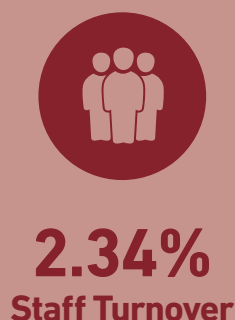




2016 Fold Ireland Highlights

The last 12 months have been very successful for Fold Ireland.



Our Mission

Our mission is to provide the best housing, care and support to those in need of such services.

REGISTERED OFFICE

Fold Ireland
Suite C
Ashtown Business Centre
Navan Road
Dublin 15

BANKER

Bank of Ireland
Baggot Street
Dublin 2

SOLICITOR

Eugene F. Collins
Temple Chambers
3 Burlington Road
Dublin 4

INTERNAL AUDITOR

PricewaterhouseCoopers
Waterfront Plaza
8 Laganbank Road
Belfast
BT1 3BN

EXTERNAL AUDITOR

Crowleys DFK
16/17 College Green
Dublin 2

REGISTRATIONS, AFFILIATIONS & MEMBERSHIPS

- Approved Housing body (AHB) in Ireland with charitable status. CHY. No. 15142
- Tier 3 Registration with the DECLG (Department of Environment Community and Local Government)
- HIQA Registration
- A Member of the Irish Council of Social Housing
- Company Registration 357889
- Certified Body Status with Housing Finance Agency (HFA)

Foreword

We are pleased to present our Annual Report for 2016. This was a critical year for Fold Ireland as we built up a programme of development prospects in response to the housing and homelessness crisis. In the last year of our 2012-2016 corporate cycle, we developed our new corporate plan for the next 5 years with emphasis on quality of service, growth and effective risk management.

We continue to demonstrate high levels of housing, care and support as well as strong governance and good financial stewardship. We are committed to maximising our impact on housing stress levels but in a financially sustainable manner. We are acutely aware of the the demand for quality and energy efficient social housing in Ireland and have sought to leverage our expertise and creativity in meeting these challenges.

We greatly value our business partnerships with the Department, the HSE, the Housing Agency and Dublin's local authorities. Not to mention the HFA, design consultants, builders and developers. Effective collaboration is a key enabler to our delivery strategy.

We have identified a number of exciting development prospects which will provide safe and secure communities for our older citizens. It is envisaged these in turn will free up much needed family homes for those on local authority waiting lists. Underpinning this growth strategy will be a carefully constructed treasury and risk management plan.

We have a responsibility to our existing tenants and are committed to maintaining all our housing stock to the highest possible safety and quality standards. Our performance in repairs and planned maintenance remained at the highest level throughout the year. Our tenants, residents and their families have registered high levels of satisfaction with our service and the presentation of their homes. We continue to enhance our core housing and care services offering. The comfort, safety and security of our tenants and residents is of paramount importance. We embrace the learnings and best practices of Tier 3 and HIQA Regulation, giving greater assurance and transparency in all we do.

We are buoyed by the positive economic mood spreading throughout the country. At the same time we are aware of how a more robust economy can bring its own unique challenges to our business. We continue to seek a care rate commensurate with the true cost of delivering a quality service as well as efficiencies throughout our core operations.

Our staff are at the heart of what we do. We greatly value their hard work and dedication. They are led by the Fold Ireland Board. These are voluntary experts from the Private and Public Sector who provide support and leadership, as well as a challenge function.

We are grateful for the support of our key delivery partners including the Local Authorities, the Housing Agency, HFA, HSE, ICSH, DECLG and all who have helped to make this year a success. Finally we thank all our residents, tenants, their families and friends who continue to put their trust in us.



Jim McCaffrey
Chairman



John McLean
Chief Executive



“I choose Fold Ireland as an employer because of its location, the employees benefits, safe work practices and also for its vision and innovative services.” *Daryl*

I'm Daryl Vanessa Agsalud and working as a Health Care Assistant.

I'm from the Philippines and married to a Construction Engineer, we have two children. I graduated with a Bachelor of Science in Banking and Finance in the Philippines and after that I worked as an assistant treasurer in a private school. I migrated to Ireland in 2006 and studied a Health Care Assistant foundation course. After that I decided to apply to work as a Health Care assistant on full time night shift with Fold.

