invited to visit you all in your ARAs and thank you for these wonderful invitations as I enjoyed those days so much. Seeing the great work you do. The art and crafts you

produce and celebrating your milestone anniversaries. 10, 20, 30 and 40 years in ARI. We laughed and cried and some of us even tried to sing. We had some great Christmas parties and dinners.

I am very proud of my own ARA and want to congratulate Bridget Kirby who won Clare Volunteer of the year. Our ARA is involved with all groups in our community where we have one focus – to help and support each other. We get involved with fundraising for these groups by helping out on flag days, bag packing and selling lines. We run our own Pop-Up Shop each year for funds and have sold the most National Raffle tickets for the past 3 years. I want to thank Shannon ARA for all their support for me.

You are the most important people in our Organisation and I want you to know it. Enjoy every outing; every meeting and remember being there for each other in friendship is what Active Retirement Ireland is all about.

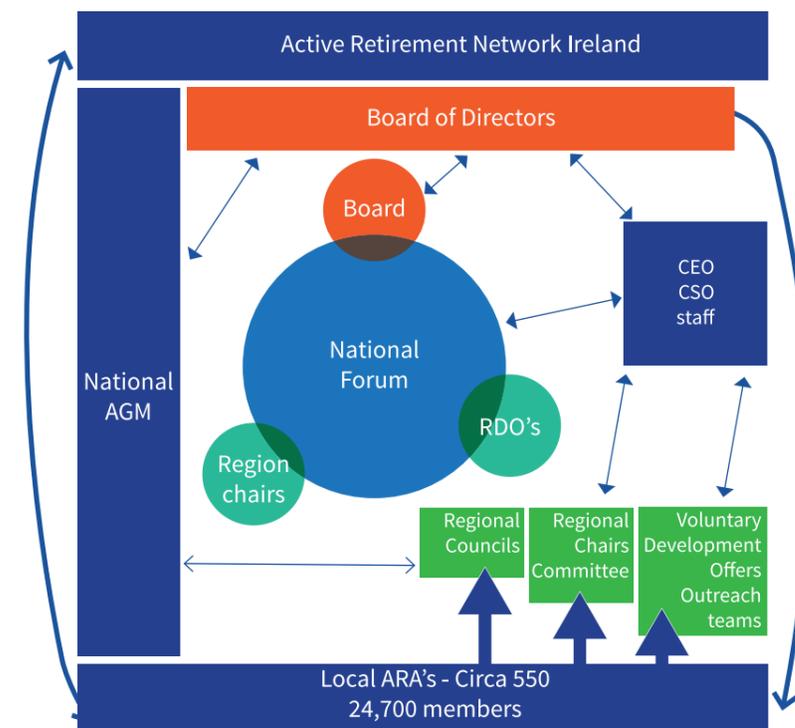
Slán anois agus gach dea ghú i gconai.

Is mise le meas.

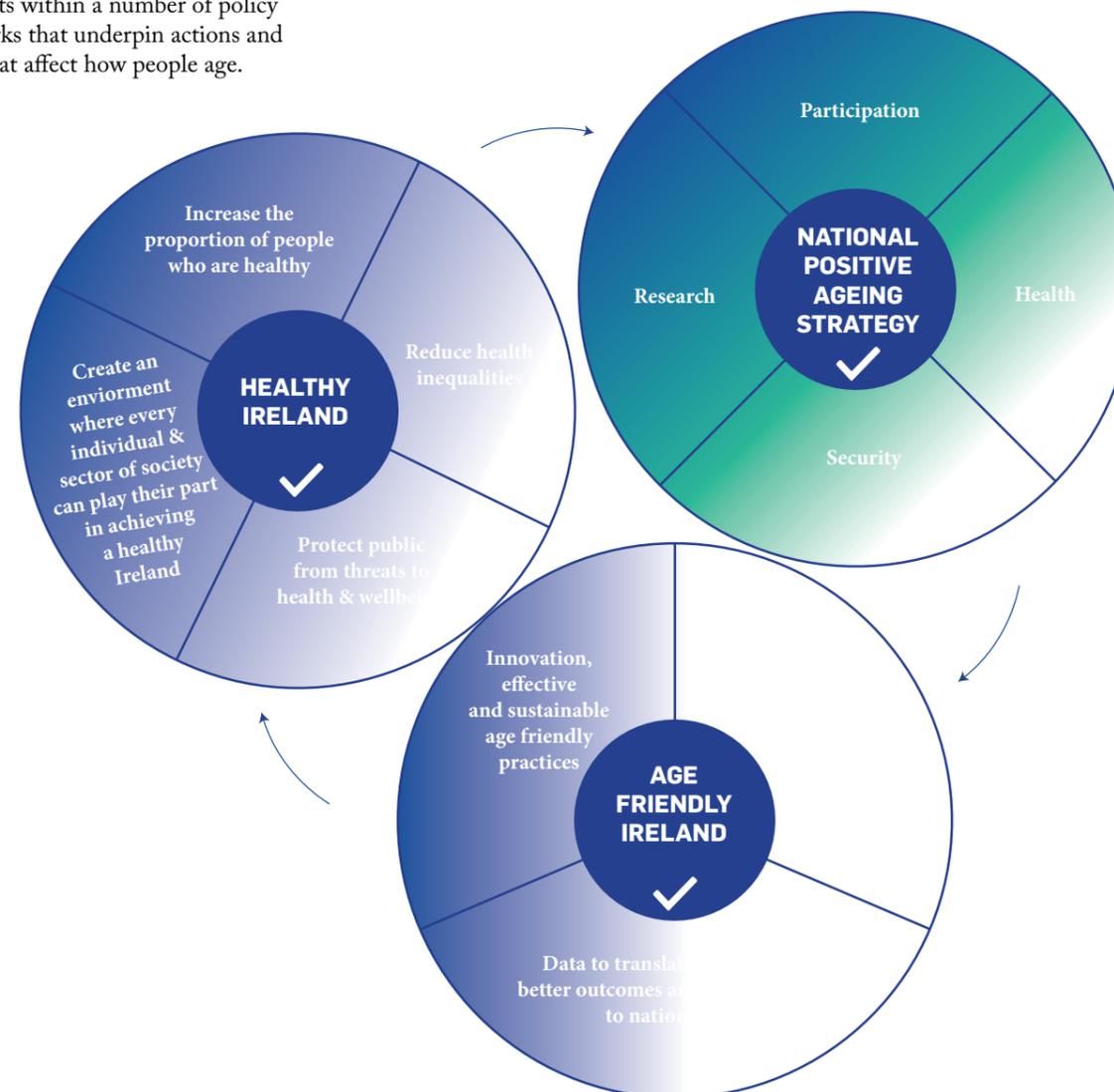
Kay Murphy

National President

Structure of Active Retirement Network Ireland



The work of Active Retirement Ireland sits within a number of policy frameworks that underpin actions and factors that affect how people age.



Strategic aim 1 MEMBERSHIP ENGAGEMENT

The regions of Active Retirement Ireland:

- North West Region
- Western Region
- North East Region
- Midlands Region
- Eastern North Region
- Eastern Region South
- South Eastern Region
- Mid Western Region
- Southern Region



Active Retirement Ireland has nine regional committees in place to plan regional meetings for members and events.

Each region plans and delivers activities based on what the members look for.

These activities range from Christmas dinners, health and wellbeing days to quizzes.

The ARA-GO-ON festival, which is run each year by the Western Region, was once again very successful with attendance at the 3 day event of over 300 members at the Falls Hotel, Ennistymon.

The Golden Years festival was once again very successful, run by the Sacred Heart ARA in the South East region in honour of Anna Manahan this festival attracts ARAS from all over the country to the three day event.



Chairs of the Regional committees:

- Rosemary Shier, Mid West Region;
- Ria Malone, Eastern Region North;
- Anne Grace, Eastern Region South;
- Noreen Lawler, Southern Region;
- Dixie O'Connell (resigned in August)
- Margaret Angulin South East Region;
- Deirdre Hogan, Western Region;
- Des Skelly Midland Region;
- Brian Garvey, North East Region;
- Rory Cleary, North West Region;

Development and Outreach in the Regions

This programme is one of the main elements to achieve the development outcomes for Active Retirement Ireland.

