



Cill Dara Housing Association

Company Limited by Guarantee

Annual Report and Financial Statement 2024





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Compliance with Regulatory Standards

Our commitment to Strong Governance

Cill Dara Housing Association CLG is committed to the highest standards of governance, accountability, and transparency. As a regulated Approved Housing Body and a registered charity, we actively maintain and demonstrate full compliance with both the **Approved Housing Bodies Regulatory Authority (AHBRA) Standards for AHBs** and the **Charities Governance Code**. Our governance framework ensures that CDHA is well-led, well-managed, and fully accountable to our tenants, funders, regulators, and the wider community.

COMPLIANCE WITH THE AHBRA STANDARDS FOR AHBS

Throughout 2024, CDHA continued to strengthen its governance, risk management, service delivery, and reporting structures to meet the requirements of the four statutory AHBRA Standards:

1. Governance

We operate a skilled and diverse Board, supported by robust sub-committee structures, clear decision-making frameworks, and regular performance reporting.

2. Finance

We maintain strong financial controls and transparent financial reporting.

3. Tenancy Management

We continue to provide a safe, fair, and well-managed tenancy service aligned to AHBRA requirements.

4. Property & Asset Management

CDHA continues to invest in the safety, quality, and sustainability of its homes.

Following an assessment on the Standards undertaken by AHBRA, we are pleased to confirm that Cill Dara Housing Association is compliant with all four statutory AHBRA Standards.

COMPLIANCE WITH THE CHARITIES GOVERNANCE CODE

As a registered charity, CDHA also operates in accordance with the Charities Governance Code overseen by the Charities Regulator.

In 2024, we completed our annual compliance review and confirmed full adherence to the six principles of governance for complex charities:

1. Advancing charitable purpose

2. Behaving with integrity

3. Leading people

4. Exercising control

5. Working effectively

6. Being accountable and transparent

Key actions undertaken during the year included:

- Review of all governance policies
- Updated Board member induction
- Enhanced compliance reporting to the Board
- Clearer risk management & escalation processes
- Updated HR policies supporting Principle 3 (Leading People)

Our 2024 Charities Governance Code Compliance Record Form has been completed and approved by the Board.

OUR ASSURANCE STATEMENT

The Board of Directors confirms that:

Cill Dara Housing Association CLG is fully compliant with the AHBRA Standards for AHBS and the Charities Governance Code for 2024.

This commitment to strong governance ensures we continue to operate safely, ethically, transparently, and in the best interests of our tenants, our communities, and the public.

Reference and Administrative Details

Company Number (CRO):	199040
Registered Charity Number:	20029371
Approved Housing Body (AHB) Registration Number:	AHB-02823

Directors of the Board

Chairperson	Annette White
Secretary	Rosemary Brennan
Treasurer	Laurence McGarr
Directors	Fergal Lalor, Pío Murtagh, Dermot Mooney, Chris White, Suzanne Doyle

Subcommittees of the Board

Property and Development Committee	Fergal Lalor (Chair) Dermot Mooney Suzanne Doyle
Finance, Audit and Risk Committee	Laurence McGarr (Chair) Pío Murtagh
People and Governance Committee	Annette White (Chair) Rosemary Brennan

Executive

Phillip Morrison-Gale, CEO

Staff Team

John Carey, finance manager
Seamus Leahy, asset manager
Paula Mooney, senior housing officer
Lorraine Hendy, housing officer
Paul Brady, business support officer

Auditors

Harney Nolan Chartered Accountants
Equity House, Deerpark Business Complex, Dublin Road, Carlow, Co. Carlow

Bankers

Bank of Ireland, Kildare Town; **AIB**, Edward St, Newbridge, Co. Kildare;
Housing Finance Agency, 48 St Stephen's Green, Dublin 2.

Solicitors

Coughlan White & Partners, Moorefield Road, Newbridge, Co. Kildare

Business & Registered Address

Cill Dara Housing Association CLG, Kildare Community Development Centre, Meadow Road,
Kildare Town, County Kildare, R51 RF88



Chairperson's Review 2024

Annette White, Chair, Cill Dara Housing Association CLG



As Chairperson of CDHA, I am honoured to present this year's chair review.

This past year has been a mix of successes and challenges for the organisation. Our overall results for the financial year 2024 show a deficit of €254,334.

The ongoing financial pressures across the sector including rising operational costs have forced difficult decisions upon us. We progressed throughout 2024 with no new development projects. This reflects our decision to refocus and to protect the foundations of what we do best: providing safe, secure, and well-maintained homes for those most in need.

Our decision to shift focus from expansion to sustainability has been driven by both prudence and purpose. In challenging times, it is more important than ever to look after what we already have – our existing homes, our services, and above all, our tenants. Over the course of 2024, we have prioritised property upkeep, accelerated our programme of essential repairs, and strengthened our frontline services to ensure that our tenants continue to feel supported, heard, and safe.

Despite the financial constraints, we have:

- Completed 32% more planned repairs compared to the previous year.
- Invested an 11% increase in other repairs & maintenance, ensuring the long-term health of our housing stock.
- Improved tenant satisfaction scores in key areas, particularly around responsiveness and communication whilst strengthened our tenancy support services.

These achievements are a testament to the dedication of our staff, the leadership of our management team, and the trust placed in us by our tenants and partners. For these efforts I thank Phillip and the team profusely.

I would also like to thank our Board, who have shown stewardship and commitment throughout a difficult financial year. We have engaged in robust, difficult conversations, made strategic decisions grounded in our values, and stayed true to our mission: To provide quality, affordable homes and services.

Looking ahead, our focus is clear. We will continue to invest in the quality of our homes, listen closely to the voices and experiences of our tenants, and ensure that Cill Dara housing remains a stable, trustworthy presence into the future.

Thank you all for your continued support.



CEO's Report 2024

Phillip Morrison-Gale

Chief Executive Officer, Cill Dara Housing Association CLG



Firstly, I would like to thank the Chair and Board for their continued support over the last year, and extend these thanks to our fabulous staff team who remain dedicated to providing tenants excellent levels of service.

Their professionalism and commitment ensure that Cill Dara Housing Association continues to make a meaningful difference across the region, and their passion ensures that everyone has somewhere safe and secure to call home, and that home is part of a resilient community.

Building on insights gained from the stock condition survey undertaken in 2023, we have taken further steps forward in our asset management strategy.