I've been working as a Health Care Assistant for more than 9 years with Fold. I choose Fold as an employer because of its location, the employee benefits, safe work practices and also for its vision and innovative services.

If someone was looking for a similar career my advice would be that they

should have the technical competence and have the FETAC qualifications on Health Care Support. They should also have an understanding of the health conditions of older people, which includes immobility and associated behaviours.

They should have excellent interpersonal skills as it is important to properly communicate and be able to address resident's needs. Empathy with residents, being able to understand their needs and anxieties, to give them comfort and good care are all necessary attributes for a Health Care Assistant.

Board and Governance

Fold Ireland's purpose is 'to provide the best housing, care and support to those in need of such services'.

Board members supported the management team through their leadership and challenge function. Members attended conferences and seminars and participated in meetings with stakeholders and business partners. The total sum of expenses claimed by Board Members during 2016 was €424 (2015 €1,445). Fold Ireland submitted Lobbying Returns in accordance with statutory requirements.

New Corporate Strategy for 2017 to 2021

Fold Ireland's Annual Strategy Workshop took place in October, in Malahide. The event included presentations and discussions on Fold Ireland's next 5-year corporate Strategy. The financing and development of new social homes will be a key component of the new strategy.

Board members held their annual group appraisal and events concluded with our Annual Partner Dinner for local public representatives, business partners and stakeholders concluded events.

Board of Management and their Interests

The company is limited by guarantee and does not have any share capital. Therefore the board of management who served during the year did not have a beneficial interest in the company.

All Board Members serve in a voluntary capacity and do not receive remuneration for their services to Fold Ireland. Fold Ireland annually reviews its skills base as part of its Annual Appraisal. Potential board members are invited to join the board and provide leadership on the basis they have no conflicts of interest and will abide by the rules of the approved housing body and its Code of Governance. Members annually declare their interests and restate their acceptance of Fold Ireland's Code of Conduct. Members are invited to declare any interests at the commencement of all board meetings. The Fold Ireland Board welcomes members from all sections of the community.

	Fold Ireland Board	COMMITTEES		
		Business Development	Finance & Audit	Operations
Jim McCaffrey	Chair	•	•	•
Mary Walsh	Vice Chair & Treasurer		Chair	•
Martha De Buitléir	Secretary	•		•
Alan Bradley	•	Chair		
John Campion	•			Chair
Pat Farrell	•			
Peter Gibson	•		•	
Peter Ayton	•	•		
Máire Cunningham	•	•		
Alice Quinn	•		•	
Noel Mulvihill	•			
Dermot Power	•			•

Key • attends the Committee

Board of Management

Jim McCaffrey – Chairman

Jim McCaffrey was formerly an Assistant Secretary in the Department of Finance, working mainly on social spending and social policy. He has been a member of the board of FÁS and the Mediator's Institute of Ireland.



Martha de Buitléir

Martha de Buitléir has 20 years experience as a nurse in a variety of roles in Ireland, UK and Australia. She is a specialist in palliative care and has worked on the home care team and is a Clinical Education Facilitator in Our Lady's Hospice. She is a Past President of Junior Chamber Dublin.



Mary Walsh

Mary Walsh is a chartered accountant. She is an independent member of the National Economic & Social Council and serves on the board of a number of public sector, not for profit and private companies. She was formerly a tax partner with PricewaterhouseCoopers, Dublin.



Peter Gibson

Peter is a retired social worker. Previously he was Deputy Director of Social Services for the Health and Social Services Board. His responsibilities included commissioning services for older people, people with mental health needs and people with learning and physical disabilities.



John Campion

John Campion is a HR/Change Management Consultant and Executive Coach. John was formerly Executive Director of Sustainability and HR at ESB. John is a Fellow of Engineers Ireland and is also a Fellow of the Chartered Institute of Personnel Development.



Alan Bradley

Alan Bradley is a Chartered Surveyor (fellow of the Royal Institution of Chartered Surveyors) and former International Director of Jones Lang LaSalle before retiring in 2001. He is currently a Trustee of the Iveagh Trust and Consultant of the Clancourt Group.