As ARI membership grows, so does the danger of isolation of the local associations. It is essential that the ARA members engage with and participate in regional events and feel part of a large national organisation while experiencing the benefits associated with membership.

One of the methods of supporting this is to have a personal touch through the regional development and outreach team. This team should consist of a voluntary development officer and 3 – 4 voluntary outreach workers, however in some regions only a voluntary development officer is in place. These teams play a crucial role in connecting the local association with the region and with each other.

The Role of the voluntary Development Officer

- Work with the regional committee to support all aspects of the regional work
- Coordinate and liaise with the outreach team
- Report to the regional committee on development and outreach activities in the region
- Support the outreach team in their work
- Support the development of new ARAs and support existing ARAs with the outreach team
- Plan and deliver committee roles training to ARAs
- Represent ARI and their Regional Committee, as appropriate
- Be aware of resources and bodies in the region that could support the ARAs

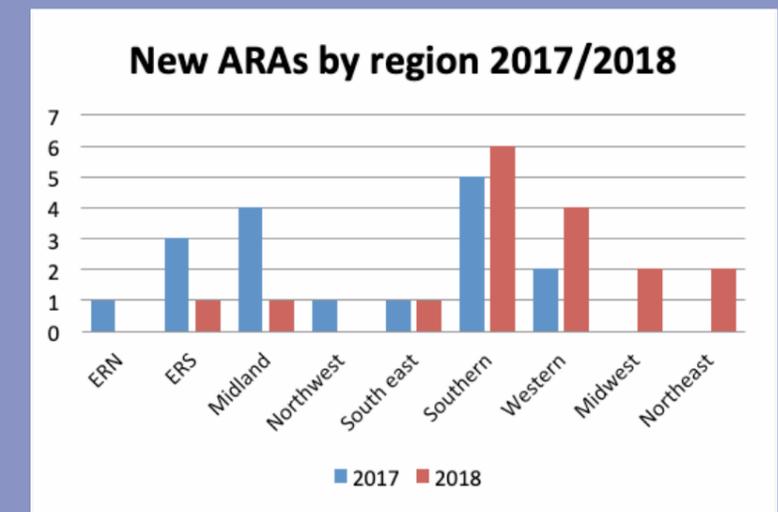
The development officer sits on the regional committee and is an integral member of the committee. The development officer is a member of the company and has full voting rights and attends the national forum meetings. The development officer submits quarterly reports to the regional chair for the National forum.

The Regional Development Officers

- Anne O'Brien Southern region;
 - Eugene Phillips Midwestern region;
 - Christy O'Carroll, Western region;
 - Dorothy Toye North west region;
 - Maria Curtis, North east region;
 - Marie Colgan, Eastern region north;
 - Mai Quaid, Eastern region south;
 - Maureen McCormack, Midland region;
 - Kelly Dundavan, South east region.
- Christy O'Carroll left the position of RDO during 2018 to move to Co Kilkenny, ARI wishes Christy the very best.



New ARAs for 2018



MEMBERSHIP SUPPORT TEAM

The membership support team is a key part in the day to day running of the Active Retirement Central Support office. The role is split between three members of staff in Central Support Office, Máire Sexton, Siobhan Hopkins and Kelly McVicker and varies on a day to day basis.

One of the key aspects of membership support is processing each of the 24,000 member's affiliation each year.

The Active Retirement Associations re-affiliate at the beginning of the year, of which ARI has 550 and approximately 24,000 members. This is the busiest time of year as the team processes all fees received and update committee member's contacts and member lists on membership database. The affiliation process begins in December where a pack (letter, forms etc.) is prepared for all the Secretaries of the groups. The packs are then sent out early January and upon receipt back into the office the team begins the updating process on the database which includes all changes; change of committee members, new members, taking members off the list and including fees, then the next stage in the affiliation process begins. The affiliation documents; receipt, insurance documents, an updated members list and their membership cards are issued. The main bulk of this affiliation work is done by April but new members join or leave throughout the year so the process is ongoing. As part of membership support the team deals with the many and varied phone queries from new membership contact details to providing information to the public on how to join a local ARA.

As part of the work a mailshot service is provided three times a week from other organisations, such as hotels and cultural venue and sent out to secretaries to allow members to avail of special offers by these associates. The team also supports the many national events run by ARI through administration and planning with other staff members.

Hearing from the members and having interaction with members, whether it's over the phone hearing about ARAs activities or meeting them at events such as the Trade and Tourism Show or the National AGM allows a more personal connection with members and creates a great sense of community and comradery between members and staff. This builds a better environment for Active Retirement Ireland as a membership organisation.

The National AGM

The AGM of Active Retirement Network Ireland was held on 25th April 2018 in the Falls Hotel, Ennistymon, Co Clare.

This was a very well attended event with over 370 attendees and some very lively discussions. The 2017 audited accounts and Annual Report were presented to the members at the meeting.

The National Raffle was widely discussed, with members surprised that 41% of ARAs do not sell any tickets. John Noel Cronin, Treasurer, reminded the members that for each book sold the ARA keeps €7.50 for their group. Many ARAs who have been successful with ticket sales have used the monies for events and days out.

An award for outstanding service to Active Retirement Ireland was presented to the family of the late Pat Cussen, who died in December 2017 while still on the board.

There was no election for either the officers or the board members with only 5 places being filled out of the 6. This left a space to be filled by a call to ARAs with an expression of interest form.

The current board of Active Retirement Network Ireland as ratified at AGM 2018 is as follows:

President:

Kay Murphy,
Shannon ARA;

Vice president:

Michael Maher,
RAMs ARA Co Dublin;

Company secretary:

Frank Quaid,
Baltinglass ARA;

Treasurer:

John Noel Cronin,
Kilshannig ARA, Cork;

Board members:

Anne Drury,
*Ballinafid /Multyfarnham/
Bunbrosna ARA,*

Westmeath;

Tom Harrison,
Monksland ARA,

Roscommon;

Elizabeth Dermody,
Ballyragget ARA.

Kilkenny;

Mary Dunne,
Ardee ARA, Louth;

Kevin Monaghan,
Lifford 50+ ARA, Donegal.

The Art Exhibition was very successful, with over 90 paintings exhibited and many lovely arts and crafts displayed.

The judge was Siobhan Mulcahy, Co. Clare Arts Officer, who was very impressed with the standard.

The prizes went to:

First Prize:

Theresa Hogan,

“The Local Pump”

Shannon ARA

Second Prize:

Barbara Algar,

“Pony Racing”

*Ballinafid/Multyfarnham/
Bunbrosna ARA*

Third Prize:

Margaret Hopkins,

“Meadow”

Active Virginians ARA

People's Prize:

Theresa Bourke,

“Star Wars Retreat”

*Ballinafid/Multyfarnham/
Bunbrosna ARA*

Congratulations to all the winners and to all who had the courage and talent to exhibit.



Strategic aim 2 Advocacy and Allies Communications and PR

In 2018, Active Retirement Ireland was in the public eye for a number of reasons, and on a number of occasions. In January 2018 ARI was part of a co-ordinated campaign to restore the full pension rights of over 60,000 older people who had their State Pensions cut under changes to the assessment approach made in 2012. Joining with Age Action, Fórsa, Siptu and Pensioners for Equality, as well as other peripheral supporting groups, the organisation successfully lobbied for a reversal of the changes and the early adoption of a Total Contributions Approach for future pensioners who may have otherwise missed out.

As well as campaigning nationally, ARI was involved in local grassroots lobbying. Michael Maher, vice-president, addressed a huge crowd in Co. Wexford before Minister Regina Doherty indicated that the campaign's demands would be met.

The Give It A Go festival was launched in April 2018, shortly before the 2018 AGM. This festival, run in Killarney in concert with the INEC and the Gleneagle Hotel, attracted media attention for its positive approach to ageing.

At the Active Retirement Ireland AGM 2018, the organisation launched a research report based on surveys and interviews of members, which claimed that older people in Ireland were not being recognised by local government structures for the contributions they make to their communities. While many older people are involved in community organisations and representative bodies, very few feel that they are active participants in the decision-making process.

As the preparations began for the annual Trade and Tourism show, ARI was given a chance to highlight the importance of senior tourism to the Irish hospitality industry.

The organisation's work with AGE Platform Europe informed news pieces in the Irish Independent and Irish Times.

