

Contents

- Message from Chairman
- CEO Comment
- Board & Staff
- Activities 2017



Message from Billy Murphy Chairperson

I was reminded recently while attending two events in my local town, Enniscorthy, of how diverse and multi-cultural rural Ireland has become, one event celebrated World day for Cultural Diversity hosted by the ROMA community and the second a celebration of Africa Day. At the latter event a young local boy of Nigerian decent recited a poem titled, 'Work is the Panacea of Penury' in the Yoruba language in a broad Wexford accent, an excerpt translated here.

Work is the panacea of penury, Devote yourself to work, my friend, for by hard-work do we attain greatness. You see – that which one hasn't worked for, does not last a minute with one But whatever one has sweated for, One keeps forever.

With work comes dignity and pride and helps build enterprising, inclusive and resilient communities. In the wake of the financial crises and the current recovery there are parts of rural Ireland that are not experiencing any form of recovery and are hemorrhaging their young people to the stronger economic Centre's of the country or taking up opportunities overseas.

Rural people are enterprising, what is required is a supportive environment and if I can borrow a phrase from previous programmes, 'balanced regional development' that facilitates the emergence of sustainable local economies.

In a recent piece in the New York Times, Samuel Moyn professor of law and history at Yale University wrote about the relationship between human rights and economic fairness in the context of a broader politics of fairness and is it in this context we should have a debate around the economic viability of rural Ireland in a Europe post Brexit.

Once again it is important to emphasise the importance for the reform of the Irish banking system in any debate around economic fairness and I call on the membership of IRL to continue to support IRL's campaign for the Sparkassen model of local public banking in Ireland as being central to any plans for balanced regional development.

<https://www.nytimes.com/2018/04/23/opinion/human-rights-movement-failed.html>

Message from the Chief Executive Officer

In 2017 Irish Rural Link continued to advocate for the improvement of services necessary for the achievement of sustainable rural communities. Ireland still affected by legacies of the financial crash improved in overall economic terms, with increased employment and general economic activity. The greater Dublin area saw a huge return to economic recovery as demonstrated indicators such as increased taxation income, increased pressure on traffic systems and the greater availability of employment. It would be wrong to say that the rural economy was not making progress; however equally the official unemployment statistics in rural areas continued to lag behind. During 2017 the Government launched a comprehensive action plan designed to improve all aspects of the economic and social situation affecting rural communities. IRL had been advocating along with other rural voices for a sense of urgency in terms of the realities affecting rural towns and villages. As a member of the plan's monitoring group IRL continue to stress that the level of structural investment in these towns needs to increase significantly.

Most employment in rural areas is generated by the small and micro sized business. To support this, we have been advocating for a local public banking system, similar to the Sparkasse model in Germany. With the assistance of Sparkasse we have prepared a blue print and submitted to government. The blueprint outlines in detail how public banking could be established in Ireland and how the small business would benefit from it.

We were to the forefront of the campaign to bring broadband to all parts of the country. While disappointed at some of the setbacks in this process, we do acknowledge the fact that delivery of sustainable broadband has been delivered to more homes than before. However, the fact remains that some 530,000 rural households and businesses are still without proper high speed broadband.

As an organisation IRL has continued to roll out the NRN programme as lead partner with the Wheel, Phillip Farrelly and NUIG.

The citizens on line programme funded by the Department of Communication, energy and climate change continues to grow and is now been delivered to farmers. The work on establishing public banking with our Sparkasse colleagues has also progressed and at the end of 2017 is before cabinet awaiting decision. IRL are also involved the promotion of rural micro enterprise as part of an EU partnership programme under Erasmus. As well as producing submissions on rural policy change, our advocacy programme has meant that we are invited to advise in a constructive way all policy makers at regional and national level. I would also like to commend the work of the Wetlands forum, the meals and wheels network and the Transport network.

The wetlands forum launched their strategy with President Michael D O Higgins being the main speaker.

During the year IRL was again supported by the SSNO programme administered by the Department of Environment, which we are extremely grateful for.