Peter Ayton

Peter was an Executive Manager with Dublin City Council. During his career he worked at management level in the Finance and Housing Departments. He has extensive experience of social housing construction, development and policy.



Máire Cunningham

Máire is a member of the Business Law Committee of the Law Society of Ireland and has been a partner at Beauchamps since 2006. Beauchamps is one of Ireland's leading full service law firms.



Pat Farrell

Pat is Group Head of Communications with Bank of Ireland. Pat has served as CEO of the Irish Banking Federation, and is Chairman of Sightsavers Ireland.



Alice Quinn

Alice actively works with a wide range of charitable organisations and is the Chair of the Audit Committee of Fold NI. She had a high profile career in retailing with Marks and Spencer, both in the UK and mainland Europe, spanning almost 30 years' in the Finance and Commercial disciplines.



Noel Mulvihill

Noel is currently CEO of the TLC Group of Nursing Homes in Santry, Maynooth and City West. His background is in General and Psychiatric Nursing. He previously worked in the Public Health sector.



Dermot Power

Dermot qualified from University College Dublin (UCD) in 1991 and undertook his internship and basic specialist training at the Mater Misericordiae University Hospital (MMUH).



Ciaran O'Donohoe remained as a co-opted member of the Business Development Committee during 2015.

Growth & Innovation

Fold Ireland provides housing, care and support for 280 households in Ireland.

The 2020 Social Housing Strategy and the Rebuilding Ireland Housing Plan set extremely ambitious house building targets for the Approved Housing Sector. The Government has committed to deliver 47,000 new social homes by 2021. These aspirations reflect the extent of the homelessness and housing stress problem in Dublin and throughout the country.

Regardless of the achievability of these targets, we acknowledge a step change in expectations around delivery. In response we felt there was potential to double our housing stock and to commence on site as many as 500-600 new homes by the end of 2021. This will depend on land supply, the availability of private funding and requires that our supply chain keeps up with a recovering economy elsewhere.

Name of Scheme	Location	Units
Cherryfields	Hartstown, Dublin 15	59
Anam Cara	Glasnevin, Dublin 11	56
Whitestown Way	Tallaght, Dublin 24	35
Farmleigh Woods	Castleknock, Dublin 15	12
Fortfield Square	Terenure, Dublin 6	23
Phibblestown Wood	Ongar, Dublin 15	9
Rathborne Court	Ashtown, Dublin 15	8
Latchford	Castaheany, Dublin 15	15
Ballygall Road East Phases 1, 2 & 3	Glasnevin, Dublin 11	42
Dunboyne Castle	Dunboyne, Co. Meath	13
TOTAL		280



We have managed to build up a pipeline of 250 development prospects and to secure the support of the Department, local authorities, the Housing Agency and the HFA. We are progressing the same projects towards commencement on site in the 2017 and 2018 business years.

Fold manages homes for 115 frail older people and those with dementia in its Anam Cara and Cherryfields HWC Schemes. A further 165 homes are managed across sheltered, general needs and leasehold housing tenures. We continued to grow our stock through 2016 taking 11 new homes into management on Phase 3 of Ballygall Road East, Dublin.

Future Development Opportunities

We were appointed by Dublin City Council in 2015 to develop apartments for over 55's for the Dolphin Park Community in Rialto, Dublin. We managed to lodge a planning application in late 2016 and would expect to commence the project in late 2017. Our development team continue to identify new social housing prospects for delivery in the new corporate planning period of 2017 to 2021 as we seek to double our housing stock and commence 500-600 new homes on sites in the Greater Dublin Area.

Housing-with-Care (HWC)

We have ambitions to develop a further HWC project over the next 5 years subject to agreeing a long term economic care rate. We believe there is a need for an 'Extra Care' type housing model for frail and older people and those with dementia. This would offer a less intensive support model for people with greater independence and less complex needs. Residents could access further support as their needs changed over time. Extra Care is less expensive to operate and potentially more attractive to those seeking greater flexibility within an independent living environment.