In 2024 we invested significantly in tenants' homes through energy efficiency upgrades, including replacement heating systems, new windows and doors, and improved insulation, alongside further essential property improvements such as new bathrooms.

This programme will continue into the year ahead, with a pipeline for windows, doors, kitchens, bathrooms, and electrical rewiring. These investments are critical to ensuring our homes remain safe, warm, affordable, and sustainable for the years to come.

We have also continued to test and strengthen our compliance with the Approved Housing Bodies Regulatory Authority Standards and the Charities Governance Code and continued to enhance reporting to the Board and its

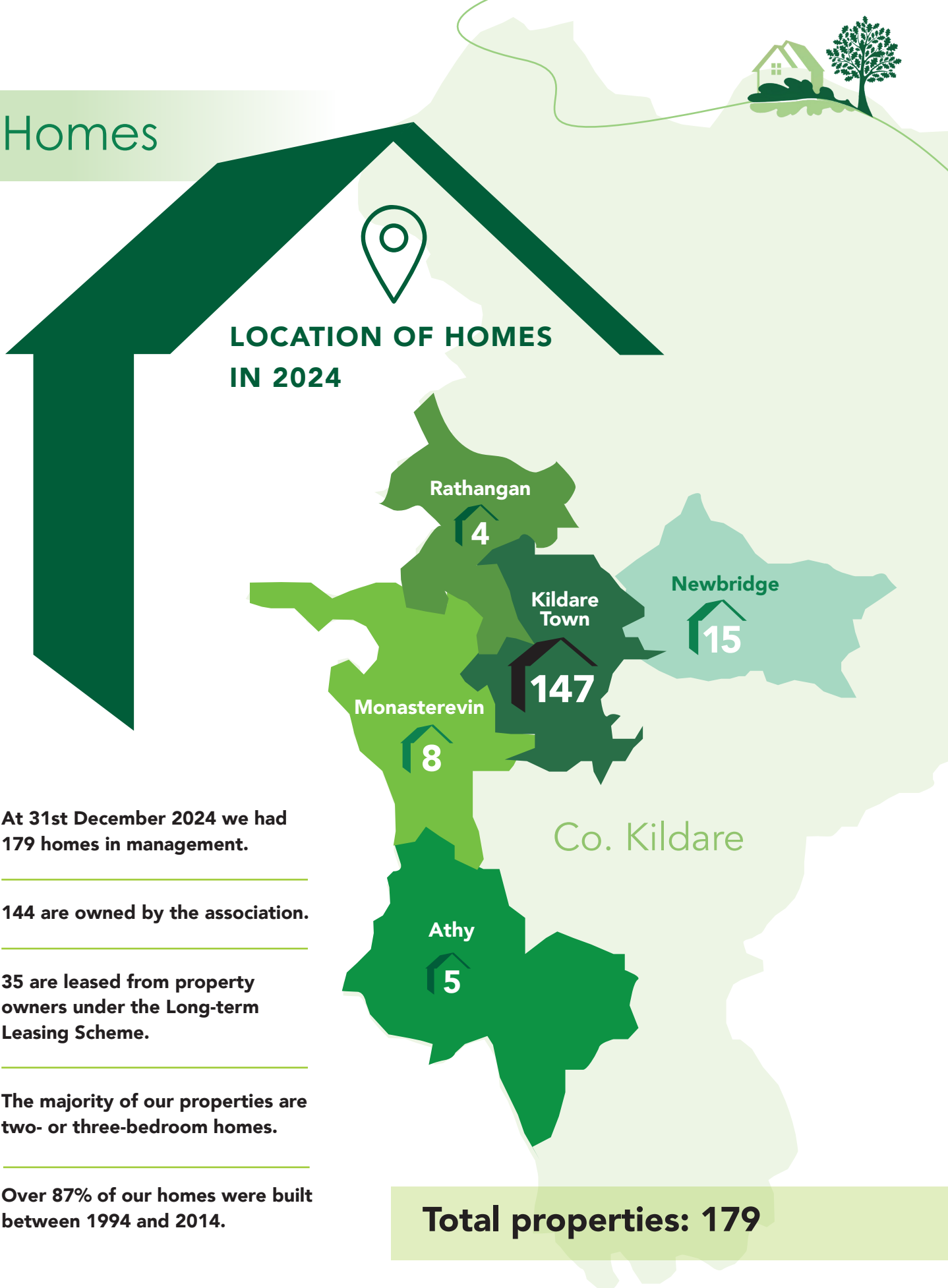
sub-committees. These steps ensure that we remain transparent, accountable, and well-governed.

A highlight of this year has been the continued development of our staff team. We have continued to embed a culture of accountability and respect, aligned with our values, and supported by investment in training and development. While we do not always get everything right, we share our successes, learn from our mistakes, and through this, are building a culture of psychological safety and I am proud of the way our team continues to build strong relationships with tenants and stakeholders, and to deliver services with professionalism and empathy.

We recognise the year ahead will bring fresh challenges, not least continued pressures on costs and the wider housing system. But we also see real opportunities such as advancing our growth, strengthening our asset management strategy, and deepening our tenant engagement work.

With the support of the Board and our community partners, I am confident that we will continue to deliver on our mission and create meaningful impact.

Finally, I want to thank our Chair, the Board, and all staff for their continued dedication. I would also like to acknowledge our partners, funders and community stakeholders who work alongside us. Together, we are not only providing homes, but helping to build resilient, inclusive communities across County Kildare.





About Cill Dara Housing Association

Our Vision is to provide quality homes and services for people in housing need in County Kildare and we are proud to play a role in supporting the development of safe and sustainable communities where people are proud to live.

We are committed to providing high-quality homes and services in safe, well managed communities where our tenants can put down roots, raise families, and be part of the community. That underpins all that we do to help houses become homes, streets and estates become communities and our tenants' aspirations becoming realities.

Our work is made possible by support from the Department of Housing, Planning and

Local Government and we work with our local community and other partners such as Kildare County Council to provide access to affordable, quality homes and promote safe and sustainable communities.

We are an independent voluntary housing association, a legally incorporated company limited by guarantee (CLG) and regulated by the Approved Housing Bodies Regulatory Authority (AHBRA) and the Charities Regulatory Authority (Charities Regulator).

Our frontline employees are all members of the Chartered Institute of Housing (CIH) and we strive to deliver excellent services.