I continue to be grateful for the support of the Board of IRL and its chairperson Billy Murphy for the help to myself and staff. My thanks to the staff of IRL who continue to commit to ensuring that members receive the best service possible.



Seamus Boland, CEO

Board 2017

- Billy Murphy, Chairperson, Wexford Local Development
- Maria O’Gorman Treasurer, Duagh FRC, Kerry
- Peter Brady Secretary, Kilnaleck Community Council, Cavan
- Tara Farrell, Longford Women’s Link
- Miriam McKenna, LocalLink – Louth Meath Fingal Local Transport
- Ciaran McEntee, Kenagh Coop, Co. Longford
- Gerald Quain, Ballyhoura Development
- Mary Keane, Rural Transport Association
- Tom Lavin, Hightrees Family Resource Centre, Co. Sligo
- Dr. Maura Farrell, NUI Galway
- Michael Kenny, NUI Maynooth
- Mary Ryan, Teagasc – Resigned 2017
- Sr. Maureen Lally, Tochar Valley FRC, Co. Mayo

Staff 2017

- Seamus Boland, Chief Executive Officer
- Sinead Dooley, Assistant Chief Executive Officer – August 2017
- James Claffey, National Rural Network Manager
- Mary Keyes Cornally, Getting Citizens Online Coordinator
- Louise Lennon, Policy & Media Officer
- Maria Pettit, Finance Officer
- Noel Kinahan, Research Officer – Rural Public Banking
- Siobhan Kinahan, Micro Project – Research Officer (PT)



Our Priorities

Our Overall AIM: To secure the existence of substantial numbers of viable communities in all parts of rural Ireland where every person would have meaningful work, adequate income and social services, and where infrastructures needed for sustainable development would be in place.

- **Priority 1:** Continue to develop as a visionary organisation in the field of rural community development
- **Objective:** IRL is a key independent and influential rural community based organisation, influencing good practice and progressive & creative policy formation.
- **Priority 2:** Influence policy development and implementation at Local, National and European levels towards sustainable vision.
- **Objective:** IRL in voicing rural policy has the skills and strategy to effectively influence sustainable policy development and sustainable policy implementation at national and EU levels.
- **Priority 3:** Facilitate and promote social and economic development initiatives in rural areas.
- **Objective:** IRL is the key community based organisation promoting sectoral networks that cohesed rural communities of interest for the promotion of social and economic development
- **Priority 4:** Strengthen and build the capacity of IRL members.
- **Objective:** IRL is supported by a strategically developed active membership representing a profile of rural volunteers, community organisations and professionals working in rural community development.

Collaboration Partners



As well as being involved in Social Partnership IRL represents rural interests on a wide range of external bodies and Boards. In 2017 IRL continued working with; The German bank Sparkassenstiftung on the Rural Banking project, with 6 EU partners on the MICRO (Erasmus+) project, our three Irish Partners on the National Rural Network, and our Northern Ireland partners on the Politics Plus programme (Horizon). IRL sits on fourteen National Committees; continues as Chair of Pobal, and the National Peatlands Council, and is a member of the EU Social Economic Committee.



Getting Citizens Online class in Athlone

Media & Policy Work

In 2017 Irish Rural Link was kept busy dealing with issues in the media such as; Rural Policing, Rural Post Office closures, Rural Bank closures, the National Broadband Scheme, Transport Strikes, Launch of the Action Plan for Rural development and have released over 40 Press Releases and made appearances on Primetime, Drivetime, Claire Byrne Show, local radio stations and print media.

IRL have attended C&V Pillar Bi-lateral meetings with, HSE Department of Social Protection, Department of Expenditure & Reform, Department of Jobs and Enterprise, have made presentations to the Oireachtas Finance Committee and the Committee on Transport, Tourism and Sport. Attended Ministerial Round table meeting on farm Safety and forum on Action Plan for Jobs. IRL was also invited to sit on the monitoring committee for Action Plan for Rural Development, which was launched in January 2017.