Fold Ireland Housing Schemes



Cherryfields HWC
2D Cherryfields Lawn, Hartstown, Dublin 15



Anam Cara HWC
St. Canices Road, Glasnevin, Dublin 11



Ballygall Road East
Ongar, Dublin 15



New Seskin Court, Tallaght
Block C3, New Seskin Court, Whitestown Way, Tallaght, Dublin 24



Farmleigh Woods, Castleknock
Chestnut Lodge, Farmleigh Woods, Whites Road, Castleknock, Dublin 15



Dunboyne,
Co. Meath



Fortfield Square, Terenure
Block 1, The Courtyard, Fortfield Square, College Drive, Terenure, Dublin 6W



Rathborne Court
Rathborne Court, Earlswood, Rathborne, Ashtown, Dublin 15




Phibblestown Woods
Ongar, Dublin 15



Latchford, Clonee
Hansfield, Castaheany, Dublin 15





“Getting my own place was life changing for me, before I moved in here I had been living in hostels around Dublin city centre.” *Derek*

My name is Derek and I live in Ballygall Road East, it's a housing complex in North Dublin run by Fold Ireland.

When I tell my friends about the place where I live I tell them I feel blessed to be here. Some days I actually pinch myself that at last I have my own place; a place that I can call my home.

Getting my own place was life changing for me, before I moved in here I had been living in hostels around Dublin city centre. I had moved around different hostels for over 3 years. Some hostels were terrible places, really rough and trying to fill your day and get through was tough. I didn't mix in with the people there.

As a recovering alcoholic my day was filled by going to AA meetings around the city. I went to one in the morning and to Merchants Quay Project for some food and meet friends. I still go to AA, there's one locally in Ballymun.

Having a key to your own door and the independence to come and go is the best thing for me. I like to be able to do my own shopping and cooking. There's a great butcher where I buy my dinners now and I'm spoilt for choice for places to bring the dog. This area has three parks around and I bring him out several times a day for exercise; he needs it and it gets me out and about.

I have also got a bike since I moved here something I could never have when you don't have a home.

Here is a great spot, it's so central and people look out for each other, but don't interfere. I like to keep to myself and do my own thing with 'Smokie' my dog.

At my age these things are important to have in your life.

Finance & Performance

Throughout 2016 our care and housing teams continued to focus on maximising occupancy levels and income, managing expenditure and achieving efficiencies. Careful stewardship of our finances and risks ensured we emerged at year end in good financial health.

Fold Ireland's private borrowings now total €3.4m. CALF loans of €1.6m have been agreed with DECLG. A pipeline of development prospects equivalent to 200 homes has been built up. We are now at the stage of submitting CALF and funding applications. In parallel we have been assessing our own financial capacity and the ability to service increasing loans.

In terms of housing management, our void levels in HWC and general needs housing respectively at year end were 0.4% against a target of 3% and 0.8% against a target of 3%. Likewise our HWC arrears were 1.58% against a target of 2.5% and for general needs housing, 0.4% versus a target of 2.5%. We protected vital revenues through carefully monitoring cash collection and occupancy levels across all our housing stock.

Fold Ireland finished 2016 with a surplus of €388k, marginally up by €37k (or 9.5%) from 2015 but significantly €208k better than budget. The net surplus finished at £151k after transfers to our major repairs sinking fund.

This positive variance was driven by marginal increases in HWC income and cost controls across the business. Fold Ireland's fixed assets at year-end remained at €41.6m, with marginal gains being offset by depreciation. Our total reserves rose by €388k to €3.05m.

The Housing Finance Agency (HFA) renewed its acceptance of Fold Ireland's application for Certified Body status, paving the way for future loan applications. We assessed our financial capacity for development in line with the targets within the Minister's 'Rebuilding Ireland' strategy. This will inform our future treasury requirements including loan applications.