At the heart of our organisation is a strong commitment to our **values** which are integral to our success and help to shape our behaviour and attitudes and are embedded into our service delivery and culture:

Values

- Accountable
- Respect
- Customer Focused
- Open and Honest

Vision

To provide quality homes and services for people in housing need.

Mission

To provide quality, affordable homes and services and to play a role in supporting the development of safe and sustainable communities where people are proud to live.

Our Work and Impact



In 2022 we adopted our new Strategic Plan for 2023-2026 titled '*Business with Heart: A Strategy for Success*'.

This 3-year plan will support Cill Dara Housing Association to fulfil its purpose of providing high-quality services and homes where our tenants can put down roots, raise families and become part of the community.

Our objectives for 2024 are outlined in the following section under each strategic headings:

**Demonstrate
stronger
governance**

**Do the
basics
brilliantly**

**Develop
stronger,
meaningful
relationships
with our
tenants**

**Be an
excellent
employer**

**Grow
and provide
more homes**





Demonstrate Good Governance and Leadership

Strong governance is the foundation of a successful organisation. Guided by the AHBRA Standards for Governance and Finance and the Charities Regulator's Code, we are committed to a board and committee structure that provides strategic direction, effective oversight, and leadership to deliver on our mission and vision.

Our Commitments

We will:

- Demonstrate good governance and board leadership through clear frameworks for governance, business, financial, and performance management.
- Maintain a skilled, diverse, and effective board, supported by strong committee structures.
- Embed decision-making that drives efficiency, effective use of resources, and long-term value for money.
- Regularly review governance arrangements, board size, and membership to reflect best practice and regulatory requirements.

2024 Highlights

- **Strengthened board expertise:** Appointed new directors with skills in housing finance, construction and development, and property asset management.
- **Sharper oversight:** Refined board reports to provide stronger assurance and alignment with strategic priorities.



STRATEGIC OBJECTIVE 2

Do the Basics Brilliantly

Our tenants' priorities are clear: they want a high-quality housing management and repairs services. We are committed to a strong focus on frontline services, getting things right first time, and delivering positive outcomes for tenants and communities.



Our Commitments

We will:

- Remain accessible through multiple channels and provide 24/7 online service requests.
- Embed a culture of 'right first time' in service delivery, making it easy for tenants to share their needs and feedback.
- Ensure our housing management service reflects best practice and meets AHBRA tenancy management standards.
- Maintain safe, well-managed homes that meet legal requirements and AHBRA's Property and Asset Management Standards.
- Introduce measures to tackle climate change and reduce our carbon footprint.

2024 Highlights

- **Improved customer journey:** Introduced an "ask us once" approach, aiming to resolve 80% of tenant contacts at the first point of contact.
- **More efficient processes:** Streamlined internal systems to make the tenant journey easier and quicker.
- **Investing in homes:** Delivered energy retrofits, replacement kitchens, bathrooms, and other essential upgrades.
- **Responsive repairs:** Expanded our pool of approved contractors to maintain service commitments and standards.



STRATEGIC OBJECTIVE 3

Build Stronger and more Meaningful Relationships with our Tenants

Our relationship with tenants goes beyond that of landlord and tenant. We want to empower tenants, hear diverse voices, and make ourselves accountable by embedding tenant influence at both strategic and operational levels.



Our Commitments

We will:

- Enable tenants to feel a sense of ownership of the organisation.
- Reflect the voice of tenants in decision-making and service improvements.
- Ensure the voices of diverse tenants are heard and acted upon.
- Publish performance information in accessible and meaningful ways.

2024 Highlights

- **Tenant influence:** Promoted membership of the Tenant Focus Group to increase representation and strengthen tenant voice.
- **Policy review:** Supported the Tenant Focus Group to review key policies and provide recommendations.
- **Partnership working:** Collaborated with external partners to improve tenant access to welfare, training, employment, cost-of-living support, and health services.





Be an Excellent Employer

We want every member of our team to feel valued, supported, and encouraged to reach their potential. We recognise that the best services for tenants depend on a well-equipped, motivated, and skilled workforce.

Our Commitments

We will:

- Retain and attract high-quality staff to deliver excellent services.
- Be a caring employer that understands and supports employee needs.
- Review recruitment, selection, and career development opportunities.
- Create job opportunities for local people.

2024 Highlights

- **Stronger employment offer:** Benchmarked against peers and enhanced salaries, pensions, and annual leave entitlements.
- **Policy updates:** Reviewed and updated all HR policies to ensure compliance with legislation.
- **Investing in staff:** Expanded training, education, and eLearning opportunities for all employees.
- **Professional development:** Enrolled all frontline staff as members of the Chartered Institute of Housing (CIH).
- **Career progression:** Supported staff in further education, including CIH qualifications.
- **Agile working:** Continued to promote flexible arrangements to support work/life balance.





STRATEGIC OBJECTIVE 5

Grow and Provide More Homes

We are committed to helping meet the increasing demand for affordable housing. Growth will be achieved through new developments, reactivating vacant properties, and partnerships with other landlords, while ensuring continued investment in our existing homes.

Our Commitments

We will:

- Develop more homes to meet the needs of local communities.
- Contribute to Kildare County Council's strategic housing objectives.
- Support neighbouring local authorities in meeting housing demand.
- Explore partnerships with other AHBs to deliver homes more effectively.

2024 Highlights

- **Growth reaffirmed:** Restated our ambition to expand housing provision across the region.
- **Stronger relationships:** Reinvigorated engagement with key stakeholders to unlock opportunities.
- **Capacity review:** Began reviewing organisational capacity and resources to prepare for future growth.
- **Invested €330,000:** in home improvement works including energy retrofits, replacement boiler and upgraded bathrooms.





Our Performance 2024



“

Since moving into the house just over a year ago thanks to the help of Cill Dara housing association I have had a steady and comfortable home for my two kids and myself. Anything I have needed regarding questions answered or minor issues taken care of for example the boiler service has been looked after quickly and efficiently.

”

“

On a personal note, I will always be grateful for the support that has been provided by Cill Dara in giving me a home for myself and my kids after a very uncertain and difficult time in my life.