Having been included in the Programme for Government the Rural Banking project has met with Department of Finance, Department of Arts, Heritage, Rural, Regional & Gaeltacht Affairs. Made presentations to Members of the Dail in Leinster House, made presentations to the Association of Irish Local Government (AILG) Annual Conference in Clare with over 200 Councilor's. Made presentations to the County and City Management Agency (CCMA). Consultation by government on Local Public Banking took place, to which IRL made a submission.

IRL participated in the National Economic Dialogue in June and the Department of Social Protection - PreBudget Forum in July. IRL made submissions to; the National Women's Strategy 2017-2020; National Planning Framework - Ireland 2020: Our Plan; Two submissions to Citizens Assembly- 'Opportunities and Challenges to an Ageing Population' and Climate Change; Farm Safety; Department of Social protection on Communication on Transfer to New Free Travel Pass; the Consultation on New Homecare Scheme; Pre Budget submission 2018 for IRL, Meals On Wheels and the Community Wetlands Forum. Submission to NTA Strategic Plan 2018-2021, Submission to DSP Strategy Statement.

The Community Wetlands Forum launched its Strategic Plan 2017 - 2020 as part of Biodiversity Week. An event was held in Abbeyleigh as part of the launch which was attended by President Michael D. Higgins. IRL published our annual survey on Rural Poverty in Buswells Hotel in October 2017 and combined this with an Information Day on Services available in Rural Areas.

In partnership with the Vincentian Partnership - published research - 'Minimum Essential Standard of Living 2017' and disseminated to all members in June 2017

IRL acted as Secretariat to the Rural Transport Network in 2017.



Miriam McKenna IRL & Flexibus Local Link with members at the Rural Services Information Day in Buswells Hotel

Members of the Meals on Wheels Network with Caoimhghin O Caolain Sinn Fein Spokesperson for Older People and Seamus Boland at the Rural Service Information Day



Getting Citizens Online



Geraldine Delaney IRL Tutor and Mary Keyes Cornally Training Coordinator IRL

Irish Rural Link continued to run Free Basic Computer Classes through the Getting Citizens Online Programme in 2017 and in May launched IT Skills for Farmers to provide basic digital skills training to people in the community that have never used a computer before. Getting Citizens Online Programme is a continuation of the BenefIT4 programme which IRL ran for 3 years and trained over 4,500 citizens. These computer courses are free and took place at a range of venues around the country and on the Islands. The main objective is to get more people online and be able to send an email, Skype with friends and family around the world, while the IT Skills for Farmers covers Farmer Registration, Calf and Herd Registration, Computer Literacy, Compliance Certs, Internet Search, Revenue and other Government websites and banking online. Classes are free and take place over a 5-week period with 2 hour classes per week. Training is provided by fully qualified Computer Tutors. In 2017 IRL have trained 1600 people on both Citizens on Line and IT Skills for farmers.



Getting Citizens Online class in Athlone receiving their Certificates





2017 was the second year of the five year programme of work for the National Rural Network with an aim of building of the achievements and lessons learned from the previous year. Through seminars, meetings and public-facing events, analysis and case studies on the NRN website and outreach actions by email and on social media, print and broadcast media, the profile and reputation of the NRN has been greatly enhanced. The National Rural Network continued to share RDP messaging among rural stakeholders in Ireland and in the EU. Some of the activities from 2017, included the growth of the network to a current membership of 2,214 and a reach of over 150,000 people, the organisation of over 40 events including 28 Expand Your Horizon seminars nationwide, active participation at a range of ENRD events across Europe, production of a storyboard dedicated to promoting LEADER projects with over 40 case studies.

2018 promises to be an exciting year for the NRN as the NSU disseminates information and updates from the successfully selected EIP-AGRI Operational Groups via a dedicated Story Board on our website. The NSU will also deliver key messages regarding Ireland's Operational Groups to an EU audience as opportunities become available at workshops and seminars in EU member states. As more projects receive funding through the LEADER Programme, the NRN will add them to the storyboard on its website highlighting their impact.