President Kay Murphy was foremost among the many advocates for Active Retirement Ireland, taking up a regular spot on local radio in Co. Clare and speaking in the national and local media on behalf of the organisation. She highlighted the work ARI does to combat loneliness, to advocate on behalf of its members and on general issues surrounding positive ageing. She was supported in this by regional chairs and committees, who highlighted local issues. Rory Cleary's media campaign on the absence of social workers in Co. Donegal was among the more successful attempts to highlight key issues in 2018.

In the run-up to Budget 2019, ARI highlighted such issues as income inequality, lack of childcare increasing strain on grandparents, and inadequate public transport. The Department Of Employment Affairs and Social Protection's annual Pre-Budget Forum provided a platform to raise many of these issues with the minister and senior civil servants.

CEO Maureen Kavanagh gave an in-depth interview to the Irish Examiner in May 2018, in which she called for better recognition of the contribution older people make to society, as well as to their own families as babysitters, carers, childminders and in many cases, financial backers. The issue of older people being pressured into working as family childminders was discussed at length in the media, with Active Retirement Ireland providing leadership by criticising government efforts to avoid the root causes of the lack of affordable childcare. The intergenerational solidarity shown was well-received by other advocacy groups.

One of the major advocacy campaigns the organisation was involved in was the campaign to retain local services such as post offices. Active Retirement Ireland was involved in rallies and publicity drives in Donegal, Leitrim, Sligo, Mayo, Galway, Clare, Kerry and Cork. This work continues into 2019.

In September of 2018, ARI capitalised on the tenth anniversary of Bunbrosna/Multyfarnham/Ballinafid ARA and the 40th anniversary of the first ARA in Dún Laoghaire to raise the issue of the barriers that affect older people and can prevent them from enjoying life. DLARA's anniversary celebration was featured in the Irish Times, as noted correspondent Patsy McGarry spoke to members and reported on the great work of the group.

The National Bowls Competition highlighted the winning teams in their local media outlets and Budget 2019, while not featuring older people's issues in any major way, provided a platform for ARI to put forward its agenda for healthy and positive ageing across the country. A highlight of the latter part of the year was the debut of pickleball in the National Bowls Competition. This sport proved as popular among the media as it did among the Active Retirement members who played it for the first time in Breaffy.

As ever, Active Retirement Ireland works closely with other organisations to strengthen its voice. Together, age sector NGOs in Ireland can achieve much more than as lone voices.

ARI survey - Towards an Age friendly Ireland conducted in September 2018

Ireland is improving when it comes to ageism in the community, according to new research carried out by Active Retirement Ireland, the country's largest older people's organisation. However, there is still work to be done on ingrained attitudes about growing older, the organisation said.

Research Findings

For its qualitative research report, 'Towards an Age-Friendly Ireland: Ageism and Older People in 2018', Active Retirement Ireland asked 100 members – randomly selected from its 545 groups nationwide – a series of questions about their lived experience of ageism. Participants ranged from 50 to 92 in age.

Key findings included:

- 34 per cent of respondents had experienced mild casual ageism on a regular basis, such as family members, acquaintances or professional contacts making assumptions about their interests based on their age.
- 42 per cent had direct experience of health-related ageism.
- 43 per cent had experience of being grouped as "older people, the elderly, seniors, or similar" in a negative fashion.
- 19 per cent have felt humiliated or hurt by comments about their age.



On a positive note, the report indicates older people are less likely to experience institutional ageism in healthcare settings.

Only 22% of older people said they had experienced ageism in a healthcare environment, this is a welcome development, and shows doctors and other healthcare professionals are taking the problem of ageism seriously.

Another positive development is that only 19 per cent of those surveyed indicated they have felt humiliated or hurt by comments about their age. While it is troubling that one-fifth of older people have had some negative experiences, this is down from 36 per cent in 2008.

In addition, when asked if they had ever been targeted for suspicious products or services, either in person or online, because of their age, 77 per cent of respondents said such scams have never affected them. This is in line with 2014 research that dispels the popular belief that older people are disproportionately targeted by fraudsters.

While there is still work to be done on some of the more pervasive aspects of casual ageism, it's clear that groups such as Older People's Forums and Active Retirement groups, with their do-it-yourself attitude of empowerment, are doing great work to combat ageism. "Our Government has pledged to make Ireland the best small country in the world in which to grow old, but it's communities that are making this happen."

Working in collaboration

Active Retirement Ireland participation in local decision making structures research – funded by the Older People's fund, Community Foundation of Ireland. Researcher Dr Ann Leahy.

This research was carried out by Active Retirement Ireland between Autumn 2017 and Spring 2018. It arose out of a commitment by ARI to bring out the voice of older people and to support its member organisations (Active Retirement Associations or ARAs) to engage with decision-making structures at county level. Its main aims were to assess:

- the extent of ARI member-organisation involvement in Older People's Councils (OPCs) and Public Participation Networks (PPNs), and
- how those involved in OPCs and PPNs assess the quality of their engagement and its impact.

Thus, the focus was on ARA involvement in, and perceptions of involvement in, OPCs and PPNs. The focus was at the local level not the national one though some of its implications may have a national significance.

It was carried out in two parts. The first set out to ascertain levels of involvement in OPCs and PPNs by

local ARAs. This part involved a survey organised by ARI Central Support Office of their member-organisations to establish awareness and involvement in Older People's Councils (OPCs) and Public Participation Networks (PPNs). The second part of this study involved a postal survey of those members who had been identified in the first phase as involved with either an OPC or a PPN or both. In addition, interviews were carried out by telephone with 4 members of ARI who were known to be involved in OPCs/PPNs and with 1 OPC Chair who was not a member of ARI. As well as informing the report's findings, these interviews also informed the questionnaires developed by the researcher and used to get the input of respondents.

As this research was about civic engagement and about bringing out the voice of older people in local decision-making processes, a key aspect of the questionnaire was about their views on their levels of involvement and the outcomes they identify for older people from the work of OPCs and PPNs. The approach was informed by the European Code of Good Practice for Civil Participation in Decision-making Processes. The Code aims at facilitating NGO participation in political decision-making process at local, regional and national level and stipulates a set of principles and guidelines for NGO participation.

Findings

The results of this study suggest that members of ARI are engaged with local decision-making structures. Some appear to be highly engaged and are involved, not just as ordinary members, but as office-holders and contributors to various decision-making or consultative bodies that are connected with OPCs and PPNs. Their responses suggest an engagement with issues of concern to older people and a desire to see improvements for them. This is the case even in the responses of those who are frustrated that their efforts are not resulting in tangible outcomes or that their local structures are not well-developed.

The involvement in OPCs enables a focus on older people's issues that respondents often valued, and thus they represent a potentially valuable means of bringing the voices of older people to the fore and of engaging in partnership working. There are relatively high levels of satisfaction with involvement. Many respondents also see the benefit of a forum like the PPN which connects older people's issues to those of other interest groups. Not least, this offers an opportunity to make common cause with other groups on issues that are of common concern (like public transport). It is also interesting that their motivation for getting involved in PPNs is largely to promote older people's issues or issues of interest to their ARA, even if they are also interested in issues of wider concern to their communities.

Respondents point to tangible outcomes for older people out of their engagement with both structures. The most obvious positive outcomes that they point to are changes in the physical environments of their communities intended to benefit older people – and this is especially true of involvement in OPCs through such things as provision of additional benches or gym equipment in parks. But less tangible benefits such as participating in training and feeling more knitted-in to their communities, or feeling that their involvement creates greater awareness of older people's issues, are also potentially important from their involvement in both structures. Thus, OPCs and PPNs provide information and networking opportunities and facilitate input by older people into local decision-making. ARI members respond to these opportunities. These bodies facilitate the bringing out the voice of ARI members on older people's issues. However, there are also some ARA members who do not feel that these bodies (OPCs and PPNs) resulted in tangible, positive outcomes for older people.

The members who engage with these bodies represent a potentially valuable resource to OPCs and PPNs. ARI members, who responded to the relevant question in this survey, spent an estimated average of 5.8 hours per month individually engaging with

them. Economic measures should not be the only ones of this involvement. However, in economic terms, it means that they contributed between them the equivalent of approximately €29,300 per annum to these processes (OPCs and PPNs). This was on the basis of using a modest valuation based on the minimum wage. We do not know the total time contribution of all ARI members contributing to these structures, but it is clearly likely to be higher.

