

**TRAVELLERS' PROTECTION FUND
AND
TRAVEL AGENTS' AND TOUR OPERATORS' BOND ACCOUNTS**

**Report of the Comptroller and Auditor General for presentation to the
Houses of the Oireachtas**

I have audited the financial statements of the Travellers' Protection Fund and Travel Agents' and Tour Operators' Bond Accounts for the year ended 31 December 2008 under the Transport (Tour Operators and Travel Agents) Act, 1982.

The financial statements, which have been prepared under the accounting policies set out therein, comprise the Statement of Accounting Policies, the Income and Expenditure Account, the Balance Sheet, the Bond Accounts and the related notes.

Respective Responsibilities of the Member of the Commission and the Comptroller and Auditor General

The Member of the Commission is responsible for preparing the financial statements in accordance with the Transport (Tour Operators and Travel Agents) Act, 1982 and for ensuring the regularity of transactions. The Commission prepares the financial statements in accordance with Generally Accepted Accounting Practice in Ireland. The accounting responsibilities of the Member of the Commission are set out in the Statement of Commission's Responsibilities.

My responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

I report my opinion as to whether the financial statements give a true and fair view, in accordance with Generally Accepted Accounting Practice in Ireland. I also report whether in my opinion proper books of account have been kept. In addition, I state whether the financial statements are in agreement with the books of account.

I report any material instance where moneys have not been applied for the purposes intended or where the transactions do not conform to the authorities governing them.

I also report if I have not obtained all the information and explanations necessary for the purposes of my audit.

Basis of Audit Opinion

In the exercise of my function as Comptroller and Auditor General, I conducted my audit of the financial statements in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board and by reference to the special

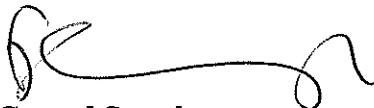
considerations which attach to State bodies in relation to the management of funds under their control. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures and regularity of the financial transactions included in the financial statements. It also includes an assessment of the significant estimates and judgments made in the preparation of the financial statements, and of whether the accounting policies are appropriate, consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information and explanations that I considered necessary in order to provide me with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the financial statements.

Opinion

In my opinion, the financial statements give a true and fair view, in accordance with Generally Accepted Accounting Practice in Ireland, of the transactions on the Fund and the Bonds for the year ending 31 December 2008 and the state of affairs at that date.

In my opinion, proper books of account have been kept by the Commission. The financial statements are in agreement with the books of account.



Gerard Smyth
for and on behalf of the
Comptroller and Auditor General

25 September 2009



**Travellers' Protection Fund and Bond
Accounts for the year ended 31st December
2008**

Issue date : 23rd September 2009

Contents

Travellers' Protection Fund	Page(s)
Statement of Commission's Responsibilities	2
Statement of Accounting Policies	3
Income and Expenditure Account	4
Balance Sheet	5
Notes to the Travellers' Protection Fund	6-7
T.T.E Limited	8
Tony Roche Travel Ltd	9
Martina Forde Ltd	10
Faillte Travel Limited T/O	11
Faillte Travel Limited T/A	12
MacLavery Travel Limited	13
Ronane Travel Limited	14
XL Leisure Group (Ireland) Ltd	15
Landround Travel Limited T/A	16
Landround Travel Limited T/O	17

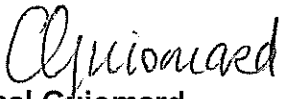
Travellers' Protection Fund, Travel Agents' and Tour Operators' Bond Accounts

Statement of Commission's Responsibilities

Section 13(5) and 17(3) of the Transport (Tour Operators and Travel Agents) Act, 1982 requires the Commission to prepare financial statements and to submit them for audit to the Comptroller and Auditor General. In preparing these financial statements, the Commission is required to:

- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis, unless that basis is inappropriate
- disclose and explain any material departures from applicable accounting standards

The Commission is responsible for keeping proper books of account, which disclose with reasonable accuracy at any time the financial position of the Fund and Bond Accounts and which enable it to ensure that the financial statements comply with the provisions of the Act. The Commission is also responsible for safeguarding its assets and for taking reasonable steps for the prevention and detection of fraud and other irregularities


Cathal Guiomard
Commissioner for Aviation Regulation

23rd September 2009
Date

Statement of Accounting Policies

1. General

The Transport (Tour Operators and Travel Agents) Act, 1982 made provision for the protection of persons who enter into overseas travel contracts with tour operators or travel agents by providing for:

- (a) The licensing of tour operators and travel agents;
- (b) The requirement that each such firm prior to the granting of a licence has furnished evidence to the Commission for Aviation Regulation that it has entered into an acceptable arrangement for the protection of its customers engaged in overseas travel (this arrangement is known as the "Bond") and;
- (c) The establishment of a Travellers' Protection Fund to meet any shortfall where the Bond is inadequate.

Prior to 27 February 2001, the activities relating to the operation of the Fund and bond accounts were undertaken by the Minister for Public Enterprise, whose expenses were reimbursed from the Fund or from bonds provided. Under the provisions of the Aviation Regulation Act 2001, the administration of the Fund transferred to the Commission for Aviation Regulation, with effect from that date.

2. Bond Accounts

Each bond provides that in the event of default by the tour operator or travel agent in respect of overseas travel contracts, a sum of money will become available to the Commission for Aviation Regulation to be applied for the benefit of any of its customers who have incurred loss or liability because of such default. The bonding requirements can be satisfied by an insurance bond or by depositing a cash sum with the Commission for Aviation Regulation or by depositing funds in a financial institution in the sole name of the Commission for Aviation Regulation. Sums so deposited are accounted for by the Commission.