”



Our Performance 2024



437 **TOTAL REPAIRS**
undertaken



37 **EMERGENCY REPAIRS**
responded to



88 **URGENT REPAIRS**
undertaken



312 **ROUTINE REPAIRS**
undertaken

Total amount spent on
REACTIVE REPAIRS



€122,371

Total amount spent on
CYCLICAL REPAIRS



€73,541

Total amount spent on
PLANNED REPAIRS



€459,856

Our Repairs Service Performance

Percentage of repairs responded to within our service commitments



EMERGENCY REPAIRS
responded to within
24 hours

91%



URGENT REPAIRS
responded to within
5 working days

63%



ROUTINE REPAIRS
responded to within
20 working days

84%



95% of RENT DUE collected



3 properties RE-LET



9 complaints received



0 Anti-Social Behaviour (ASB) and nuisance **complaints** received



100%

new tenants satisfied with the **allocation process**



100%

new tenants satisfied with the **quality of their home**



10

out of hours emergency calls handled



Best Front Garden Competition 2024



A Worthy Winner!

Cill Dara Housing Association are delighted to announce that **Mary Rose Kelly** of Fennor Lawns was the worthy winner of the **Best Front Garden Competition 2024!** Mary received the prize of a €100 One for All voucher.

Susan Wynne of Meadow Court was placed second in the category and received a €50 One for All voucher for her noble efforts.

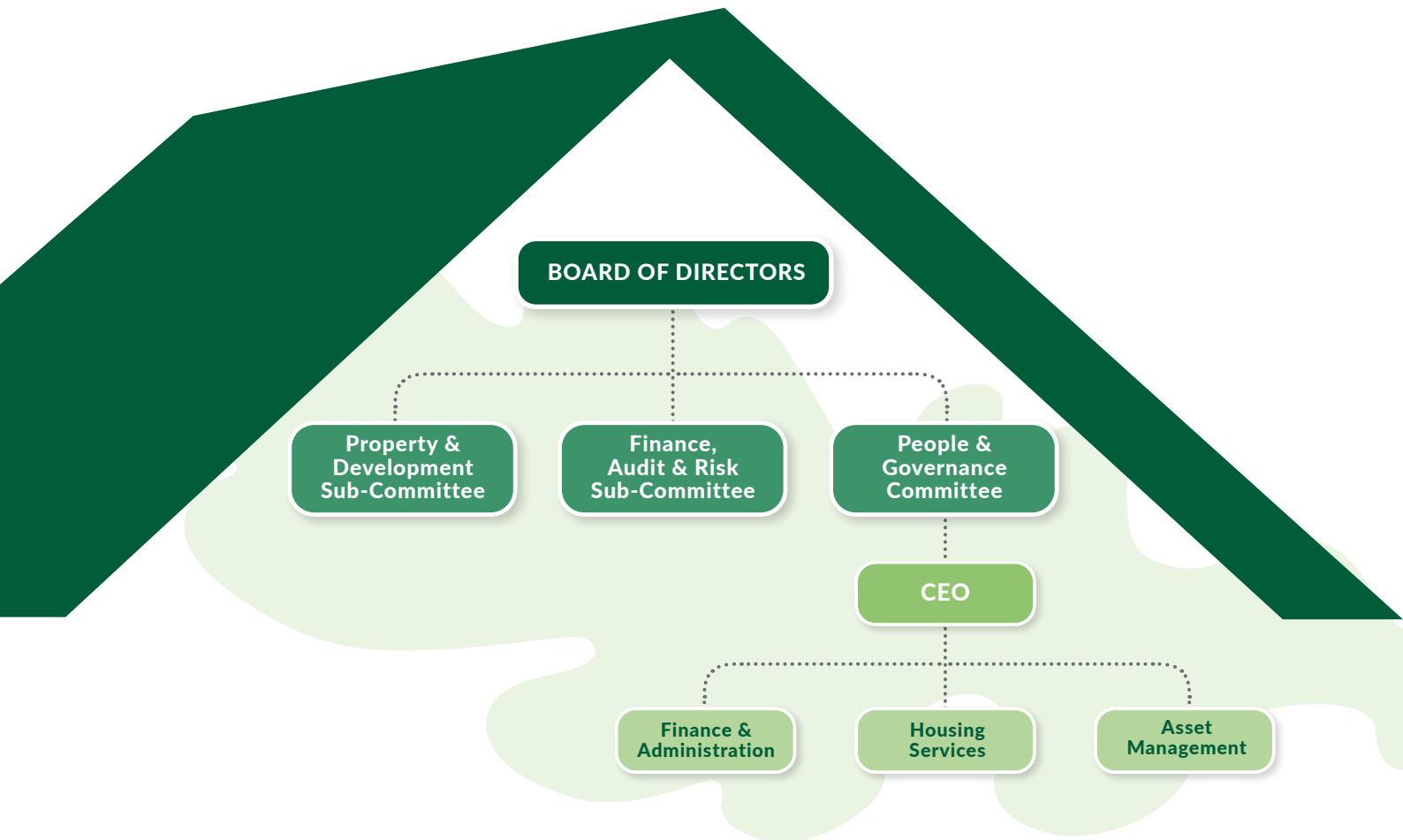
The judges this year were the members of the Kildare Town Community Garden, based at Campion Crescent. They were very impressed by the standard of front gardens that were on show. Well done to everyone who makes a huge effort every year to have their gardens in such great shape.



Governance & Staffing



Cill Dara Housing Association Organisational Chart



Management

Cill Dara Housing Association CLG is governed by a Board of Directors (the Board) who are all volunteers and therefore receive no payment for the role they play.

Board Directors are recruited based on the skills and experience they can bring to the role and their commitment to developing our social housing activities and wider community role.

Board members can serve a period not exceeding a term of three years subject to a maximum period of three three-year terms not exceeding in aggregate nine years, after which they must retire. The Board is empowered to co-opt new members to meet specific requirements, as well as to fill any ad-hoc vacancies. Any co-opted Directors hold office until the next AGM after which time they are either re-appointed or retire from their position.

Reporting

The CEO reports directly to the Board. Board meeting agendas are planned between the Chairperson and the CEO. A Board report, which is comprised of the agenda item documents, is prepared by the CEO and submitted one week in advance of the Board meetings.

Organisational information gathering systems have been established to ensure that the Board reports contain accurate and relevant information. The Board report follows a prescribed format with key standing agenda items such as the CEO's report, management accounts, compliance checklists and subgroup meeting minutes. The Board papers report against performance objectives set by the Board and focus on strategic developments and impacts, as well as difficulties and risks. The reports of each subgroup are approved by the relevant group in advance of the Board meetings.