Challenges

The findings also point to some challenges both for OPCs and PPNs and for ARI and its member organisations. One has to do with awareness that these bodies exist – there is scope for increasing awareness of OPCs and PPNs, of their functions and of the potential benefits of involvement. Some challenges in relation to the nature of involvement in OPCs and PPNs become evident when respondents' perceptions of levels of involvement are mapped on to the levels specified in the Code of Good Practice for Civil Participation in Decision-making Processes. This enables us to form an impression of the quality of their engagement in these structures.

In both OPCs and PPNs, the key ways in which they characterise their involvement are by attending meetings and obtaining information. It may be positive that in OPCs over half (or 57%) feel that they are consulted on developments relative to older people, although this also begs the question as to why only this proportion of respondents do so within OPCs, which have an exclusive focus on older people's issues.

Furthermore, within both structures, experiencing two-way communication or being able to influence decisions is experienced by fewer respondents and fewer still characterise their involvement as cooperation/partnership. Thus, how respondents characterise their involvement remains at the lower levels of engagement recommended by the Code aimed to facilitate NGO participation in political decision-making process. This may

not be altogether surprising given how centralised government is in Ireland. Furthermore, to be genuinely participative, the structures of OPCs and PPNs need to challenge traditional, top-down ways of working, which represents a relatively new approach for all involved.

Thus, there is still much more potential within these structures to develop an approach that is more marked by an ethos of partnership in which developments can be co-created with community NGOs. These bodies (OPCs and PPNs) need to continue to develop in ways that ensure that they are open to the views of a diverse range of people and that are capable of including hard-to-reach groups, including those without access to the internet. Their processes must find ways of giving feedback on how suggestions have been incorporated (or not) into policy and this will include sharing information about constraints under which decisions are taken. Those running them need to have a commitment to ongoing capacity-development amongst their contributing members and groups as well as amongst the staff of government and state agencies.

Crucially these approaches also have resource-implications and they require a genuine commitment at both central and local government to develop more participatory ways of working. If, however, these bodies do not develop greater capacity for genuinely deliberative processes, there is a risk that more participants will start to agree with those respondents who reported negative experiences in this study – such as the respondent who suggested that there was no improvement for older people (from an OPC) and 'no information or feedback for what we looked for'.

Turning to ARI and ARAs, participation implies responsibilities as well as rights, and it requires ongoing commitment and renewal. A challenge for ARAs is to ensure that the burden of contribution doesn't always fall to the same small number of people and that members that might like to contribute are encouraged and supported to do so. This is a perennial problem for

organisations dependent on volunteers. Given that in Ireland a commitment to making local authorities more deliberative is relatively new, this requires a corresponding commitment to upskilling NGOs to contribute, which has yet to be developed to any great extent.

Linked with this, there is a challenge (common to all voluntary groups involved in decision-making processes) to ensure that representatives know how local government decision-making happens, how it affects them, and how they can influence it.

A positive development is that some PPNs are now offering training on improving their members' ability to make an impact and ARAs could seek to have access to this in their areas.

Recommendations

For Active Retirement Ireland and/or local Active Retirement Associations: **Raise Awareness of OPCs and PPNs amongst Members**

There is scope for ensuring that there is more awareness amongst ARA members of the existence of OPCs and PPNs in their counties/cities and of their potential for bringing issues of interest to older people to the fore. Where good practice exists, or tangible outcomes are identified, it is desirable to make that more known amongst all ARAs.

Seek to Influence Processes of OPCs and PPNs

Engage with local authorities and those responsible for OPCs and PPNs to seek to ensure that their processes are developed in ways that reflect good practice on facilitating input by NGOs, involving a commitment both to capacity-building for staff in government and state agencies and for NGOs. The Code of Good Practice for Civil Participation in Decision-making Processes could form a basis for discussion.

Capacity Building

Explore ways of building capacity of members for continued and ongoing contribution to local structures. Seek funding and other opportunities to engage in capacity-building training for members focusing on inputting into local decision-making. It should be explored if training opportunities might be available from PPNs, and there may be a value in undertaking it with members of other community-groups. Also, the research suggests that there may be a value in a creative and consistent approach to this at a national level, perhaps engaging with some training approaches that already exist or that could be adapted. It is clear that capacity-building and renewal is an ongoing challenge for all NGOs, not one that can be addressed once, but rather something that has to be a regular process that continues to facilitate engagement by new contributors. Perhaps also consider using expertise already within ARAs to build a sustainable source of knowledge and advice for others.

For Older People's Councils and Public Participation Networks

Most ARA members value their involvement in these processes. But a recommendation arises from perceptions of respondents that their involvement is overwhelmingly at the level of attending meetings and receiving information. The aim must be to ensure improved policy-making processes that facilitate input at all stages of the policy-making cycle. This involves a genuine commitment to partnership working, as well as capacity-building for staff and for NGOs that engage in decision-making bodies.

Where good practice exists in respect of this, it may be possible to develop strategies to highlight it and to make it more widely available to others.

Conclusions

ARI members are engaging in local decision-making structures (OPCs and PPNs). For the most part, they value their participation and sometimes perceive positive outcomes for older people as a result. The nature of their involvement in these bodies suggests that there is also scope for developing more of a partnership way of working that would give them more influence on policy-making processes.

Collaboration with Other Organisations



Eight NGOs working in the ageing sector in Ireland have formed The Alliance of Age Sector NGOs to address the key issues facing older people and to progress implementation of NPAS. The partnership is committed to communicating with the wider ageing stakeholder group and work closely with the Department of Health and other government departments. These organisations are Active Retirement Ireland; Age Action; Age & Opportunity; Alone; Alzheimer Society of Ireland; The Irish Hospice Foundation; The Irish Senior Citizens' Parliament; Third Age.

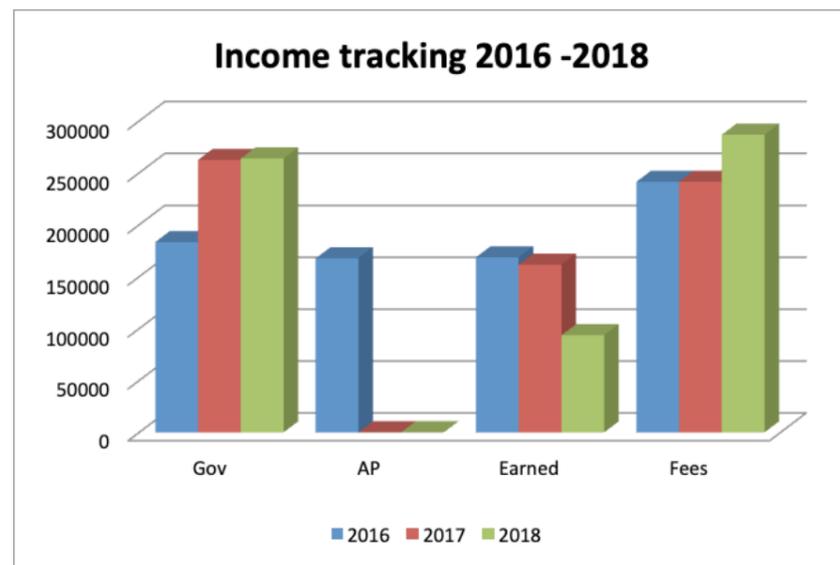
In 2018 the Alliance, although expanding, consolidated its objectives, outcomes and agreed principles. An independent chair, Mr Tom Costello, has been engaged to assist us in our programme of work which will pivot around the five agreed dates the Alliance will meet throughout the year. We will continue to work in between those meetings, building on consensus already achieved and work toward our agreed targets and outcomes.

Partnership work between NGOs requires a lot of commitment and resources and the current CEOs and boards of the eight NGOs are committed to this way of working. We are also committed to communicate with the wider stakeholder group and work closely with the Department of Health and other departments.

The Alliance of Age Sector NGOs has agreed that work on the implementation of NPAS must continue to be a priority for 2019. The work started on the scorecard was put on hold late in 2018 to support the National Stakeholder Forum on the NPAS. This was to allow Government Departments and in particular the Department of Health, to give current updates on developments on the NPAS. The Alliance has agreed to produce a scorecard from these updates with a view to identifying the progress or lack of action on NPAS by Government Departments.