A separate account is maintained by the Commission of all moneys received by it on foot of each bond and of all disbursements made by it from such monies. These accounts are shown on pages 8-17.

Administration costs are charged to the bond accounts as incurred. Claims are charged in the year in which the event giving rise to the claim occurred.

Funds received from each bond are taken to income in the year in which the expenditure met from the bond is incurred.

3. Travellers' Protection Fund

The Travellers' Protection Fund, financed by contributions from tour operators, is used to make good losses or liabilities sustained by customers of licensed tour operators or travel agents to the extent that the bonds are inadequate to meet such losses or liabilities. Contributions from tour operators on foot of regulations made under the Act were suspended with effect from April 1987, due to adequate cash reserves being available.

4. Liquidation of failed firms

Where there is a failure of a travel agent or tour operator and such firm is put into liquidation, a claim is lodged with the liquidator in respect of outstanding contributions due to the Travellers' Protection Fund and for the recovery of any amounts which fall due to be met from the Travellers' Protection Fund. Receipts on foot of such claims are brought to account as they arise.

INCOME AND EXPENDITURE ACCOUNT FOR YEAR ENDED 31 DECEMBER 2008

		<u>2008</u>	<u>2008</u>	<u>2007</u>	<u>2007</u>
		€	€	€	€
<u>INCOME</u>					
Interest	Note 1		287,005		299,750
Other Income			2,171		
<u>EXPENDITURE</u>					
Collapse claims	Note 2	1,462,437		-	
Collapse administration costs	Note 3	113,573		-	
General administrative costs		9,730		3,019	
Accountancy & Professional Fees		9,972		820	
Legal Fees		9,566			
Audit fee		<u>7,293</u>		<u>7,220</u>	
			1,612,571		11,059
SURPLUS/(DEFICIT) FOR YEAR			(1,323,395)		288,691
BALANCE AT 1 JANUARY			7,815,531		7,526,840
BALANCE AT 31 DECEMBER			<u><u>6,492,136</u></u>		<u><u>7,815,531</u></u>

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Date *23rd September 2009*


 Cathal Guiomard
 Commissioner for Aviation Regulation

Travellers' Protection Fund**BALANCE SHEET AS AT 31 DECEMBER 2008**

		2008	2008	2007	2007
		€	€	€	€
Investment account	Note 1		6,338,379		7,776,087
CURRENT ASSETS					
Due from Bond accounts	Note 4	-		-	
Interest accrued		52,297		78,138	
Bank		914,010		4,169	
		<u>966,307</u>		<u>82,307</u>	
CURRENT LIABILITIES					
Provision for Amounts due to Bond Guarantors	Note 5	(257,883)		(32,823)	
Specific provision for claims outstanding	Note 6	(276,824)		(625)	
Accruals	Note 7	(277,843)		(9,415)	
		<u>(812,550)</u>		<u>(42,863)</u>	
Net current assets/(liabilities)			153,757		39,444
NET ASSETS			<u><u>6,492,136</u></u>		<u><u>7,815,531</u></u>
REPRESENTED BY					
Income and Expenditure Account balance at 1 January			7,815,531		7,526,840
Surplus/(Deficit) for year			(1,323,395)		288,691
			<u><u>6,492,136</u></u>		<u><u>7,815,531</u></u>

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Date 23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

Notes to the Travellers' Protection Fund

Any money not required to meet current expenditure is transferred to an investment account which is managed and controlled by the Minister for Finance. Interest generated by the Fund is credited to income.

	€	Charged to the Bond €	Charged to the Fund €
2 Collapse Claims have been met as follows:			
Failte Travel Limited T/O	1,657,863	200,000	1,457,863
Failte Travel Limited T/A	19,630	19,630	-
MacLavery Travel Limited	62,798	58,224	4,574
Ronane Travel Limited	431,214	431,214	-
XL Leisure Group (Ireland) Ltd	1,392,051	1,392,051	-
Landround Travel Limited T/A	10,054	10,054	-
Landround Travel Limited T/O	-	-	-
	3,573,610	2,111,173	1,462,437

	€	Charged to the Bond €	Charged to the Fund €
3 Collapse administration and staff costs have been met as follows:			
Failte Travel Limited T/O	123,140	-	123,140
Failte Travel Limited T/A	949	949	-
MacLavery Travel Limited	7,776	7,776	-
Ronane Travel Limited	38,927	38,927	-
XL Leisure Group (Ireland) Ltd	92,076	92,076	-
Landround Travel Limited T/A	823	823	-
Landround Travel Limited T/O	-	-	-
	263,691	140,551	123,140

4 Amounts due from Bond Guarantor's/Traveller's Protection Fund

€

-

5 Amounts due to Bond Guarantor's

€

T.T.E. Ltd	130
Martina Forde Ltd	198
Tony Roche Travel Ltd	32,495
Italiatour Ltd	186
Failte Travel Ltd TA	59,420
Ronane Travel Limited	39,858
XL Leisure Group (Ireland) Ltd	115,873
Landround Travel Limited T/A	8,723
Landround Travel Limited T/O	1,000
	257,883

6 Claims Outstanding

€

Failte Travel Limited T/O	6,327
MacLavery Travel Limited	5,624
Ronane Travel Limited	1,293
XL Leisure Group (Ireland) Ltd	253,526
Landround Travel Limited T/A	10,054
Landround Travel Limited T/O	-
	276,824