Board Meeting Attendance 2024

BOARD MEMBER	ROLE	Meetings attended / Eligibility to attend
Annette White	Chair	4/4
Rosemary Brennan	Company Secretary	3/4
Laurence McGarr	Treasurer	4/4
Suzanne Doyle		3/4
Pio Murtagh		3/4
Fergal Lalor		4/4
Dermot Mooney		3/4
FINANCE COMMITTEE MEMBER	ROLE	
Laurence McGarr	Chair	3/3
Pio Murtagh		3/3
PROPERTY & DEVELOPMENT COMMITTEE MEMBER		
Fergal Lalor	Chair	4/4
Dermot Mooney		4/4
Suzanne Doyle		2/4

Performance Management and Remuneration

Staff appraisals are carried out on an annual basis by each staff member's line-manager. We foster a culture of continuous learning and development is in place to support all staff as part of the annual appraisal process. Each year the CEO and staff remuneration packages are agreed and approved by the Board.



Annual Report and Financial Statements

for the financial year ended 31 December 2024

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Directors and other Information

Directors:

Rosemary Brennan
Pio Murtagh
Fergal Lalor
Dermot Mooney (appointed 10 September 2024)
Chris White (appointed 5 December 2024)
Suzanne Doyle
Annette White
Laurence McGarr

Company Secretary:

Rosemary Brennan

Company Number (CRO):

199040

Registered Charity Number:

20029371

Registered Office and Business Address:

Kildare Community Development Centre
Meadow Road, Kildare, R51 RF88, Ireland

Auditors

Harney Nolan Chartered Accountants

Equity House, Deerpark Business Complex, Dublin Road, Carlow, Co. Carlow, R93 K7W4

Bankers

Bank of Ireland, Kildare Town

Housing Finance Agency, 48 St Stephen's Green, Dublin 2

AIB, Main Street, Newbridge, Co. Kildare



Directors' Report

for the financial year ended 31 December 2024

The directors present their report and the audited financial statements for the financial year ended 31 December 2024.

Principal Activity and Review of the Business

The principal activity of the company is the provision of social housing for the benefit of the community. Cill Dara Housing CLG has approved status under Section 6 of the Housing (Miscellaneous Provisions) Act 1992, for the purpose of voluntary housing.

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

There has been no significant change in these activities during the financial year ended 31 December 2024.

Financial Results

The deficit for the financial year after providing for depreciation amounted to €(254,337) (2023 - €(262,399)). At the end of the financial year, the company has assets of €16,387,672 (2023 - €16,882,181) and liabilities of €10,045,654 (2023 - €10,285,826). The net assets of the company have decreased by €(254,337).

Directors and Secretary

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

- Rosemary Brennan
- Pío Murtagh
- Fergal Lalor
- Dermot Mooney (Appointed 10 September 2024)
- Chris White (Appointed 5 December 2024)
- Suzanne Doyle
- Annette White
- Laurence McGarr

The secretary who served throughout the financial year was Rosemary Brennan.

Future Developments

The company plans to continue its present activities and current operating levels. Employees are kept as fully informed as practicable about developments within the business.

Post Balance Sheet Events

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

Auditors

The auditors, Harney, (Chartered Accountants), continue in office in accordance with section 383(2) of the Companies Act 2014.


Statement on Relevant Audit Information

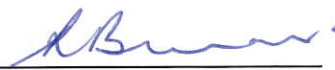
In accordance with section 330 of the Companies Act 2014, so far as each of the persons who are directors at the time this report is approved are aware, there is no relevant audit information of which the statutory auditors are unaware. The directors have taken all steps that they ought to have taken 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 directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at Kildare Community Development Centre, Meadow Road, Kildare, R51 RF88.

Signed on behalf of the board


Annette White
Director
Date: 15/9/25


Rosemary Brennan
Director
Date: 15/9/25



Directors' Responsibility Statement

for the financial year ended 31 December 2024

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 that 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", applying Section 1A of that Standard, issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the surplus or deficit of the company for the financial year and otherwise comply with the Companies Act 2014.

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

- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

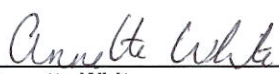
The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and surplus or deficit of the company to be determined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


Disclosure of Information to Auditor

Each persons who are directors at the date of approval of this report confirms that:

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

Signed on behalf of the board


Annette White
Director
Date: 15/9/25


Rosemary Brennan
Director
Date: 15/9/25



Independent Auditor's Report

to the Members of Cill Dara Housing CLG

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Cill Dara Housing CLG ('the company') for the financial year ended 31 December 2024 which comprise the Income and Expenditure Account, the Balance Sheet, the Reconciliation of Members' Funds, the Cash Flow Statement and the related notes to the financial statements, including the 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", issued in the United Kingdom by the Financial Reporting Council, applying Section 1A of that Standard.

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 2024 and of its deficit for the financial year then ended;
- have been properly prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard; 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 described below in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the 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 6 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

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

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

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other Information

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

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 course of 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

In our opinion, based on the work undertaken in the course of the audit, we report that:

- the information given in the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements: and
- the Directors' Report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which, to the best of our knowledge and belief, are necessary for the purposes of our audit.

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

Matters on which we are required to report by exception

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified any material misstatements in the directors' report.

The Companies Act 2014 requires us to report to you if, in our opinion, the requirements of any of sections 305 to 312 of the Act, which relate to disclosures of directors' remuneration and transactions are not complied with by the Company. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the Directors' Responsibilities Statement set out on page 27, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that 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 directors are responsible for assessing the company's ability to continue as a going concern, disclosing, if applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operation, 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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is contained in the appendix to this report, located at page 32, which is to be read as an integral part of our report.