Sustainability

At the end of the year the company has assets of €327,465 (2017 - €269,064) and liabilities of €18,003 (2017 -€34,660). The net assets of the company have increased by €75,058. As with many not for profit organisations, we must maintain and develop our income sources to ensure diversity and to ensure the continuation of our work.



The full accounts can be found in the financial statements section 2.

National Raffle Draw 2018

The national raffle draw took place in the Skylon Hotel on 29th November. Many thanks to our raffle sponsors JMG Cruise and Travel Department. We were delighted to welcome James from JMG and Sinead and Joanne from the Travel Department to the draw. A special thank you to the DAMS Active Retirement Group from Tallaght, who provided the entertainment.

And the winners were...

1st Prize – €5,000
L Power, Dungarvan, Co. Waterford

2nd Prize – €2,000
P Coman, Thurles, Co. Tipperary

3rd Prize – €1,000
M Cafferkey, Belmullet, Co. Mayo

The lucky Active Retirement Group who won the top sellers' draw was Ballintubber Over 55s Club, and they're off to Krakow in Poland as a reward!

Well done to all the winners and all the local groups who sold tickets to fundraise for themselves, keeping over 50% of the proceeds.



Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

REFERENCE AND ADMINISTRATIVE INFORMATION

ACTIVE RETIREMENT NETWORK IRELAND

(A company limited by guarantee, not having a share capital)

ANNUAL REPORT AND FINANCIAL STATEMENTS for the year ended 31 December 2018

Trustees	Nick Condon (Resigned 25 April 2018) John Noel Cronin Elizabeth Dermody Anne Drury Mary Dunne (Appointed 25 April 2018) Thomas Harrison Michael Maher Susan McDonagh (Resigned 25 April 2018) Kevin Monaghan (Appointed 25 April 2018) Kay Murphy Frank Quaid (Resigned 25 October 2018) Mary Thorp (Appointed 8th August 2018)
Company Secretary	Frank Quaid (Resigned September 2018) Elizabeth Dermody (Appointed September 2018)
Charity Number	15090
Company Number	458391
CRA Number	20051136
Registered Office and Principal Address	Suite 124 The Capel Building Marys Abbey Dublin 7
Auditors	Anne Brady McQuillans DFK Chartered Accountants and Statutory Auditors Iveagh Court Harcourt Road Dublin 2
Bankers	Bank of Ireland 2 College Green Dublin 2
Solicitors	James Clancy & Associates 13 Clarinda Park North Dun Laoghaire Co Dublin

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT

for the year ended 31 December 2018

Trustees' Report 2018

The Trustees submit their report together with the audited financial statements for the year ended 31 December 2018.

Active Retirement Network Ireland (ARNI) is a company limited by guarantee.

Active Retirement Network Ireland who trades as Active Retirement Ireland (ARI) is a national network of over 550 local Active Retirement Associations (ARAs) with a regional structure of nine regions and an elected national board comprising members of the ARAs who are elected annually at the national AGM.

Active Retirement Ireland Strategic Plan 2015-2019

The purpose of this strategy is to set out a road map for continuing growth and sustainability. It is designed to support the contribution of older people, through their own work, promoting their own voice and feeding their own experiences into local and national policies.

ARI believes that this strategy will continue to develop ARI as an effective and vibrant membership led organisation working collaboratively for a better quality of life for older people. The board reviewed the strategy in 2017 following consultation at the autumn council meetings and it was agreed that the current mission was still relevant and that further work was required on the existing strategic aims. The outcome was that the strategic plan be extended to 2019.

Our Mission

Active Retirement Ireland reaches out to all older people to stop loneliness through friendship and support.

Our Vision

Active Retirement Ireland is a powerful contributor to an Ireland that views ageing positively and promotes visibility and belonging of its older citizens.

Our Values

Active Retirement Ireland believes all older people are equal and entitled to be treated with respect. We recognise that all older people have different interests and needs. All older people are welcome to join Active Retirement Ireland, to have fun and have their voices heard regardless of age, gender or culture.

The strategic plan sets out three strategic aims under which the work of the organisation is carried out:

Membership Engagement
To build Active Retirement Associations throughout the island of Ireland into strong vibrant hubs for all older people in their local communities, contributing to a strong network at regional and national level.

Advocacy and Allies
To improve the authority and reach of ARNI to become the most representative and largest influential organisation shaping policy on ageing in Ireland.

Sustainability
To consolidate and strengthen the capacity of ARNI to lead effectively at all levels of the organisation to meet the needs and interests of older people in Ireland.

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT

for the year ended 31 December 2018

Financial review, Achievements and Performance

The financial results for the year 2018 are set out in the Statement of Financial Activities and additional notes are provided showing income and expenditure in greater detail. Compared to 2017 our overall income decreased mainly due to sponsorship in kind being reduced. This is a non cash item but must be reported on.

Growth in ARI saw 18 new Active Retirement Associations being set up and many local associations reported increases in numbers.

Our membership support systems were improved and queries responded to in a timely way.

Our advocacy work delivered some wins for older people in the budget and during the year. Our national and regional activities brought more members together for social and information purposes.

At the end of the year the company has assets of €327,465 (2017 - €269,064) and liabilities of €18,003 (2017 -€34,660). The net assets of the company have increased by €57,168.

As with many not for profit organisations, we must maintain and develop our income sources to ensure diversity and to ensure the continuation of our work. The Trustees are provided with monthly management accounts to review the income and expenditure on an ongoing basis.

Structure, Governance and Management

The organisation is a company limited by guarantee and does not have any share capital. Therefore the Trustees who serve during the year did not have a beneficial interest in the company. All Trustees serve in a voluntary capacity.

The Board

Board of Active Retirement Network Ireland for 2018

The 10 Trustees of the charity of Active Retirement Network Ireland are as follows:

President:

Kay Murphy, Shannon ARA

Vice President:

Michael Maher, RAMS ARA

Treasurer:

John Noel Cronin, Kilshannig ARA

Company secretary;

Frank Quaid Baltinglass ARA (resigned in August)

Company secretary;

Elizabeth Dermody, Ballyragget ARA; (appointed Company secretary in September)

Board members:

Tom Harrison, Monksland ARA,
Anne Drury, BMB ARA.
Kevin Monaghan, Lifford over 50 ARA
Mary Thorp, Fermoy & District ARA
Mary Dunne, Ardee ARA

The board met 12 times in 2018 and participated in governance training and a board evaluation in this period.

Board members sit on the various subcommittee of the organisation including the nine regional subcommittees.

The National Forum is made up of the 10 elected board members, the chair of each of the 9 regions and the regional development officers and supports the activities of the organisation.

Within each region of the organisation there is a regional committee elected by the members. This committee is supported to deliver its programme of work by voluntary development officers and outreach workers.

The regional committees are best placed to strengthen and support the connection between the local ARA and the national structure of ARI.

The National Forum met 3 times during 2018.

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT

for the year ended 31 December 2018

Each region has a committee elected at a regional AGM and is the mechanism for delivering a range of activities that bring local Active Retirement Association (ARA) members together.

The local ARAs enable older people lead a full, happy and healthy life. They do this by offering organised opportunities for participation in a wide range of activities. Each local ARA plans and delivers a range of social, cultural, learning and physical activities based on what members like to do and their ability to participate.

All activities are designed to reduce isolation and are aimed at keeping older people independent, active and healthy. ARI is a voluntary organisation whose voluntary committee members plan, organise and deliver activities at local, regional and national levels.

Active Retirement Ireland has a national support office that supports the overall work of the organisation.

The national office of Active Retirement Ireland consists of Maureen Kavanagh CEO; Louise Douglas Operations and Finance Manager; Peter Kavanagh. Head of Communications & Public Affairs; Frank Phelan Director of Fundraising (resigned in August 2019); Siobhan Hopkins Membership Support Officer; Kelly McVicker and Maire Sexton Administrative Support workers. (Sinead Stafford – maternity leave cover for the Operations and Finance Manager).