7 TPF & Bond Accruals

€

	€	Charged to the Bond €	Charged to the Fund €
Administration Costs			
-Failte Travel Limited T/O	-	-	111,792
-Failte Travel Limited T/A	-	949	-
-MacLavery Travel Limited	-	7,755	-
-Ronane Travel Limited	-	36,635	-
-XL Leisure Group (Ireland) Ltd	-	79,671	-
-Landround Travel Limited T/A	-	823	-
-General	-	7,622	-
Total Administration Costs	245,247	133,455	111,792
Accountancy & Professional Fees	9,972	-	9,972
Audit Fee	13,058	-	13,058
Legal Fees-Failte Travel Ltd T/O	9,566	-	9,566
	277,843	133,455	144,388

8 Bonds

Apart from the normal method of bonding through insurance companies under the Bonding Regulations (S.I. 102 of 1983), the requirement for a bond may be satisfied by a number of other methods among which are:

- (a) A cash sum deposited with the Commission for Aviation Regulation;
- (b) A sum of money deposited in a bank or financial institution in the sole name of the Commission for Aviation Regulation.

At 31 December, 2008, in addition to the monies accounted for in the preceding accounts, monies deposited with the Commission for Aviation Regulation in accordance with (a) and (b) above amounted to €26,597,515.78.

Travel Agent Bond €56,400**Income and Expenditure Account for year ended 31 December 2008**

	Note	2008 €	2007 €
Income			
Income from Bond		-	-
Expenditure			
Claims		-	-
Administrative costs		-	-
SURPLUS/(DEFICIT)		<u>-</u>	<u>-</u>

Balance Sheet at 31 December, 2008

Current Assets			
Cash in Bank		130	130
Due from Bondholder		-	-
Current Liabilities			
Outstanding Claims		-	-
Accruals - Outstanding Administrative Costs		-	-
Due to Bondholder	5	130	130
NET ASSETS/(LIABILITIES)		<u>-</u>	<u>-</u>

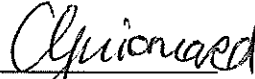
Represented by

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €56,400 of which €600 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009
Cathal Guiomard
Commissioner for Aviation Regulation

Tony Roche Travel Ltd

Travel Agent Bond €228,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €	2007 €
Income			
Income from Bond		-	(32,495)
Expenditure			
Claims		-	(33,000)
Administrative costs		-	-
SURPLUS/(DEFICIT)		<u>-</u>	<u>505</u>

Balance Sheet at 31 December, 2008

Current Assets			
Cash in Bank		32,495	33,120
		-	-
Current Liabilities			
Outstanding Claims		-	625
Accruals - Outstanding Administrative costs		-	-
Due to Bondholder	5	32,495	32,495
NET ASSETS/(LIABILITIES)		<u>-</u>	<u>-</u>
Represented By:			
Income and Expenditure Account		-	-
		<u>-</u>	<u>-</u>

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €228,000 of which €228,000 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

Martina Forde Ltd

Travel Agent Bond €189,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €	2007 €
Income			
Income from Bond		-	1,302
Expenditure			
Claims	2	-	1,095
Administrative costs	3	-	207
SURPLUS/(DEFICIT)		<u>-</u>	<u>-</u>

Balance Sheet at 31 December, 2008**Current Assets**

Cash in Bank 405 405

Current Liabilities

Outstanding Claims	6	-	-
Accruals - Outstanding Administrative costs	3	207	207
Due to Bondholder	5	198	198

NET ASSETS/(LIABILITIES)-

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €189,000 of which €1,500 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

Failte Travel LtdTour Operator Bond **200,000****Income and Expenditure Account for year ended 31 December 2008**

	Note	2008
Income		€
Income from Bond		200,000
Expenditure		
Claims	2	1,657,863
Met by TPF	2	<u>(1,457,863)</u>
		200,000
Administrative costs	3	113,574
Legal	3	9,566
Met by TPF	3	<u>(123,140)</u>
		-
SURPLUS/(DEFICIT)		<u><u>-</u></u>

Balance Sheet at 31 December, 2008**Current Assets**

Cash in Bank -

Current Liabilities

Outstanding Claims 6 -

Accruals - Outstanding Administrative costs 3 -

NET ASSETS/(LIABILITIES)-**Represented By:**

Income and Expenditure Account -

-

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €200,000 of which €200,000 has been called. There are insufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date *23rd September 2009*

Cathal Guiomard
 Cathal Guiomard
 Commissioner for Aviation Regulation

Failte Travel Ltd

Travel Agent Bond €80,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €
Income		
Income from Bond		80,000
Expenditure		
Claims	2	19,630
Administrative costs	3	949
SURPLUS/(DEFICIT)		59,421

Balance Sheet at 31 December, 2008

Current Assets		
Cash in Bank		60,370
Current Liabilities		
Outstanding Claims	6	
Accruals - Outstanding Administrative costs	3	949
Due to Liquidator	5	59,421
NET ASSETS/(LIABILITIES)		-

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €80,000 of which €80,000 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date 23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

MacLavery Travel Limited

Travel Agent Bond €66,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008
Income		€
Income from Bond		66,000
Expenditure		
Claims	2	62,798
Met by TPF		<u>(4,574)</u>
		58,224
Administrative costs	3	7,776
SURPLUS/(DEFICIT)		<u><u>-</u></u>

Balance Sheet at 31 December, 2008

Current Assets		
Cash in Bank		8,805
Current Liabilities		
Outstanding Claims	6	1,050
Accruals - Outstanding Administrative costs	3	7,755
Due to Bondholder	5	-
NET ASSETS/(LIABILITIES)		<u><u>-</u></u>
Represented By:		
Income and Expenditure Account		<u><u>-</u></u>