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

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



Tony Harney FCA
for and on behalf of

HARNEY NOLAN BUSINESS ADVISORS

Chartered Accountants and Registered Auditors

Equity House

Deerpark Business Complex

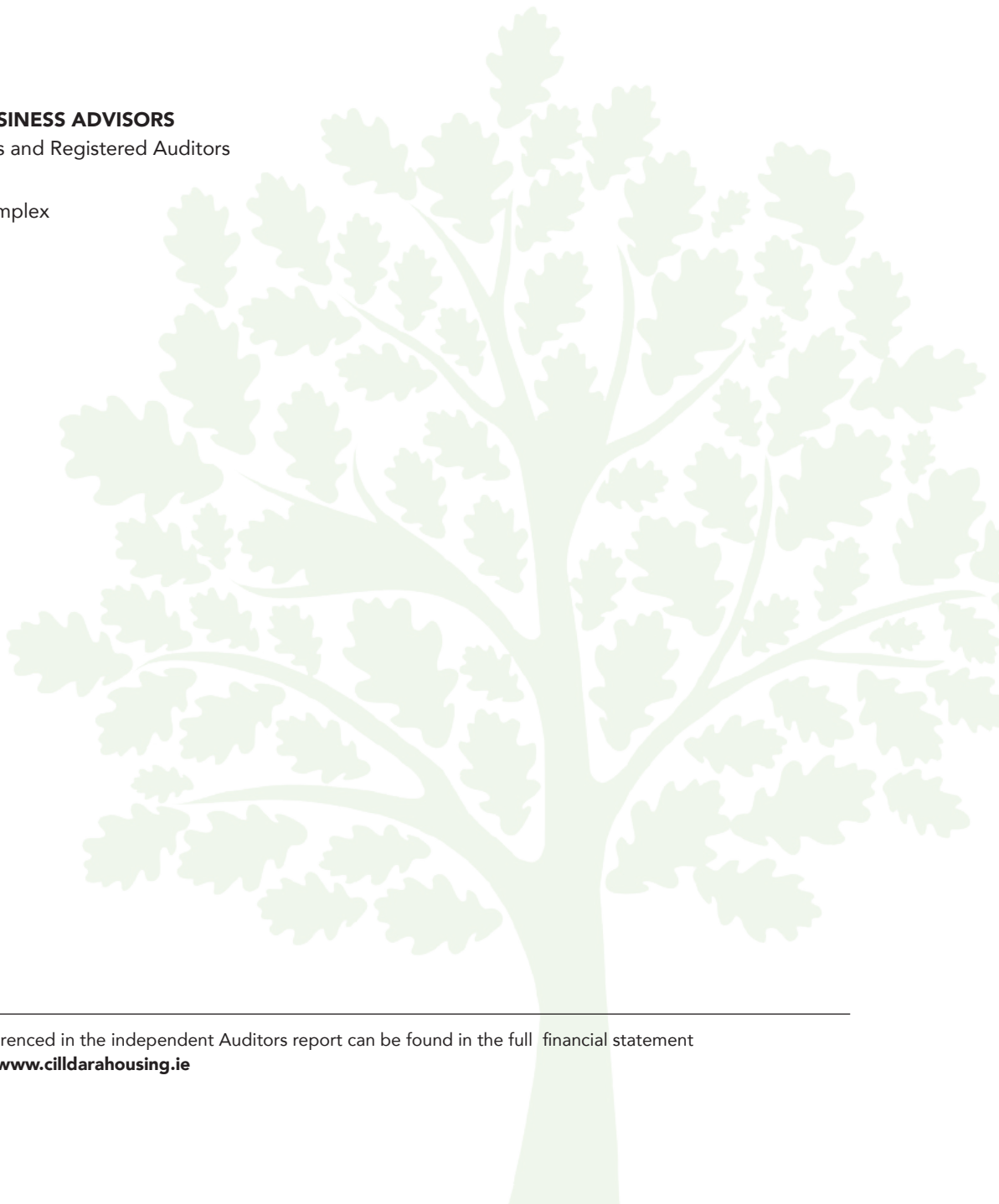
Dublin Road

Carlow

Co. Carlow

R93 K7W4

Date: 15/09/2025



The notes and pages referenced in the independent Auditors report can be found in the full financial statement available on our website www.cildarahousing.ie



Appendix to the Independent Auditor's Report to the Members of Cill Dara Housing CLG

Further information regarding the scope of our responsibilities as auditor.

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.




Income and Expenditure Account

for the financial year ended 31 December 2024

	Notes	2024 €	2023 €
INCOME		2,119,229	2,078,230
EXPENDITURE		(2,210,884)	(2,169,351)
DEFICIT BEFORE INTEREST		(91,655)	(91,121)
Interest payable and similar income	7	(162,682)	(171,278)
DEFICIT FOR THE FINANCIAL YEAR		(254,337)	(262,399)
TOTAL COMPREHENSIVE INCOME		(254,337)	(262,399)

Approved by the board on **15/09/2025** and signed on it's behalf by:


Annette White
 Director


Rosemary Brennan
 Director

A copy of the Directors' Report and the audited financial statements for the financial year ended 31 December 2024 are available on our website www.cillardahousing.ie or you can contact our office for a copy.



Balance Sheet

for the financial year ended 31 December 2024

	Notes	2024 €	2023 €
FIXED ASSETS			
Tangible Assets	9	15,160,471	15,524,767
CURRENT ASSETS			
Debtors	10	166,444	210,360
Cash at bank and in hand		1,060,757	1,147,054
		1,227,201	1,357,414
Creditors: amounts falling due within one year	12	(521,516)	(433,077)
Net Current Assets		705,685	924,337
Total Assets less Current Liabilities		15,866,156	16,449,104
Creditors:			
Amounts falling due after more than one year	13	(9,524,138)	(9,852,749)
Net Assets		6,342,018	6,596,355
Reserves			
Sinking Fund		871,396	871,396
Income and Expenditure Account		5,470,622	5,724,959
Members' Funds		6,342,018	6,596,355

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of the Standard.

Approved by the board on **15/09/2025** and signed on it's behalf by:

Annette White
Director

Rosemary Brennan
Director



Reconciliation of Members' Funds

for the financial year ended 31 December 2024

	Retained surplus €	Sinking Fund reserve €	Total €
At 1 January 2023	5,777,483	1,081,271	6,858,754
Deficit for the financial year	(262,399)	-	(262,399)
Other movements in Members' Funds	209,875	(209,875)	-
At 31 December 2023	5,724,959	871,396	6,596,355
Deficit for the financial year	(254,337)	-	(254,337)
At 31 December 2024	5,470,622	871,396	6,342,018