The Board is the governing body of the organisation and therefore ultimately responsible for what happens within it. The Trustees are committed to maintaining the highest standards of governance, providing leadership, strategy, policy and ensuring control. The Trustees, through their governance roles, cover four areas:

- Keeping an overview of the organisation and its direction
- Ensuring that the assets of the organisation are protected

- Ensuring that the organisation is accountable
- Ensuring that the organisation is operating legally

The charity has a comprehensive process for reporting management information to the Board, its focus being on continuous improvement and development.

The Trustees are elected by the membership of the organisation and receive briefing documents in the Board Induction Pack to ensure they have clarity on their roles and responsibilities.

Board Subcommittees

Sub-committees of the board are established for specific purposes as designed by the board.

- Once a sub-committee is established, the Board appoints a member of the board to that sub-committee.
- Appropriate staff or volunteers may be invited to become members of sub-committees for the purpose of providing expertise and assisting the functioning of the Sub-committee.
- The Board of Trustees will approve the Terms of Reference for each Board Sub-committee, outlining in writing its powers, duties, responsibilities and composition.
- The role of sub-committees is to assist the Board of Trustees in the performance of its functions and duties. All decisions and policy changes must be formally approved by the Board.

1. Regional Committees

Each region is managed by a committee of volunteers that consists of the Chairperson, Vice Chairperson, Secretary, Treasurer, three ordinary members, the appointed board member and the Regional Development Officer. The Chairperson, Secretary, Treasurer and the Regional Development Officer are members of the charity.

The regional chairs report at the National Forum meetings where issues from the region inform policy direction of the organisation.

- Comply with the aims and objects of ARI and to maintain the ethos of the national organisation.
- Develop existing local associations and help to promote new ones by providing them with information, advice and assistance. The Regional Development and outreach teams will be recommended by the regional committee for board ratification.
- Maintain correct accounts and books showing the financial affairs and income and expenditure of the regional subcommittee of ARI, in accordance with the financial manual.
- Submit a statement of accounts to the Board of Active Retirement Network Ireland for the last financial year up to the 31st day of December each year. These must be signed and dated by the chairperson and treasurer and approved by the Regional sub-committee. .
- The regional subcommittee will be governed by a committee elected each year by the delegates of the Active Retirement Associations of the region and ratified by the board.
- The chairs, RDOs and the board will meet 3 times as the National Forum.
- The regional subcommittee may set up project working groups to work on approved projects.
- The regional subcommittee will submit a written report on its work and finances to the board on a quarterly basis or as requested by the National Treasurer.

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

TRUSTEES' ANNUAL REPORT

for the year ended 31 December 2018

2. Audit & Risk Committee

The Audit and Risk Committee reviews and recommends finance policy and risk management processes to the Trustees and ensures that existing finance policy is implemented. The audit function of this committee is to consider the adequacy of internal control and corporate governance. The Committee is there to provide guidance and assistance to the Board and CEO, to ensure compliance with legislation and any requirements of any relevant regulatory authority. The audit committee met 3 times and reported to the board. The committee met with the appointed external auditors to set out the terms of the 2018 audit.

3. Rules, Procedures & Standing Orders Committee

Terms of Reference as agreed by the board in 2018

Part One: The National Annual General Meeting of ARNI

In conjunction with the Board of ARNI and the Central Support Office, RPSO will ensure that all aspects of the National AGM are set out and conducted for the benefit of the Conference attendance and will assist the Board, Central Support Office and Sub-Committees to conduct the AGM in a professional manner.

Part Two: The Structure of ARNI

The structure of ARNI can be viewed as a people organisation working in a voluntary way to achieve its Mission in reaching out to older people to help to stop or reduce loneliness through the fostering of friendship and support. Such a membership organisation may lead to, on occasions, conflicting interests which require examination.

The intervention of RPSO can be invited in writing to assist, or it may have to intervene to resolve difficulties and issues, from time to time. At all times, the role of RPSO will be required to act in the best interest of ARNI and its members.

Part Three: Method of approach

Assistance when required at any level of the structure of ARNI shall be referred to RPSO. It is recommended that the matter be conducted at the level, appropriate to the situation. If a solution requires further assistance at a higher level, the matter shall be reported in writing to the superior level and RPSO shall serve to assist in the resolution of the matter.

Part Four: Access to an Appeal

In all cases, where a decision is made by RPSO, the member or members affected by the decision are entitled to submit their case in writing to an Appeal Board and have the matter further examined. Otherwise the decision of RPSO shall stand as final. The membership of the Appeal Board shall be decided upon by the Board and the Appeal Board's decision will be final.

4. The Finance Committee

The Finance committee comprises of the CEO, national treasurer and the Operations and Finance manager. This committee meets monthly to review the income and expenditure in preparation for the monthly board reports.

Responsibilities of the Finance Sub-Committee

- Monitor the integrity of the financial statements and provide advice to the Board on their accuracy.
- Oversee the development of a Strategic Plan for the Charity and monitor its implementation.
- Report to the Board on expenditure matters, i.e. value for money, cost effectiveness, etc.
- Oversee, give directions and approve the annual Budgets, and provide advice to the Board on other related finance matters, such as accounting methods and systems of internal control.
- Adopt financial performance measures and review actual performance against targets/ Business plans.
- Approve, review, and report to the Board on capital and unbudgeted expenditure.
- Direct and assess long-term capital plans, in collaboration with executive team and review annually its own performance.

5. HR sub-committee

The terms of reference for this committee are:

- To review the existing HR policies and procedures of ARNI and as necessary recommend additions and amendments.
- To identify any gaps in the HR strategy and policies and procedures.

This subcommittee reviewed all HR policies and submitted an updated employee handbook for board approval.

Active Retirement Network Ireland
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TRUSTEES' ANNUAL REPORT

for the year ended 31 December 2018

6. Governance Subcommittee

Terms of reference

- Advise board on all matters related to governance.
- Support Board through its journey towards compliance with the Governance Code and oversee its implementation.
- Prepare governance policy and procedure documents for Board discussion and approval.
- Advise Board of best practice of on the composition and balance of the Board including gender balance.
- Advise board on planning board and sub-committee succession.
- Advise on the induction and training of board and sub-committee members.
- Ensure there is a policy for Annual Review of the Board .
- Conduct an annual review of governance structures and processes.
- This subcommittee reviewed all governance policies in 2018 and are finalised two new policies – conflict of loyalty and interest; code of conduct for board approval in 2018.

Internal Controls

The Trustees acknowledge their fiscal and administrative responsibilities of the charity. The process of compliance established include financial controls which enable the Board to meet its responsibilities for the integrity and accuracy of the charity's accounting records.

Key elements of the internal control systems are:

- Following the Auditor's recommendations on the National raffle unsold tickets, stricter controls are now in place.
- There are strict policies and procedures for the receipt, recording and control of income from fundraising, donations and fees from members. These are checked by the audit committee and the National Treasurer.

- Funding provided to programmes and regions are approved by the Board under the strategic plan.
- An independent external audit is conducted annually which reviews the control systems.
- The audit committee chairperson reports its findings to the board on the controls and financial systems.
- Contracts and service level agreements with funders are reviewed and reported on.
- There is a formal organisational structure in place with reporting lines and delegation of authority.
- Detailed budgets are prepared annually in line with the strategic plan.
- ARNI endeavours to maintain reserve levels to mitigate risks and to ensure sustainability of our services.
- Through its Reserve Policy and practice to monitor and mitigate risks to ensure the continued sustainability of service into the future.
- A full review of all procedures relating to the election of board Trustees and procedures was conducted and changes to be in place for AGM 2018.

Risk Management

The Board is aware of the major risks associated with the charity and is satisfied that systems are put in place to mitigate exposure to those risks including training and the establishment of a risk registers. ARI continues to administer a Public Liability Insurance Scheme for the organisation and the local associations who affiliate.

Our website www.activeirl.ie offers further information on Active Retirement Ireland including news and events and useful links for our members.

Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Active Retirement Network Ireland subscribes to and is compliant with the following:

The Companies Act 2014
The Charities SORP (FRS 102)
The Statement on Guiding Principles for Fundraising
The Charities Governance Code
GDPR

Auditors

Anne Brady McQuillans DFK were appointed auditors by the Trustees to fill the casual vacancy and they have expressed their willingness to continue in office in accordance with the Section 380 of the Companies Act 2014.

Statement on Relevant Audit Information

There is no relevant audit information of which the statutory auditors are unaware. The Trustees 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.