**National Rural Network
European Innovative
Projects EIP, event in
Portlaoise**

Rural Public Banking



L to R: Harald Felzen (SBFIC), Niclaus Bergmann CEO SBFIC, John McGuinness TD, Finance Committee Chairman, Seamus Boland CEO IRL, Noel Kinahan IRL, following their appearance at the Finance Committee.

2017 was a productive year for the Local Public Banking project with the two strands of political engagement and public awareness producing significant results.

At the beginning of the year the Action Plan for Rural Development was published and it included as an action the investigation of the Sparkassen model of public banks. The "Consultation on Community Banking" was subsequently launched at the beginning of March 2017. Irish Rural Link and the Sparkassen Foundation (SBFIC) made a detailed submission to the consultation process and had a number of follow-up meetings with both the Department of Finance and the Department of Rural and Community Development officials.

A report has been drawn up by the two relevant departments and is awaiting cabinet approval before it is published. We are hopeful that it will move us into the next phase which would be a full working group to look in detail at how this model could be implemented in the Irish context.

At our AGM in May Harald Felzen (SBFIC) addressed the conference on the topic of finance for micro-enterprises, outlining how the Sparkassen banks operate in Germany.

The idea of rural public banks to address the lack of finance for indigenous SMEs was captured in the report of the breakout session in the National Economic Dialogue attended by Noel Kinahan. Noel has established links to economists in the ESRI as a result of this interaction and they are interested in examining the potential for such a model in Ireland.

A lot of media attention was garnered in August following an interview with Harald Felzen that made front page headlines in the Sunday Independent. This article resulted in two interviews on RTE radio on the Marian Finucane and Sean O'Reilly's shows that Niclaus Bergmann and Harald Felzen respectively participated in. Other articles in various newspapers followed up particularly around the Finance Committee meeting. This has increased the overall awareness and knowledge about the project among the general public.

Irish Rural Link and SBFIC appeared before the Finance Committee in October to discuss the public banking model. This generated a lot of interest from politicians from all parties with overall a very positive response. An invitation was issued to the members of the Committee to visit Germany to see at first hand the Sparkasse model in operation. This invitation has subsequently been accepted and is due to proceed in September 2018.

In November the report by the Joint Committee on Culture, Heritage and the Gaeltacht on "Sustaining Viable Rural Communities" was published and it recognised the creation of a public social banking system along the lines of the Sparkassen model as an important element to creating sustainable rural communities.

Contacts with the Central Bank were also established thanks to the new public consultation process set up by the Central Bank. Noel Kinahan represented IRL at the inaugural meeting of civil society groups with the Central Bank in December.

Looking forward to 2018 the publication of the report from the consultation process in March is still outstanding. IRL will be continuing its activities to promote the proposed public banking model politically as well as taking every opportunity to highlight the proposal through all media.

Partnering with Politics+ and NICVA in EU Programme - Women in Politics

Irish Rural Link partnered with Politics Plus and NICVA in Northern Ireland to deliver 'The Next Chapter' project. This project is funded under the Special EU Programmes Body (SEUPB) and supported by the European Union's PEACE IV Programme.

IRL met with partners from Politics Plus and NICVA late in 2017 in Stormont to announce this exciting new project. Work will commence on this project in 2018. www.thenextchapter.eu



The MICRO project is an Erasmus+ programme aims to enhance competitiveness of rural micro-enterprises through provision of Open Educational Resources (OER). The MICRO project is a two year programme with IRL as lead partner, kicked off in November 2016. So 2017 was a busy year for the project as work began in earnest on the main body of work to be done.

The website www.microsmetraining.eu for the project and is one of the key elements went live at the beginning of February and is available in five languages. Italian, Spanish, Greek and Macedonian & English.

The first objective of the website was to facilitate the gathering of survey questionnaires as part of the initial gap analysis required by the project. The MICRO survey was distributed through the IRL network and was online on the MICRO website from February to May. In total there were 155 surveys completed across the 6 countries. Ireland contributed the majority with 89 completed surveys in total. This survey information is a vital element contributing to the design of the training modules for the MICRO project.