Cash Flow Statement

for the financial year ended 31 December 2024

	Notes	2024 €	2023 €
Cash flows from operating activities			
Deficit for the financial year		(254,337)	(262,399)
Adjustments for:			
Interest payable and similar expenses		162,682	171,278
Depreciation		364,296	364,294
Surplus/deficit on disposal of tangible assets		(3,950)	(3,700)
Amortisation of government grants		(169,932)	(169,932)
		<u>98,759</u>	<u>99,541</u>
Movements in working capital:			
Movement in debtors		43,916	8,586
Movement in creditors		73,473	19,376
		<u>216,148</u>	<u>127,503</u>
Cash generated from operations		(124,095)	(137,034)
Interest paid			
		<u>92,053</u>	<u>(9,531)</u>
Cash flows from investing activities			
Receipts from sales of tangible assets		3,950	3,700
Cash flows from financing activities			
Loan repayments		(182,300)	(168,894)
Net increase in cash and cash equivalents			
		<u>(86,297)</u>	<u>(174,725)</u>
Cash and cash equivalents at beginning of financial year		<u>1,147,054</u>	<u>1,321,779</u>
Cash and cash equivalents at end of financial year			
	11	1,060,757	1,147,054



Notes to the Financial Statement

for the financial year ended 31 December 2024

1. General Information

Cill Dara Housing Company Limited by Guarantee is a company limited by guarantee incorporated and registered in Ireland. The registered number of the company is 199040 and it is a registered charity (CRA 20029371). The registered office of the company is Kildare Community Development Centre, Meadow Road, Kildare, R51 RF88, Ireland 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. Summary of Significant 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 of the company for the financial year ended 31 December 2024 have been prepared in accordance with the provisions of FRS 102 Section 1A (Small Entities) and the Companies Act 2014.

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with 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 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" Section 1A, issued by the Financial Reporting Council.

The company qualifies as a small company as defined by section 280A of the Companies Act 2014 in respect of the financial year, and has applied the rules of the 'Small Companies Regime' in accordance with section 280C of the Companies Act 2014 and Section 1A of FRS 102.

Income

Income in the year is comprised of tenant rents, management and maintenance incomes, and rental subsidies, which are accounted for on a receivable basis.

Internal reserve - Sinking fund

The company operates a policy of setting aside sufficient funds to an internal reserve - sinking fund to cover the costs of longer-term systematic repair and refurbishment of company housing stocks. Such a fund is supported by cash resources, is not related to current expenditure, and is accounted for at each year-end by processing a movement between revenue reserves and an internal reserve.

In line with the Directors' annual review of financial policy, the internal reserve - sinking fund is calculated so as to ensure that, at all times, the reserve will be sufficient to fund 3 years' anticipated planned maintenance spend on the properties owned by the company. In the implementation of this policy the Board may use reasonable judgement and phase the build-up of any sinking fund in a stepped manner to ensure a satisfactory level of reserves are maintained.

The Board considers the level of internal reserve - sinking fund as at year end to be appropriate to the company's future needs. This reserve policy will be kept under regular review by the Board of Directors.

Tangible assets and depreciation

Tangible 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 assets, less their estimated residual value, over their expected useful lives as follows:

Land and buildings freehold:	2% Straight line
Plant and machinery:	12.5% Reducing balance

The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Trade and other debtors

Trade and other debtors 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.

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 creditors

Trade and other creditors 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 cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Taxation

The company is a registered charity (CHY11055) and is therefore exempt from corporation tax. The granting of charitable recognition by the Revenue Commissioners entitles the charity to an exemption from the requirements of Department of Finance Circular 44/2006: "Tax clearance procedures - grants, subsidies, and similar type payments".

Government grants

Amounts advanced by Local Authorities and the Department of the Housing, Planning and Local Government, under the Capital Loan and Subsidy Scheme (CLSS) and the Capital Assistance Scheme (CAS) are classified as government capital grants.

CLSS capital grant funding received and receivable is treated as deferred income and amortised to the Income and Expenditure Account annually over the useful economic life of the assets to which it relates.

CAS capital grant funding received and receivable is 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.

Grants of a revenue nature are credited to the Income and Expenditure Account when received.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Balance Sheet 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.

3. 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. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Establishing useful economic lives for depreciation purposes of tangible fixed assets:

Long-lived assets, consisting primarily of tangible fixed assets, comprise a significant portion of the total assets. The annual depreciation charge depends primarily on the estimated useful economic lives of each type of asset and estimates of residual values. The directors regularly review these asset useful economic 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 useful lives can have a significant impact on depreciation and amortisation charges for the period. Detail of the useful economic lives is included in the accounting policies.

Providing for doubtful debts:

The company makes an estimate of the recoverable value of trade and other debtors. The company uses estimates based on historical experience in determining the level of debts, which the company believes, will not be collected. These estimates include such factors as service-users' known financial difficulties, the ageing profile of debtors and historical experience. Any significant reduction in the level of customers that default on payments or other significant improvements that resulted in a reduction in the level of bad debt provision would have a positive impact on the operating results. The level of provision required is reviewed on an on-going basis.

Internal reserve:

The company has established an internal reserve, a sinking fund, for the long-term maintenance of the company's properties. The sinking fund is money that is set aside periodically to cover the cost of longer term systematic repair and refurbishment of housing stocks. A sinking fund is not related to current expenditure.

In the implementation of the company sinking fund policy the Board may use reasonable judgement and phase the build-up of any Sinking Fund in a stepped manner to ensure a satisfactory level of reserves are maintained. The adequacy of the sinking fund is kept under regular review by the Board of Directors.

4. Departure from Companies Act 2014 Presentation

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

5. Provisions Available for Audits of Small Entities

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

6. Operating Deficit		2024 €	2023 €
Operating deficit is stated after charging/(crediting):	Depreciation of tangible assets:	364,296	364,294
	Surplus on disposal of tangible assets:	(3,950)	(3,700)
	Amortisation of Government grants:	(169,932)	(169,932)
7. Interest payable and similar expenses		2024 €	2023 €
	Interest:	162,682	171,278

8. Employees

The average monthly number of employees, including directors, during the financial year was 8, (2023 - 8).