Accounting Records

To ensure that adequate accounting records are kept in accordance with Sections 281 to 285 of the Companies Act 2014, the Trustees have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the charity's office at Suite 124, The Capel Building, Marys Abbey, Dublin 7.

Trustees:

Kay Murphy
Chairperson

John Noel Cronin
Treasurer

Date:
25th March 2019

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

TRUSTEES' RESPONSIBILITIES STATEMENT

for the year ended 31 December 2018

The Trustees, who are also directors of Active Retirement Network Ireland for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the Trustees as the directors to prepare financial statements for each financial year. Under the law the Trustees 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 Trustees 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 charity as at the financial year end date and of the net income or expenditure of the charity for the financial year and otherwise comply with the Companies Act 2014.

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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Statement of Recommended Practice: Accounting and Reporting by Charities (2015);
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees confirm that they have complied with the above requirements in preparing the financial statements.

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

In so far as the Trustees are aware:

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

Approved by the Board of Trustees on 25th March 2019 and signed on its behalf by:

Kay Murphy
Trustee

John Noel Cronin
Trustee

INDEPENDENT AUDITOR'S REPORT

to the Members of Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

Report on the audit of the financial statements**Opinion**

We have audited the charity financial statements of Active Retirement Network Ireland for the year ended 31 December 2018 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and the related notes to the financial statements, including a summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is Irish law and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the charity as at 31 December 2018 and of its net incoming resources for the year then ended;
- have been properly prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" as applied in accordance with the provisions of the Companies Act 2014 and having regard to the Charities SORP; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with ethical

requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and the Provisions Available for Audits of Small Entities, in the circumstances set out in note 3 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

Other Information

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or

otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2014

Based solely on the work undertaken in the course of the audit, we report that:

- in our opinion, the information given in the Trustees' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- in our opinion, the Trustees' Annual Report has been prepared in accordance with 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 charity were sufficient to permit the financial statements to be readily and properly audited. The financial statements are in agreement with the accounting records.

Matters on which we are required to report by exception

Based on the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified any material misstatements in the Trustees' Annual Report. The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of Trustees' remuneration and transactions required by sections 305 to 312 of the Act are not made. We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT

to the Members of Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

Respective responsibilities**Responsibilities of Trustees for the financial statements**

As explained more fully in the Trustees' Responsibilities Statement set out on page 10 the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

A further description of our responsibilities for the audit of the financial statements is located on the IAASA's website at: <www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8f-a98202dc9c3a/Description_of_the_auditors_responsibilities_for_audit.pdf> The description forms part of our Auditor's Report.

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

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

Anne Brady

**for and on behalf of
ANNE BRADY
MCQUILLANS DFK**

Chartered Accountants and
Statutory Auditors
*Iveagh Court
Harcourt Road
Dublin 2*

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Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)
STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)

for the year ended 31 December 2018

	Notes	Unrestricted Funds 2018 €	Restricted Funds 2018 €	Total 2018 €	Unrestricted Funds 2017 €	Restricted Funds 2017 €	Total 2017
Income							
Donations and legacies	4.1	54,599	3,000	57,599	84,005	128,660	212,665
Charitable activities	4.2						
- Grants from governments and other co-funders		285,406	281,834	567,240	242,739	262,136	504,875
Other trading activities	4.3	106,229	16,000	122,229	198,268	-	198,268
Total income		446,234	300,834	747,068	525,012	390,796	915,808
Expenditure							
Charitable activities	5.1	389,066	300,834	689,900	468,443	390,796	859,239
Net income/(expenditure)		57,168	-	57,168	56,569	-	56,569
Transfers between funds		-	-	-	-	-	-
Net movement in funds for the year		57,168	-	57,168	56,569	-	56,569
Reconciliation of funds							
Balances brought forward at 1 January 2018	16	234,404	-	234,404	177,835	-	177,835
Balances carried forward at 31 December 2018		291,572	-	291,572	234,404	-	234,404

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure relate to continuing activities.

Approved by the Board of Trustees on 25th March 2019 and signed on its behalf by:

Kay Murphy
Trustee

John Noel Cronin
Trustee

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

BALANCE SHEET
as at 31 December 2018

	Notes	2018 €	2017 €
Fixed Assets			
Tangible assets	9	7,029	7,809
Financial assets	10	1,270	1,270
		8,299	9,079
Current Assets			
Stocks	11	4,197	4,447
Debtors	12	18,638	17,880
Cash and cash equivalents		278,441	237,658
		301,276	259,985
Creditors: Amounts falling due within one year	13	(18,003)	(25,220)
Net Current Assets		283,273	234,765
Total Assets less Current Liabilities		291,572	243,844
Deferred grants	14	-	(9,440)
Net Assets		291,572	234,404
Funds			
General fund (unrestricted)		291,572	234,404
Total funds	16	291,572	234,404

Approved by the Board of Trustees on 25th March 2019 and signed on its behalf by:

Kay Murphy
Trustee

John Noel Cronin
Trustee

Active Retirement Network Ireland
STATEMENT OF CASH FLOWS
as at 31 December 2018

	Notes	2018 €	2017 €
Cash flows from operating activities			
Net movement in funds		57,168	56,569
Adjustments for:			
Depreciation		3,294	5,652
Amortisation of capital grants received		(9,440)	-
		<u>51,022</u>	<u>62,221</u>
Movements in working capital:			
Movement in stocks		250	
			129
Movement in debtors		7,138	
		(5,211)	
Movement in creditors		(15,113)	(9,985)
Cash generated from operations		<u>43,297</u>	<u>47,141</u>
Cash flows from investing activities			
Payments to acquire tangible assets		(2,514)	(3,875)
Net increase in cash and cash equivalents		58,673	43,279
Cash and cash equivalents at 1 January 2018		237,658	194,379
Cash and cash equivalents at 31 December 2018	19	<u><u>278,441</u></u>	<u><u>237,658</u></u>

Active Retirement Network Ireland
(A company limited by guarantee, not having a share capital)

NOTES TO THE FINANCIAL STATEMENTS
as at 31 December 2018

1. GENERAL INFORMATION

Active Retirement Network Ireland is a company limited by guarantee incorporated in the Republic of Ireland. The registered office of the charity is Suite 124, The Capel Building, Marys Abbey, Dublin 7, which is also the principal place of business of the charity. The financial statements have been presented in Euro (€) which is also the functional currency of the charity.

ACCOUNTING POLICIES

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

Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)", Irish statute comprising the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The charity has applied the Charities SORP on a voluntary basis as its application is not a requirement of the current regulations for charities registered in the Republic of Ireland.

As permitted by the Companies Act 2014, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats, as outlined in the Companies Act 2014, are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Fund accounting

The following are the categorises of funds maintained:

Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

Unrestricted funds

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.

- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

Income

Voluntary income or capital is included in the Statement of Financial Activities when the charity is legally entitled to it, its financial value can be quantified with reasonable certainty and there is reasonable certainty of its ultimate receipt. Entitlement to legacies is considered established when the charity has been notified of a distribution to be made by the executors. Income received in advance of due performance under a contract is accounted for as deferred income until earned. Grants for activities are recognised as income when the related conditions for legal entitlement have been met. All other income is accounted for on an accruals basis.

Expenditure

All resources expended are accounted for on an accruals basis. Charitable activities include costs of services and grants, support costs and depreciation on related assets. Costs of generating funds similarly include fundraising activities. Non-staff costs not attributed to one category of activity are allocated or apportioned pro-rata to the staffing of the relevant service. Finance, HR, IT and administrative staff costs are directly attributable to individual activities by objective. Governance costs are those associated with constitutional and statutory requirements.

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as at 31 December 2018

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Computer Equipment	-	33.33% Straight line
Fixtures, fittings and equipment	-	12.5% Straight line

Investments

Investments held as fixed assets are stated at cost less provision for any permanent diminution in value. Income from other financial fixed asset 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 stated at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items. Cost includes all costs incurred in the normal course of business in bringing them to their present location and condition. Inventories comprise fundraising materials. It is not considered practicable to value inventories of unsold donated goods at the year end.

Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at year end, is included in debtors.

Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months' notice of withdrawal.

Taxation and deferred taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

3. PROVISIONS AVAILABLE FOR AUDITS OF SMALL ENTITIES

In common with many other charitable companies of our size and nature, we use our auditors to assist with the preparation of the financial statements.