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €66,000 of which €66,000 has been called. There are insufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date 23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

Ronane Travel Limited

Travel Agent Bond €510,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €
Income		
Income from Bond		510,000
Expenditure		
Claims	2	431,214
Administrative costs	3	38,927
SURPLUS/(DEFICIT)		39,859

Balance Sheet at 31 December, 2008**Current Assets**

Cash in Bank 77,787

Current Liabilities

Outstanding Claims	6	1,293
Accruals - Outstanding Administrative costs	3	36,635
Due to Bondholder	5	39,859

NET ASSETS/(LIABILITIES)**-**

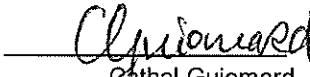
The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €510,000 of which €510,000 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

XL Leisure Group (ireland) Ltd

Travel Agent Bond €1,600,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €
Income		
Income from Bond		1,600,000
Expenditure		
Claims	2	1,392,051
Administrative costs	3	92,076
SURPLUS/(DEFICIT)		115,873

Balance Sheet at 31 December, 2008**Current Assets**

Cash in Bank 449,070

Current Liabilities

Outstanding Claims	6	253,526
Accruals - Outstanding Administrative costs	3	79,671
Due to Bondholder	5	115,873

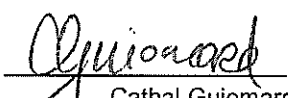
NET ASSETS/(LIABILITIES)**-**

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €1,600,000 of which €1,600,000 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009
Cathal Guiomard
Commissioner for Aviation Regulation

Landround Travel Limited

Travel Agent Bond €19,600

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €
Income		
Income from Bond		19,600
Expenditure		
Claims	2	10,054
Administrative costs	3	823
SURPLUS/(DEFICIT)		<u><u>8,723</u></u>

Balance Sheet at 31 December, 2008

Current Assets		
Cash in Bank		19,600
Current Liabilities		
Outstanding Claims	6	10,054
Accruals - Outstanding Administrative costs	3	823
Due to Bondholder	5	8,723
NET ASSETS/(LIABILITIES)		<u><u>-</u></u>

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

Note

The total value of the bond is €19,600 of which €19,600 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation

Landround Travel Limited

Tour Operator Bond €1,000

Income and Expenditure Account for year ended 31 December 2008

	Note	2008 €
Income		
Income from Bond		1,000
Expenditure		
Claims	2	-
Administrative costs	3	-
SURPLUS/(DEFICIT)		<u><u>1,000</u></u>

Balance Sheet at 31 December, 2008

Current Assets		
Cash in Bank		1,000
Current Liabilities		
Outstanding Claims	6	-
Accruals - Outstanding Administrative costs	3	-
Due to Bondholder	5	1,000
NET ASSETS/(LIABILITIES)		<u><u>-</u></u>

The Statement of Accounting Policies and Notes 1 to 8 form part of these accounts

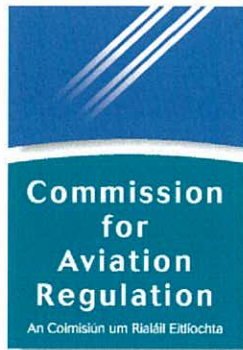
Note

The total value of the bond is €1,000 of which €1,000 has been called. There are sufficient funds within the bond to meet all liabilities without recourse to the Travellers' Protection Fund.

Date

23rd September 2009


Cathal Guiomard
Commissioner for Aviation Regulation



**Cuntais an Chiste Cosanta Taistealaithe agus
an Bhanna don bhliain dar críoch 31 Nollaig
2008**

Dáta eisiúna: 23 Meán Fómhair 2009

Clár ábhair

An Ciste Cosanta Taistealaithe	Leathanach (Leathanaigh)
Ráiteas maidir le Freagrachtaí an Choimisiúin	2
Ráiteas na bPolasaithe Cuntasaíochta	3
Cuntas Ioncaim agus Caiteachais	4
Clár Comhardaithe	5
Nótaí leis an gCiste Cosanta Taistealaithe	6-7
T.T.E Teoranta	8
Tony Roche Travel Teo	9
Martina Forde Teo	10
Failte Travel Teoranta T/O	11
Failte Travel Teoranta T/A	12
MacLavery Travel Teoranta	13
Ronane Travel Teoranta	14
XL Leisure Group (Ireland) Teo	15
Landround Travel Teoranta T/A	16
Landround Travel Teoranta T/O	17

Cuntais an Chiste Cosanta Taistealaithe agus Bhannaí na nGníomhairí Taistil agus na dTionscnóirí Turas

Ráiteas maidir le Freagrachtaí an Choimisiúin

De réir Alt 13(5) agus 17(3) den Acht Iompair (Tionscnóirí Turas agus Gníomhairí Taistil), 1982, tá ar an gCoimisiún ráitis airgeadais a ullmhú agus iad a chur faoi bhráid an Ard-Reachtaire Cuntas agus Ciste le haghaidh a n-iniúchta. Tá ar an gCoimisiún na rudaí seo a leanas a dhéanamh agus é ag ullmhú na ráiteas airgeadais seo:

- polasaithe cuntasaíochta oiriúnacha a roghnú agus a chur i bhfeidhm go seasta
- breithiúnais agus meastacháin a dhéanamh atá réasúnach agus stuama
- na ráitis airgeadais a ullmhú ar an mbonn gnóthais leantaigh, mura bhfuil sé sin míchuí
- aon imeachtaí ábhartha ó chaighdeáin chuntasaíochta infheidhmithe a nochtadh agus a mhíniú

Tá an Coimisiún freagrach as leabhair chuntais chuí a choinneáil, a nochtann stádas airgeadais na gCuntas Ciste agus Banna le cruinneas réasúnach am ar bith agus a chuirfidh ar a chumas a chinntiú go gcloífidh na ráitis airgeadais le forálacha an Achta. Tá an Coimisiún freagrach freisin as a chuid sócmhainní a chosaint agus as céimeanna réasúnacha a ghlacadh chun calaois agus neamhrialtachtaí eile a chosc agus a aimsiú.