INCOME AND EXPENDITURE ACCOUNT FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2016

	2016	2015
	€	€
Income	<u>5,895,874</u>	<u>5,734,809</u>
Direct costs	<u>(4,858,001)</u>	<u>(4,743,787)</u>
Gross surplus	1,037,873	991,022
Administrative expenses	<u>(428,281)</u>	<u>(441,681)</u>
Operating surplus	<u>609,592</u>	<u>549,341</u>
Interest Receivable	<u>1,793</u>	<u>10,771</u>
Interest payable and financing costs	<u>(223,546)</u>	<u>(209,240)</u>
Surplus for the year	<u>387,839</u>	<u>350,872</u>

BALANCE SHEET AS AT 31ST DECEMBER 2016

	2016	2015
	€	€
Fixed assets		
Tangible assets	<u>41,551,237</u>	<u>41,588,521</u>
	<u>41,551,237</u>	<u>41,588,521</u>
Current assets		
Debtors: amounts falling due within one year	399,110	406,980
Cash at bank and in hand	<u>1,436,329</u>	<u>1,671,863</u>
	1,835,439	2,078,843
Creditors: Amounts falling due within one year	<u>(1,664,659)</u>	<u>(1,696,930)</u>
Net current assets	<u>170,780</u>	<u>381,913</u>
Total assets less current liabilities	<u>41,722,017</u>	<u>41,970,434</u>
Creditors: Amounts falling due after more than one year	<u>(38,670,105)</u>	<u>(39,306,361)</u>
Net assets	<u>3,051,912</u>	<u>2,664,073</u>
Reserves		
Income and expenditure reserve	<u>3,051,912</u>	<u>2,664,073</u>
Total reserves	<u>3,051,912</u>	<u>2,664,073</u>



Customer

Throughout 2016 we received very positive HIQA inspection findings following announced and unannounced inspections of both our HWC schemes.

We conducted our annual customer surveys among residents and their relatives, receiving positive feedback on: the quality and standard of care; the respect for residents ; the quality of food; and the engagement with relatives and friends.

Age Action provides an advocacy service for our residents and their families thereby protecting our most vulnerable clients. We regularly receive suggestions and requests by residents and their families. These are displayed on public notice boards together with our response and/or evidence of implementation.

Our HWC team remains committed to ensuring residents integrate into the community and have regular access to stimulating activities and events. We are very grateful to all those volunteers and partners who help to make each event special for our residents, their families and friends. 2016 highlights included:

- A Valentine's day tea dance in the local community centre.
- A Mother's day dinner in the Crowne Plaza in Santry, Dublin.
- Events collaborating with local nursing homes and day centres for Alzheimer's month in September.
- Staff from Docusign visited the schemes and performed handyman duties around each scheme. The company also donated €500 to the residents comfort fund.
- Dublin Bus donated €5,000 to the schemes following an application to their charities fund.
- Bon Secour Sisters donated €10,000 to the schemes following an application to their charities fund.
- A Strictly Come Dancing Event was organised by staff and hosted by Parnell's GAA Club and raised €6,000 for the residents comfort fund.
- The annual mass for all deceased residents was very well attended by staff, residents, family and friends.

- A barn dance for the residents of Cherryfields and Anam Cara in Parnell's GAA Club, sponsored by the Active Age Group North Dublin.
- Residents attended the Guinness Stores in Dublin in July.
- Residents taking a bus tour of Dublin, following by the switching-on of the Christmas lights.
- The Dublin Gospel Choir performing for the residents at both schemes as part of Fold Ireland's own switching-on Christmas lights events.

We took the decision to develop sensory gardens at both our HWC schemes with funding secured in year. They are due to be completed in late 2017.

Anam Cara and Cherryfields work in partnership with the HSE and the Alzheimer's Society to provide day care, Monday through to Friday, on site and in purpose built facilities. These are attended by older people with dementia, living in the community. We continue to seek to ensure the future viability of our day care services despite financial deficits on this aspect of our business.



Continuous Improvement

Fold Ireland operates an assurance and continuous improvement process with four levels of control.

Management in their day to day activities monitor and inspect the work and records of staff. Internal and External Auditors monitor adherence to strategic and operational processes as well as financial regulations. Their inspections take into consideration the latest risks as identified through Fold Ireland's Risk Register. The annual regulatory Tier 3 and HIQA inspections provide an additional level of assurance with particular focus on: conditions of funding by the Department; clinical governance matters; risk and asset management; and the wellbeing of service users.