4 INCOME

4.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2018	2017
	€	€	€	€
Donations and legacies	54,599	3,000	57,599	212,665
	<u>54,599</u>	<u>3,000</u>	<u>57,599</u>	<u>212,665</u>

4.2 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	2018	2017
	€	€	€	€
Pobal grant	-	88,961	88,961	83,913
HSE grant	-	167,325	167,325	167,325
DEASP grant	-	6,048	6,048	-
HSE Regional grant	-	2,560	2,560	3,060
Community Foundation for Ireland	-	7,500	7,500	-
Deferred grant released	-	9,440	9,440	-
Affiliation fees	285,406	-	285,406	242,726
The Older Persons Fund	-	-	-	7,202
JP Mc Manus	-	-	-	636
Other	-	-	-	13
	<u>285,406</u>	<u>281,834</u>	<u>567,240</u>	<u>504,875</u>

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4.3 OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	2018	2017
	€	€	€	€
Mail Shots	27,097	-	27,097	20,774
Trade Show and Sponsorship	6,845	16,000	22,845	83,986
National Raffle	41,332	-	41,332	37,490
National Bowls	1,634	-	1,634	1,360
AGM	7,140	-	7,140	8,371
Events	22,181	-	22,181	46,287
	<u>106,229</u>	<u>16,000</u>	<u>122,229</u>	<u>198,268</u>

5 EXPENDITURE

5.1 CHARITABLE ACTIVITIES

	Direct Costs	Other Costs	Support Costs	2018	2017
	€	€	€	€	€
Expenditure on charitable activities	-	689,900	-	689,900	859,239

6 NET INCOME

Net Income is stated after charging/(crediting):

	2018	2017
	€	€
Depreciation of tangible assets	3,294	5,652
Amortisation of deferred grants	(9,440)	-

7 EMPLOYEES AND REMUNERATION

Number of employees

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

	2018	2017
	Number	Number
Chief Executive Officer	1	1
Administration	4	4
Communication and Development	1	1
Fundraising	1	1
	<u>7</u>	<u>7</u>

The staff costs comprise:

	2018	2017
	€	€
Wages and salaries	276,947	275,925
Social security costs	27,791	27,991
Pension costs	9,770	10,483
	<u>314,508</u>	<u>314,399</u>

8 SALARY BAND

The following number of employees receive salaries in excess of €60,000:

	2018	2017
	€	€
60,000 - 70,000	-	-
70,000 - 80,000	1	1

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9. TANGIBLE FIXED ASSETS

	Computer Equipment	Fixtures, fittings and equipment	Total
	€	€	€
Cost			
At 1 January 2018	36,267	36,299	72,566
Additions	2,514	-	2,514
At 31 December 2018	<u>38,781</u>	<u>36,299</u>	<u>75,080</u>
Depreciation			
At 1 January 2018	35,469	29,288	64,757
Charge for the year	1,030	2,264	3,294
At 31 December 2018	<u>36,499</u>	<u>31,552</u>	<u>68,051</u>
Net book value			
At 31 December 2018	<u>2,282</u>	<u>4,747</u>	<u>7,029</u>
At 31 December 2017	<u>798</u>	<u>7,011</u>	<u>7,809</u>

10. FINANCIAL FIXED ASSETS

	Other investments €
Investments	
Cost	
At 31 December 2018	<u>1,270</u>
Net book value	
At 31 December 2018	<u>1,270</u>
At 31 December 2017	<u>1,270</u>

11. STOCKS

	2018	2017
	€	€
Finished goods and goods for resale	<u>4,197</u>	<u>4,447</u>

12. DEBTORS

	2018	2017
	€	€
Debtors	-	7,964
Other debtors	5,500	5,500
Taxation and social security costs	7,896	229
Prepayments	<u>5,242</u>	<u>4,187</u>
	<u>18,638</u>	<u>17,880</u>

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13. CREDITORS

	2018	2017
	€	€
Amounts falling due within one year		
Trade creditors	705	2,564
Pension accrual	1,826	-
Accruals	15,472	22,656
	<u>18,003</u>	<u>25,220</u>

14. GRANTS RECEIVABLE

	2018	2017
	€	€
Capital grants received and receivable		
At 1 January 2018	9,440	9,440
Amortisation		
Amortised in year	<u>(9,440)</u>	-
Net book value		
At 31 December 2018	<u>-</u>	<u>9,440</u>

15. State Funding

Agency	Pobal
Government Department	Department of Environment, Community and Local Government
Grant Programme	Scheme to support National Organisations in the Community and Voluntary Sector 2016-2019
Purpose of the Grant	The funding will be used as a contribution to the salaries of staff
Term	July 2016 - July 2019
Total Fund	Up to €262,951
Fund deferred or due at year end	No amount of fund deferred or due at year end
Received in the year	€88,961
Government Department	Health Service Executive
Purpose of the Grant	To further the charity's objectives
Term	January 2018 to December 2018
Total Fund	€167,352
Fund deferred or due at year end	No amount of fund deferred or due at year end
Received in the year	€167,352

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as at 31 December 2018

16. FUNDS

16.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds	Total Funds
	€	€
At 1 January 2017	177,835	177,835
Movement during the financial year	56,569	56,569
At 31 December 2017	234,404	234,404
Movement during the financial year	57,168	57,168
At 31 December 2018	<u>291,572</u>	<u>291,572</u>

16.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 January 2018	Incoming resources	Resources expended	Transfers between funds	Balance 31 December 2018
	€	€	€	€	€
Restricted	-	300,834	(300,834)	-	-
Unrestricted income					
Unrestricted General	234,404	446,234	(389,066)	-	291,572
Total funds	<u>234,404</u>	<u>747,068</u>	<u>689,900</u>	<u>-</u>	<u>291,572</u>

16.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets - charity use	Financial fixed assets	Current assets	Current liabilities	Total
	€	€	€	€	€
Unrestricted general funds	7,029	1,270	293,380	(10,107)	291,572
	<u>7,029</u>	<u>1,270</u>	<u>293,380</u>	<u>(10,107)</u>	<u>291,572</u>

17. STATUS

The charity is limited by guarantee not having a share capital.

The liability of the members is limited.

Every member of the charity undertakes to contribute to the assets of the charity 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 charity 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 € 1.

18. RELATED PARTY TRANSACTIONS

The Trustees of the charity are not in receipt of any remuneration

During the year €20,733 was paid towards Trustees travel and subsistence.

19. CASH AND CASH EQUIVALENTS

	2018	2017
	€	€
Cash and bank balances	<u>278,441</u>	<u>237,658</u>

Active Retirement Network Ireland

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NOTES TO THE FINANCIAL STATEMENTS

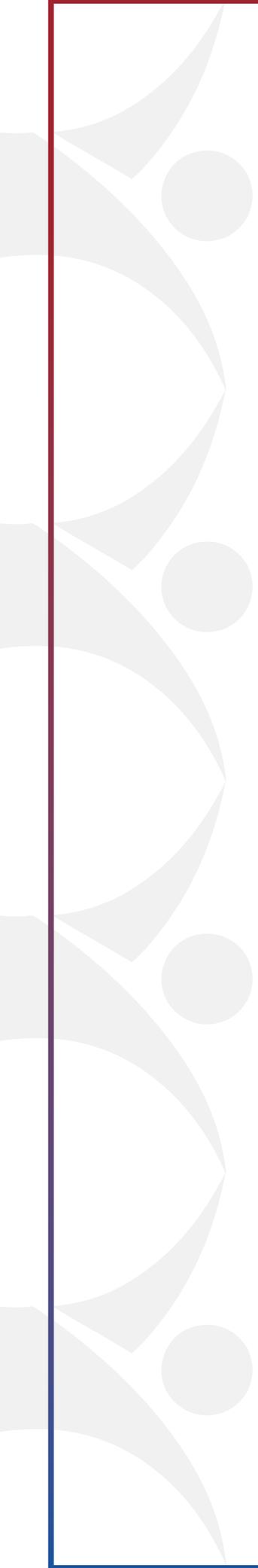
as at 31 December 2018

20. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the year-end.

21. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were approved and authorised for issue by the Board of Trustees on 25th March 2019.



ACTIVE RETIREMENT IRELAND

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