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Dáta

Ráiteas na bPolasaithe Cuntasáíochta

1. Ginearálta

Rinne an tAcht Iompair (Tionscnóirí Turas agus Gníomhairí Taistil), 1982, foráil do chosaint daoine a dhéanann conarthaí taistil thar lear le tionscnóirí turas nó le gníomhairí taistil trí fhoráil a dhéanamh chun:

- (a) Tionscnóirí turas agus gníomhairí taistil a cheadúnú;
- (b) Ceangal ar gach gnólacht dá leithéid fianaise a chur ar fáil don Choimisiún um Rialáil Eitlíochta go ndearna sé socrú inghlactha chun na custaiméirí dá chuid a thaistealaíonn thar lear a chosaint sula mbronnfar ceadúnas air (tugtar an "Banna" ar an socrú seo) agus;
- (c) Ciste Cosanta Taistealaithe a bhunú chun aon easnamh a shlánú áit nach leor an Banna.

Roimh 27 Feabhra 2001, ghlac an tAire Fiontar Poiblí na gníomhaíochtaí a bhain le hoibriú an Chiste agus na gcuntas banna mar chúram air féin agus cútíodh a chuid speansas as an gCiste nó as bannaí a cuireadh ar fáil. Aistríodh riarachán an Chiste go dtí an Coimisiún um Rialáil Eitlíochta faoi fhorálacha an Achta um Rialáil Eitlíochta 2001, le héifeacht ón dáta sin.

2. Cuntais Bhanna

Déanann gach banna foráil, i gcás mainneachtana tionscnóra turas nó gníomhaire taistil maidir le conarthaí taistil thar lear, go gcuirfeadh suim airgid ar fáil don Choimisiún um Rialáil Eitlíochta le bheith úsáidte ar mhaithe le haon duine dá gcustaiméirí a bhfuil cailleanas nó dlíteanas tabhaithe aige nó aici de bharr a leithéid de mhainneachtain. Is féidir riachtanais an bhanna a chomhlíonadh le banna árachais nó trí shuim airgid a chur i dtaisce leis an gCoimisiún um Rialáil Eitlíochta nó trí chistí a chur i dtaisce in institiúid airgeadais in ainm an Choimisiúin um Rialáil Eitlíochta go heisiatach. Tugann an Coimisiún cuntas maidir le suimeanna a chuirtear i dtaisce ar an mbealach sin.

Coinníonn an Coimisiún cuntas ar leithligh maidir le gach airgead a fhaigheann sé de bhun gach banna agus maidir le gach íocaíocht a dhéanann sé as airgead den sórt sin. Taispeántar na cuntais seo ar leathanaigh 8 go dtí 17.

Gearrtar costais riaracháin ar na cuntais bhanna de réir mar a thabhaítear iad. Gearrtar éilimh sa bhliain ina dtarlaíonn an teagmhas lena mbaineann an t-éileamh.

Cuirtear cistí a fhaightear ó gach banna i leith ioncaim sa bhliain ina dtabhaítear an caiteachas a íoctar as an mbanna.

3. An Ciste Cosanta Taistealaithe

Úsáidtear an Ciste Cosanta Taistealaithe, atá maoinithe ag ranníocaíochtaí ó thionscnóirí turas, chun cailleanais nó dlíteanais a bhíonn ar chustaiméirí na dtionscnóirí turas nó na ngníomhairí taistil ceadúnaithe a shlánú, sa mhéid nach leor na bannaí chun cailleanais nó dlíteanais den sórt sin a shlánú. Cuireadh ranníocaíochtaí ó thionscnóirí turas de bhun rialachán a rinneadh faoin Acht ar fionraí le héifeacht ó Aibreán 1987, de bharr go raibh cúlchistí airgid leordhóthanacha ar fáil.

4. Leachtú gnólachtaí teipthe

Áit a dteipeann ar ghníomhaire taistil nó tionscnóir turas agus áit a gcuirtear gnólacht den sórt sin faoi leachtú, cuirtear éileamh faoi bhráid an leachtaitheora maidir le ranníocaíochtaí gan íoc atá dlíte don Chiste Cosanta Taistealaithe agus maidir le haon suimeanna a bheidh dlíte agus a íocfar as an gCiste Cosanta Taistealaithe a aisghabháil. Cuirtear fáiltas de bhun éileamh den sórt sin i gcuntas de réir mar a thagann siad aníos.