Voluntary Regulation

Fold Ireland is registered as a Tier 3 Approved Housing Body with the Department. We held our second review with the Housing Regulator in the summer of 2016 where they considered Fold's 2015 regulatory return. We were pleased to receive positive feedback in relation to our governance framework and financial controls. They welcomed our balanced approach to growth and risk management and our focus on sound treasury management and cash flow. They were keen to see us repeat our stress testing of the Fold Ireland model and widen our sensitivity analysis. They were also keen that all approved housing bodies test their current sinking fund projections following their latest stock condition surveys.

HIQA

Since registration with HIQA in 2015 we have received a number of announced and unannounced inspections. These have confirmed high levels of care and assurance. We welcome the extra peace of mind from HIQA inspections. The associated audit reports are available for our residents, carers and prospective service users to view on-line. We believe there is a need for HIQA to develop a regulatory framework which more fully reflects the independence of our residents, set within a housing and social care environment. We will continue to lobby HIQA to develop such a Domiciliary Regulation and Inspection Framework.

Audit and Risk Management

Fold Ireland's Internal Auditor, PwC, completed a programme of audits in 2016 covering a number of key business areas. Their findings were acted upon by management. Our Risk Register was reviewed at each board meeting and at the Operations, Finance & Audit Committee meetings. Mitigation plans for each risk were reported to the Board. We also operate individual risk registers for each new development in order to maintain oversight of financial, operational and tenant issues.



Staff & Communications

Staff Engagement

Our most recent staff survey provided very positive feedback. A sample of the findings includes:

- 90% are proud to work with Fold Ireland
- 88% are satisfied with their job
- 85% felt their job allowed them to contribute to society
- 95% felt they had the necessary training to do their job
- 100% understand Fold Ireland's health and safety policy
- 85% felt Fold listens and acts upon the views of customers
- 88% felt managers are committed to reviewing and improving work procedures

Staff turnover at 2.34% was well within the target of 5% and significantly below the industry average. Agency spend was down to €3.3k from €4k in 2015. This was well within the €20k provision for the year. Absence levels at 2% were marginally up on 1.6% in the previous year but within the annual target of 2.5%.

Empowering through personal development

All mandatory training was completed within the year. In total Fold Ireland ran 90 training programmes over the 12 months with high attendance levels. This broke down to 80 mandatory and 10 specialist training events, covering Care Planning, Risk Assessment, Diabetes Awareness, use of Social Media, Elder Abuse, Palliative Care, Challenging Behaviour and Health & Safety.



Communications

We secured extensive media coverage for the visit to Ballygall Road East of Minister Alan Kelly. During the year we approved a new marketing strategy for Fold Ireland, incorporating external and internal communication activities. We want to publicise the good work and breadth of activities within our housing schemes, so relatives, future service users and the general public are informed of the positives of living in a Fold. We display details of our achievements and the latest Fold Ireland news on high visibility screens in both HWC schemes.

We have Twitter and Facebook sites which are updated regularly with details of scheme activities and other useful information. Each HWC scheme distributes quarterly newsletters for the benefit of residents and their families. We also publish the Fold Annual Report and place it on our website.

ICSH Representation

Our managers continue to represent the interests of tenants, residents and the organisation through participation in a number of working groups within the ICSH. Tina Donaghy, our Housing and Development manager sits on the ICSH Council and Board whilst Martina Conroy, our Care Services Manager sits on the supported housing committee. Our staff are regular attendees at IBEC training and awareness events.

Key Contacts



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Mary Clarke
Administrator
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Tel: 01 822 8804



My name is Peter Ayton; I joined the Board of Fold in 2014.

I was an Executive Manager with Dublin City Council until I retired in 2014. My career was mainly in the Finance and Housing Departments; my work in the housing department was in the housing construction, development and policy areas.

I knew and respected Fold as an organisation through working with them on housing projects such as the refurbishment of 5 blocks of apartments at Ballygall Road East, Glasnevin where 80 old studio type units were converted into modern one bed apartments.

When the Chair Jim McCaffrey, asked me to join the Board I was more than happy to assist.

I hope my experience in social housing, development and policy continues to help Fold provide, housing care and support to those in need of such services.

“I hope my experience in social housing, development and policy continues to help Fold provide quality housing in Ireland” *Peter*



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