The survey results were combined with secondary research, which was also carried out by each country, with IRL and NUIM collaborating on a country report for Ireland. The individual country reports along with the results of the surveys were drawn together by NUIM into a Composite Report for the project. This was completed and uploaded to the MICRO website at the end of June.

Our second partner meeting took place in April 2017, hosted by Italian partners IDP in Pescara, Italy. Maria Pettit and Siobhan Kinahan attended along with board member Maria O’Gorman. Board member Michael Kenny was also in attendance representing NUIM. The meeting was an opportunity to present the research each partner had completed to date as well as to begin discussions on the following stage which was the design of the training modules.

As a result of the discussions at our partner meeting and the conclusion of the research work the 10 subject areas for the MICRO training modules were chosen. These subject areas are:

1. Marketing/promotion & e-commerce
2. Business planning, budgeting, management skills
3. Financial management in micro-enterprises
4. EU programme awareness/grants for rural micro-enterprises
5. Access to non-grant finance for micro-enterprises in rural areas
6. Building capacity in rural micro-enterprises
7. Pathways2market & customer identification
8. EU single market opportunities for rural micro-enterprises
9. ICT Literacy skills for rural micro-enterprises
10. EU wide tools and resources for rural micro-enterprise development



Partners meeting in Pescara, Italy. April 2017

The training modules were distributed among the seven partners to design according to general parameters that have been informed by the survey responses from micro-enterprises. IRL worked with NUIM to work on three subject areas that take advantage of our different skillsets and experience. The three areas that NUIM and IRL contributed to were:

- EU programme awareness/grants for rural micro-enterprises: This includes information on applying for LEADER grants.
- Building capacity in rural micro-enterprises: IRL's experience in developing networks was useful here.
- ICT Literacy skills for rural micro-enterprises: IRL's training experience, particularly with getting farmers online was useful here.

The MICRO project was promoted at the IRL AGM in May with the theme of "Micro Enterprise: A Key to Rural Employment – Outlining Pathways to Europe". Michael Kenny presenting preliminary findings of the MICRO research.

Over the summer months the partners worked on the design of their respective training materials. By the end of September we had the first drafts in English. The Greek partner, EEO, was responsible for coordination of the various modules and ensuring they were all consistent visually and in terms of content, duration etc. By the end of October we had all ten training units fully ready for translating into the four other languages: Italian, Spanish, Macedonian and Greek. We reached our goal of having the training modules completed and uploaded to the website by the end of December.

The first interim report for the National Agency covered the period 1st November 2016 to 31st October 2017. As the lead partner IRL had the responsibility of ensuring all reports were gathered from the other partners to be consolidated into a unified report; submission of this report to Leargas (National Agency) was successfully made by the end of December.

The next phase will be the Test and Validation phase. IRL are lead partners for this phase. Starting early 2018 the partners will be testing the modules with a minimum of 200 micro-enterprises to be trained across the 6 countries.



Getting Citizens Online in Athlone and Kilkenny – NRN Event in Mullingar – Eugene Murphy TD speaking at IRL Annual Conference in Athlone – resident Michael D. Higgins at the Garden Party for Community Groups



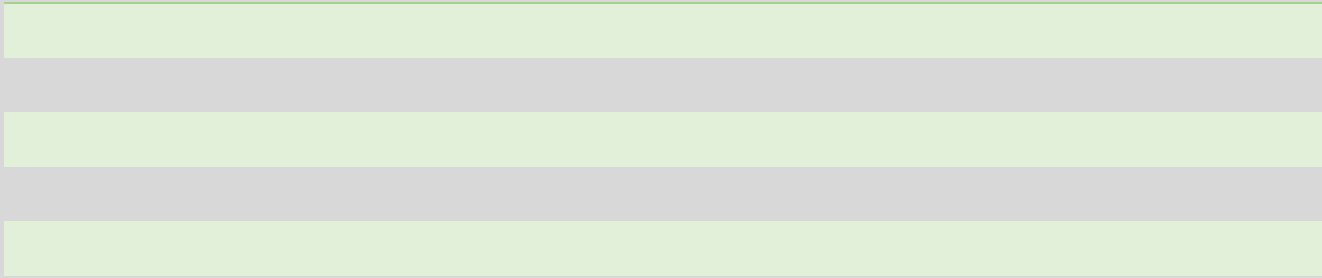
Board and Staff with President Michael D. Higgins at the Garden Party for Community Groups