CUNTAS IONCAIM AGUS CAITEACHAIS DON BHLIAIN DAR CRÍOCH 31 NOLLAIG 2008

		<u>2008</u>	<u>2008</u>	<u>2007</u>	<u>2007</u>
		€	€	€	€
<u>IONCAM</u>					
Ús	<i>Nóta 1</i>		287,005		299,750
Ioncam Eile			2,171		
<u>CAITEACHAS</u>					
Éilimh maidir le clistí	<i>Nóta 2</i>	1,462,437		-	
Costais riaracháin clistí	<i>Nóta 3</i>	113,573		-	
Costais riaracháin ghinearálta		9,730		3,019	
Táillí Cuntasaíochta & Proifisiúnta		9,972		820	
Táillí Dlíthiúla		9,566			
Táille iniúchta		<u>7,293</u>		<u>7,220</u>	
			1,612,571		11,059
BARRACHAS/(EASNAMH) DON BHLIAIN			(1,323,395)		288,691
IARMHÉID AG 1 EANÁIR			7,815,531		7,526,840
IARMHÉID AG 31 NOLLAIG			<u><u>6,492,136</u></u>		<u><u>7,815,531</u></u>

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitíochta

An Ciste Cosanta Taistealaithe

CLÁR COMHARDAITHE AMHAIL AN 31 NOLLAIG 2008

		2008	2008	2007	2007
		€	€	€	€
Cuntas infheistíochta	<i>Nóta 1</i>		6,338,379		7,776,087
SÓCMHAINNÍ REATHA					
Dlíte as Cuntais Bhanna	<i>Nóta 4</i>	-		-	
Ús fabhráithe		52,297		78,138	
Banc		914,010		4,169	
		<u>966,307</u>		<u>82,307</u>	
DLITEANAIS REATHA					
Foráil do Shuimeanna dlíte do Ráthóirí Bannaí	<i>Nóta 5</i>	(257,883)		(32,823)	
Foráil shonrach d'éilimh gan íoc	<i>Nóta 6</i>	(276,824)		(625)	
Fabhrúithe	<i>Nóta 7</i>	(277,843)		(9,415)	
		<u>(812,550)</u>		<u>(42,863)</u>	
Glansócmhainní reatha/(dliteanais)			153,757		39,444
GLANSÓCMHAINNÍ			<u><u>6,492,136</u></u>		<u><u>7,815,531</u></u>
LÉIRITHE AG					
Iarmhéid an Chuntais Ioncaim agus Caiteachais ag 1 Eanáir			7,815,531		7,526,840
Barrachas/(Easnamh) don bhliain			(1,323,395)		288,691
			<u><u>6,492,136</u></u>		<u><u>7,815,531</u></u>

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Nótaí leis an gCiste Cosanta Taistealaithe

Aistrítear aon airgead nach dteastaíonn chun íoc as caiteachas reatha go dtí cuntas infheistíochta atá faoi bhainistiú agus faoi rialú an Aire Airgeadais. Cuirtear chun sochair ioncaim aon ús 1 a ghineann an Ciste.

2 Seo a leanas mar a sásaiodh Éilimh maidir le Clistí:	€	Chun dochair	Chun dochair
		an Bhanna	an Chiste
		€	€
Failte Travel Teoranta T/O	1,657,863	200,000	1,457,863
Failte Travel Teoranta T/A	19,630	19,630	-
MacLavery Travel Teoranta	62,798	58,224	4,574
Ronane Travel Teoranta	431,214	431,214	-
XL Leisure Group (Ireland) Teo	1,392,051	1,392,051	-
Landround Travel Teoranta T/A	10,054	10,054	-
Landround Travel Teoranta T/O	-	-	-
	3,573,610	2,111,173	1,462,437

3 Seo a leanas mar a sásaiodh costais riaracháin agus foirne a bhain le clistí:	€	Chun dochair	Chun dochair
		an Bhanna	an Chiste
		€	€
Failte Travel Teoranta T/O	123,140	-	123,140
Failte Travel Teoranta T/A	949	949	-
MacLavery Travel Teoranta	7,776	7,776	-
Ronane Travel Teoranta	38,927	38,927	-
XL Leisure Group (Ireland) Teo	92,076	92,076	-
Landround Travel Teoranta T/A	823	823	-
Landround Travel Teoranta T/O	-	-	-
	263,691	140,551	123,140

4 Suimeanna dlite ó Ráthóir Bannaí/ón gCiste Cosanta Taistealaithe €

-

5 Suimeanna dlite do Ráthóir Bannaí	€
T.T.E. Teo	130
Martina Forde Teo	198
Tony Roche Travel Teo	32,495
Italiatour Teo	186
Failte Travel Teo TA	59,420
Ronane Travel Teoranta	39,858
XL Leisure Group (Ireland) Teo	115,873
Landround Travel Teoranta T/A	8,723
Landround Travel Teoranta T/O	1,000
	257,883

6 Éilimh gan íoc €

Failte Travel Teoranta T/O	6,327
MacLavery Travel Teoranta	5,624
Ronane Travel Teoranta	1,293
XL Leisure Group (Ireland) Teo	253,526
Landround Travel Teoranta T/A	10,054
Landround Travel Teoranta T/O	-
	276,824

7 Fabhrúithe an Chiste Cosanta Taistealaithe & an Bhanna	€	Chun dochair	Chun dochair
		an Bhanna	an Chiste
		€	€
Costais Riaracháin			
-Failte Travel Teoranta T/O	-		111,792
-Failte Travel Teoranta T/A	-	949	-
-MacLavery Travel Teoranta	-	7,755	-
-Ronane Travel Teoranta	-	36,635	-
-XL Leisure Group (Ireland) Teo	-	79,671	-
-Landround Travel Teoranta T/A	-	823	-
-Ginearálta	-	7,622	-
Costais Riaracháin Iomlána	245,247	133,455	111,792

Nótaí leis an gCiste Cosanta Taistealaithe

Táillí Cuntasaíochta & Proifisiúnta	9,972	-	9,972
Táille Iniúchta	13,058	-	13,058
Táillí Dlíthiúla-Failte Travel Teo T/O	9,566	-	9,566
	277,843	133,455	144,388

8 Bannaí

Seachas an gnáthmhodh bannaithe trí chuideachtaí árachais, faoi na Rialacháin Bannaithe (I.R. 102 de 1983), is féidir an riachtanas le haghaidh banna a shásamh ar roinnt bealaí eile, lena n-áirítear:

(a) Suim airgid a chur i dtaisce leis an gCoimisiún um Rialáil Eitlíochta;

(b) Suim airgid a chur i dtaisce i mbanc nó in institiúid airgeadais in ainm an Choimisiúin um Rialáil Eitlíochta go heisiatach.