	2024 Number	2023 Number
Housing/Administration	8	8

9. Tangible assets

	Land and buildings freehold €	Plant and machinery €	Total €
Cost			
At 1 January 2024	18,004,287	89,064	18,093,351
At 31 December 2024	18,004,287	89,064	18,093,351
Depreciation			
At 1 January 2024	2,512,673	55,911	2,568,584
Charge for the financial year	360,084	4,212	364,296
At 31 December 2024	2,872,757	60,123	2,932,880
Net book value			
At 31 December 2024	15,131,530	28,941	15,160,471
At 31 December 2023	15,491,614	33,153	15,524,767

10. Debtors

	2024 €	2023 €
Trade debtors	23,788	23,343
Other debtors	92,868	92,868
Prepayments	49,788	94,149
	166,444	210,360

11. Cash and cash equivalents

	2024 €	2023 €
Cash and bank balances	1,060,757	1,147,054

12. Creditors

Amounts falling due within one year

	2024 €	2023 €
Bank loans	125,523	112,452
HFA loans	64,637	62,741
Trade creditors	149,458	50,648
Taxation	39,898	12,619
Accruals	34,487	83,485
Deferred Income	107,513	111,132
	521,516	433,077

13. Creditors

Amounts falling due after more than one year

	2024 €	2023 €
Bank loans	1,939,935	2,061,649
HFA loans	1,139,532	1,204,169
Other loans	1,549,874	1,522,202
Government grants (Note 14)	4,894,797	5,064,729
	9,524,138	9,852,749
Loans		
Repayable in one year or less, or on demand (Note 12)	190,160	175,193
Repayable between one and two years	206,061	189,584
Repayable between two and five years	730,563	670,350
Repayable in five years or more	3,692,717	3,928,086
	4,819,501	4,963,213

Bank loans totalling €2,065,458 (2023 €2,174,101) are also secured by fixed charges on specific housing properties. These loans are repayable by monthly instalments at standard commercial lending rates of interest.

HFA loans are repayable by monthly instalments over 20 years and are subject to a fixed rate of interest for 20 years of 3% p.a.

Other loans relate to CALF loans repayable to Kildare County Council. The CALF loans are unsecured, incurring interest at 2% p.a., with capital and accumulated interest only falling due for repayment after 20 years.

Further details of all charges on the assets of the company are registered with the Companies Registration Office and are available on www.cro.ie.

14. Government Grants Deferred

	2024 €	2023 €
Capital grants received and receivable		
At 1 January 2024	10,470,059	10,470,059
Amortisation		
At 1 January 2024	(5,405,330)	(5,235,398)
Amortised in financial year	(169,932)	(169,932)
At 31 December 2024	(5,575,262)	(5,405,330)
Net book value		
At 31 December 2024	4,894,797	5,064,729
At 1 January 2024	5,064,729	5,234,661

Government grants represent non-repayable loans made to the company from CLSS and CAS schemes. These loans may be revoked, cancelled and abated should the company breach the agreed conditions within thirty years of receiving the funding. No capital or interest repayments are required to be made on the loans provided that the company adheres to the agreed conditions. The Directors are not aware of any matters that have arisen or are expected to arise in the foreseeable future that might result in repayments being required to be made to Kildare County Council.

These grants are secured by specific charges on the company's land and housing properties.

The loans have been described in the financial statements as Government capital grants, reflecting the substance of the transactions, and are accounted for in line with the company's Government grants accounting policy. €4,894,797 (2023: €5,064,729) represents grants to be released to income in future years in accordance with this policy.

15. Government and State Funding

State Department	Grant Agency	Type of Funding	2024 €	2023 €
Department of Housing, Planning and Local Government	Kildare County Council	Maintenance & management revenue grant	53,757	58,372

16. 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 financial year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and of 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 € 1.26973.

17. Capital commitments

The company had no material capital commitments at the financial year-ended 31 December 2024.

18. Directors' remuneration

No remuneration is payable under any circumstances to any of the Directors in respect of their services as Director.

19. Related party transactions

The company has entered into a lease in respect of a residential property owned by a director that is currently in use as part of the social housing stocks of Cill Dara Housing Association CLG.

20. Post-Balance Sheet Events

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

21. Approval of financial statements

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

15th September 2025



Supplementary Information relating to the Financial Statements **Not covered by the auditors report**

for the financial year ended 31 December 2024

**The following pages do not form part
of the audited financial statements.**

Supplementary Information relating to the Financial Statements

for the financial year ended 31 December 2024

Trading Statement

	Schedule	2024 €	2023 €
Income			
Rent receivable		699,063	694,276
Management and Maintenance Allowance		53,757	58,372
Leased Houses Income - KCC		603,255	617,812
Purchased Houses - KCC		537,523	500,222
Miscellaneous		55,699	4,856
Management services		-	32,760
		<u>1,949,297</u>	<u>1,908,298</u>
Cost of sales	1	(579,994)	(591,689)
Gross surplus		<u>1,369,303</u>	<u>1,316,609</u>
Overhead expenses	2	(1,793,572)	(1,748,940)
		<u>(424,269)</u>	<u>(432,331)</u>
Miscellaneous income	3	169,932	169,932
Net deficit		<u>(254,337)</u>	<u>(262,399)</u>

Schedule 1: Costs

	2024 €	2023 €
Costs	<u>579,994</u>	<u>591,689</u>
Leased houses	579,994	591,689

Schedule 2: Overhead Expenses

	2024 €	2023 €
Administration Expenses		
Wages and salaries	318,408	278,523
Social welfare costs	33,156	29,395
Staff defined contribution pension costs	6,671	7,293
Staff training	7,756	2,793
Staff welfare	4,776	3,997
Restructuring costs	(1,713)	56,250
Use of premises	229	2,694
Office rent	18,000	19,167
Property Management Fees	15,756	10,482
Insurance	43,695	42,356
Light and heat	695	2,750
Repairs and maintenance	18,726	27,204
Repairs - Responsive	122,371	142,436
Repairs - Cyclical	73,541	63,521
Repairs - Void	57,826	12,996
Repairs - Planned	459,856	347,731
Printing, postage and stationery	19,925	18,579
Advertising	879	-
Community Development Programme	153	1,077
Telephone	6,602	7,043
Motor expenses	3,469	14,544
Meeting expenses	50	923
Legal and professional	28,363	83,837
Bank charges	2,373	2,332
Post Office Commission	-	477
General expenses	4,852	14,375
LPT and RTB costs	15,826	15,535
Profits/losses on disposal of tangibles	(3,950)	(3,700)
Auditor's remuneration	8,303	8,758
Depreciation of tangible assets	364,296	364,294
	1,630,890	1,577,662
Finance		
Bank interest payable accrued	38,587	34,244
Bank interest paid	124,095	137,034
	162,682	171,278
Total Overheads	1,793,572	1,748,940

Schedule 3: Miscellaneous Income

	2024 €	2023 €
Miscellaneous Income		
Amortisation of government grants	169,932	169,932



CILL DARA
HOUSING ASSOCIATION