Irish Rural Link, Unit 2A, Moate Business Park, Clara Road, Moate, Co. Westmeath
Tel: 090 6482744: Email: info@irishrurallink.ie www.irishrurallink.ie

Irish Rural Link
Unit 2A, Moate Business Park
Clara Road
Moate
Co. Westmeath
Tel: 090 6482744
Email: info@irishrurallink.ie
www.irishrurallink.ie

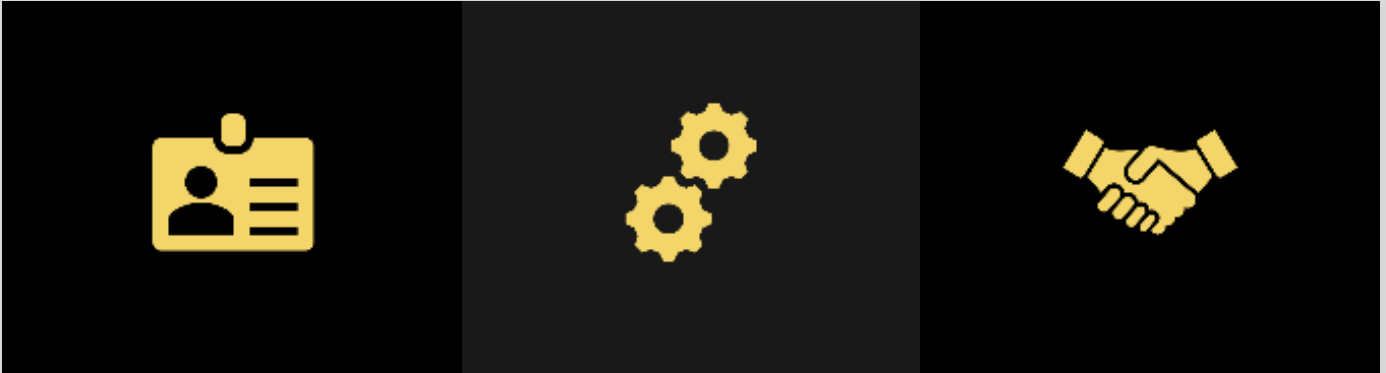
Irish Rural Link
Unit 2A, Moate Business Park
Clara Road
Moate
Co. Westmeath
Tel: 090 6482744
Email: info@irishrurallink.ie
www.irishrurallink.ie



NOTES TO FINANCIAL STATEMENTS

Accounts

When you have a document that shows a lot of numbers, it's a good idea to have a little text that explains the numbers. You can do that here.



Debt

Of course, we would all prefer to just have profits. But if you've got any debt, this is the place to make notes about it.

Debt

Of course, we would all prefer to just have profits. But if you've got any debt, this is the place to make notes about it.

Going Concern

Okay, you get the idea. If you've got notes to add about your financials, add them here.

“Strong Caption Goes Here. Write Something in This Caption Holder.”

Contingent Liabilities

Keep in mind that some of these headings might not apply to your business (and you might have others to add). This one, for example, is about potential liabilities that could arise if something happens in the future, such as a pending legal decision.

Takeaways

What would you like your readers to understand? Add notes on key takeaways here.

INDEPENDENT AUDITOR'S REPORT

Auditor's Report

- Unqualified Opinion
- Qualified Opinion Report
- Adverse Opinion Report
- Disclaimer of Opinion Report
- Auditor's Report on Internal Controls of Public Companies
- Going Concern