Amhail an 31 Nollaig 2008, sa bhreis ar an airgead a raibh cuntas air sna cuntais roimhe seo, ba ionann €26,597,515.78 agus an méid airgid a cuireadh i dtaisce leis an gCoimisiún um Rialáil Eitlíochta de réir (a) agus (b) thuas.

Banna Gnómháire Taistil 56,400**Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

Ioncam	Nóta	2008 €	2007 €
Ioncam as Banna		-	-
Caiteachas			
Éilimh		-	-
Costais riaracháin		-	-
BARRACHAS/(EASNAMH)		<u>-</u>	<u>-</u>

Clár Comhardaithe amháil an 31 Nollaig, 2008

Sócmhainní Reatha			
Airgead sa Bhanc		130	130
Dlíte ó Shealbhóir Banna		-	-
Dlíteanais Reatha			
Éilimh gan Íoc		-	-
Fabhruithe - Costais Riaracháin gan Íoc		-	-
Dlíte do Shealbhóir Banna	5	130	130
GLANSÓCMHAINNÍ/(DLITEANAIS)		<u>-</u>	<u>-</u>

Léirithe ag

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasafíochta agus Nótaí 1 go 8.

Nóta

Is é €56,400 luach iomlán an bhanna agus glaoth ar €600 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Tony Roche Travel Teo**Banna Gníomhaire Taistil** 228,000**Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

	Nóta	2008 €	2007 €
Ioncam			
Ioncam as Banna		-	(32,495)
Caiteachas			
Éilimh		-	(33,000)
Costais riaracháin		-	-
BARRACHAS/(EASNAMH)		<u>-</u>	<u>505</u>

Clár Comhardaithe amhail an 31 Nollaig, 2008

Sócmhainní Reatha			
Airgead sa Bhanc		32,495	33,120
		-	-
Dlíteanais Reatha			
Éilimh gan íoc		-	625
Fabhruithe - Costais Riaracháin gan íoc		-	-
Dlíte do Shealbhóir Banna	5	32,495	32,495
GLANSÓCMHAINNÍ/(DLÍTEANAIS)		<u>-</u>	<u>-</u>
Léirithe ag:			
Cuntas Ioncaim agus Caiteachais		<u>-</u>	<u>-</u>

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €228,000 luach iomlán an bhanna agus glaoth ar €228,000 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Martina Forde Teo

Banna Gníomhaire Taistil 189,000

Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008

Ioncam	Nóta	2008 €	2007 €
Ioncam as Banna		-	1,302
Caiteachas			
Éilimh	2	-	1,095
Costais riaracháin	3	-	207
BARRACHAS/(EASNAMH)		-	-

Clár Comhardaithe amhail an 31 Nollaig, 2008

Sócmhainní Reatha

Airgead sa Bhanc 405 405

Dliteanais Reatha

Éilimh gan Íoc	6	-	-
Fabhruithe - Costais Riaracháin gan Íoc	3	207	207
Dlíte do Shealbhóir Banna	5	198	198

GLANSÓCMHAINNÍ/(DLITEANAIS)

-

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasafochta agus Nótaí 1 go 8.

Nóta

Is é €189,000 luach iomlán an bhanna agus glaoch ar €1,500 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dliteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Failte Travel Teo

Banna Tionscnóra Turas 200,000

Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008

Ioncam	Nóta	2008 €
Ioncam as Banna		200,000
Caiteachas		
Éilimh	2	1,657,863
Íochta ag an gCiste Cosanta Taistealaithe	2	<u>(1,457,863)</u>
Costais riaracháin	3	113,574
Dlíthiúil	3	9,566
Íochta ag an gCiste Cosanta Taistealaithe	3	<u>(123,140)</u>
BARRACHAS/(EASNAMH)		<u><u>-</u></u>
 Clár Comhardaithe amhail an 31 Nollaig, 2008		
Sócmhainní Reatha		
Airgead sa Bhanc		-
Dlíteanais Reatha		
Éilimh gan Íoc	6	-
Fabhruithe - Costais Riaracháin gan Íoc	3	-
GLANSÓCMHAINNÍ/(DLITEANAIS)		<u><u>-</u></u>
Léirithe ag:		
Cuntas Ioncaim agus Caiteachais		<u><u>-</u></u>

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €200,000 luach iomlán an bhanna agus glaodh ar €200,000 de sin. Níl cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

e.

Fáilte Travel Teo**Banna Gníomhaire Taistil 80,000****Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

Ioncam	Nóta	2008
		€
Ioncam as Banna		80,000
Caiteachas		
Éilimh	2	19,630
Costais riaracháin	3	949
BARRACHAS/(EASNAMH)		<u>59,421</u>

Ciár Comhardaithe amhail an 31 Nollaig, 2008**Sócmhainní Reatha**

Airgead sa Bhanc 60,370

Dlíteanais Reatha

Éilimh gan Íoc	6	
Fabhrúithe - Costais Riaracháin gan Íoc	3	949
Dlíte don Leachtaitheoir	5	59,421

GLANSÓCMHAINNÍ/(DLITEANAIS)**-**

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €80,000 luach iomlán an bhanna agus glaoth ar €80,000 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guíomard
An Coimisinéir um Rialáil Eitlíochta

MacLavery Travel Teoranta

Banna Gníomhaire Taistil 66,000

Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008

	Nóta		2008 €
Ioncam			
Ioncam as Banna			66,000
Caiteachas			
Éilimh	2	62,798	
Íoctha ag an gCiste Cosanta Taistealaithe		<u>(4,574)</u>	58,224
Costais riaracháin	3		7,776
BARRACHAS/(EASNAMH)			<u><u>-</u></u>

Clár Comhardaithe amhail an 31 Nollaig, 2008

Sócmhainní Reatha			
Airgead sa Bhanc			8,805
Dlíteanais Reatha			
Éilimh gan íoc	6		1,050
Fabhrúithe - Costais Riaracháin gan Íoc	3		7,755
Dlíte do Shealbhóir Banna	5		-
GLANSÓCMHAINNÍ/(DLITEANAIS)			<u><u>-</u></u>
Léirithe ag:			
Cuntas Ioncaim agus Caiteachais			<u><u>-</u></u>
			<u><u>-</u></u>

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €66,000 luach iomlán an bhanna agus glaoth ar €66,000 de sin. Níl cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

4

6.

Ronane Travel Teoranta**Banna Gníomhaire Taistil 510,000****Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

Ioncam	Nóta	2008 €
Ioncam as Banna		510,000
Caiteachas		
Éilimh	2	431,214
Costais riaracháin	3	38,927
BARRACHAS/(EASNAMH)		<u>39,859</u>

Clár Comhardaithe amhail an 31 Nollaig, 2008**Sócmhainní Reatha**

Airgead sa Bhanc 77,787

Dlíteanais Reatha

Éilimh gan íoc 6 1,293

Fabhruithe - Costais Riaracháin gan íoc 3 36,635

Dlíte do Shealbhóir Banna 5 39,859

GLANSÓCMHAINNÍ/(DLITEANAIS)**-**

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €510,000 luach iomlán an bhanna agus glaoth ar €510,000 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guimard
An Coimisinéir um Rialáil Eitlíochta

XL Leisure Group (Ireland) Teo**Banna Gníomhaire Taistil 1,600,000****Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

Ioncam	Nóta	2008
		€
Ioncam as Banna		1,600,000
Caiteachas		
Éilimh	2	1,392,051
Costais riaracháin	3	92,076
BARRACHAS/(EASNAMH)		115,873

Clár Comhardaithe amhail an 31 Nollaig, 2008**Sócmhainní Reatha**

Airgead sa Bhanc 449,070

Dlíteanais Reatha

Éilimh gan Íoc 6 253,526

Fabhruithe - Costais Riaracháin gan Íoc 3 79,671

Dlíte do Shealbhóir Banna 5 115,873

GLANSÓCMHAINNÍ/(DLITEANAIS)**-**

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €1,600,000 luach iomlán an bhanna agus glaoth ar €1,600,000 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Landround Travel Teoranta**Banna Gníomhaire Taistil 19,600****Cuntas Ioncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

Ioncam	Nóta	2008
		€
Ioncam as Banna		19,600
Caiteachas		
Éilimh	2	10,054
Costais riaracháin	3	823
BARRACHAS/(EASNAMH)		8,723

Clár Comhardaithe amhail an 31 Nollaig, 2008

Sócmhainní Reatha		
Airgead sa Bhanc		19,600
Dlíteanais Reatha		
Éilimh gan Íoc	6	10,054
Fabhruithe - Costais Riaracháin gan Íoc	3	823
Dlíte do Shealbhóir Banna	5	8,723
GLANSÓCMHAINNÍ/(DLITEANAIS)		-

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasaíochta agus Nótaí 1 go 8.

Nóta

Is é €19,600 luach iomlán an bhanna agus glaoth ar €19,600 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

Cathal Guiomard
An Coimisinéir um Rialáil Eitlíochta

Landround Travel Teoranta**Banna Tionscnóra Turas 1,000****Cuntas loncaim agus Caiteachais don bhliain dar críoch 31 Nollaig 2008**

Ioncam	Nóta	2008
		€
Ioncam as Banna		1,000
Caiteachas		
Éilimh	2	-
Costais riaracháin	3	-
BARRACHAS/(EASNAMH)		1,000

Clár Comhardaithe amhail an 31 Nollaig, 2008

Sócmhainní Reatha		
Airgead sa Bhanc		1,000
Dlíteanais Reatha		
Éilimh gan íoc	6	-
Fabhruithe - Costais Riaracháin gan Íoc	3	-
Dlíte do Shealbhóir Banna	5	1,000
GLANSÓCMHAINNÍ/(DLITEANAIS)		-

Is cuid de na cuntais seo iad Ráiteas na bPolasaithe Cuntasafochta agus Nótaí 1 go 8.

Nóta

Is é €1,000 luach iomlán an bhanna agus glaoth ar €1,000 de sin. Tá cistí leordhóthanacha laistigh den bhanna chun na dlíteanais ar fad a shásamh gan leas a bhaint as an gCiste Cosanta Taistealaithe.

Dáta

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