



CWBF

**Construction Workers
Benevolent Fund**

DKT

Annual Report 2024

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OVERVIEW OF THE CONSTRUCTION WORKERS BENEVOLENT FUND

The Construction Workers Health Trust was founded in 1986 by the Construction Group of trade unions affiliated to the Irish Congress of Trade Unions: BATU, Connect, SIPTU and Unite. The Fund provides some financial assistance to workers in financial stress arising from

- Bereavement;
- Serious/sudden illness;
- Unforeseen family events.

It provides a valuable second tier of assistance to the work of the Construction Workers Health Trust where serious health problems are often encountered.

CWBF also provides a Winter Hardship Grant to those particularly impacted by increased heating and medical costs during the colder winter months.

The Benevolent Fund underwent a significant period of transition in 2024 in terms of staffing and Fund governance and management.

This CWBF Annual Report 2024 will outline the following areas of activity

- governance and administration;
- management and staffing;
- funding and finances;
- cases considered
- Winter Hardship Grants

GOVERNANCE AND ADMINISTRATION

Board of Trustees

The Trust has charitable status and operates as a stand-alone organisation with its own Board of Trustees, comprising members of the founding trade unions. Board Trustees during 2024 were as follows:

- Brian Nolan (Chairperson)
- Andrew Smith
- Thomas Faulkner

- Anthony Blake retired 14/May/2024
- Adrian Kane resigned 6/June/2024
- Rob Kelly resigned 21/November/2024
- Elaine Clarke joined 7/June/2024
- Andrew McGuinness joined 7/June/2024
- Garry Russell joined 22/November/2024

Ten CWBF Board meetings were held during 2024 on the following dates

6 February	8 March	9 April	14 May	20 June
9 July	10 September	8 October	7 November	10 December

Trustee attendance at Board meetings was as follows:

Brian Nolan 10/10	Andrew Smith 9/10	Thomas Faulkner 5 /10*
Adrian Kane 0/4	Rob Kelly 2/9	Anthony Blake 3/4
Elaine Clarke 6/6	Andrew Mc Guinness 5/6	Garry Russell 1/1

*Thomas was on sick leave for 3 meetings

Governance Compliance

The Trust must comply with the Charities Governance Code issued by the Charities Regulator under section 14(1)(i) of the Charities Act 2009, to encourage and facilitate the better administration and management of charitable organisations. It provides a framework to support charity trustees meet their legal duties with regard to effective, efficient, accountable and transparent oversight. Six core principles of charity governance apply

- Principle 1: Advancing charitable purpose
- Principle 2: Behaving with integrity
- Principle 3: Leading people
- Principle 4: Exercising control
- Principle 5: Working effectively
- Principle 6: Being accountable and transparent

The Trust is considered a complex charity and therefore must comply with both core standards and additional standards.

Following Board training on Charities Governance Code in March the organisation underwent a Governance Compliance Audit in early 2024, conducted by Gerry Egan, Consultant. The Governance Audit Report was presented to the Board in May. It evidenced deficiencies under the Charities Governance Code and the need for the Trust to improve governance practices and address the lack of required governance and operational policies. Based on the traffic light coding of standards required to be met by CWBF, a list of priority policies and practices was drawn up and actioned over the course of 2024.

Data Protection

CWBF data protection policies and practice were reviewed and a report made to the Board of Trustees. Deficiencies were addressed and a comprehensive set of policies and practices approved by the Board in October.

In this financial assistance process, the worker is the data subject, CWBF is the data controller, the data processor and is responsible for the data storage.

Policies and Practices

Policies and practices identified as deficient in the Governance Compliance Audit were developed during 2024. The table below details policies approved and those outstanding for completion in 2025:

General Governance	Version	Approved
Governance Audit	1	May 2024
Financial Controls Policy and Procedures	2	Oct 2024
Reserves Policy	1	Dec 2024
Financial Investments and Donations Policy	2	Nov 2024
Data Protection	1	Oct 2024
Risk Management Policy and Procedures	1	Sept 2024
Complaints Procedure	1	Sept 2024

Health and Safety Statement	1	outstanding
Communications, Media and Crisis Management	1	outstanding

Board Specific	Version	Approved
Code of Conduct	1	May 2024
Conflict of Interest and Loyalties	1	Sept 2024
Role & Responsibilities of Directors and Trustees	1	Sept 2024
Schedule of Reserved Matters	1	Sept 2024
TOR Finance, Audit and Reserves Committee	1	Sept 2024
Induction & Orientation for New Trustees Policy	1	Dec 2024
Board Succession Planning	1	outstanding
Board Skills Audit	1	outstanding

- The *CWBF Information & Communication Technologies, Systems, Services and Resources Policy* was approved at the October Board Meeting
- A *CWBF Employee and Health and Safety Management Policy* was approved at the December Board of Trustees meeting. This policy provided for the application of all Employee/HR related policies developed and approved by the CWBF Board of Trustees to the CWBF. These are as follows:

Employees/HR Related	Version	Approved
Disciplinary Policy and Procedure	1	Nov 2024
Dignity and Respect (Bullying & Harassment)	1	Oct 2024
Sick Leave Policy	1	Nov 2024
Grievance Policy	1	Nov 2024
Absence and Time Policy	1	Dec 2024
Leave Policy	1	Dec 2024
Equality Policy	1	Dec 2024
Health and Safety Policy and Statement	1	outstanding

Recruitment, Probation, Promotion, Development and Redundancy Policy	1	outstanding
Salary Policy	1	outstanding

Annual Returns to the Charity Regulatory Authority

Organisations with charitable status must make an annual return detailing their compliance with the Charities Governance Code. This return also includes a copy of the organisation’s audited accounts. This return is made retrospectively ie the 2024 Return is made in 2025. A Return for 2022 was not made in 2023 for CWBF as the CWBF’s 2022 accounts had not been audited in 2023. A Return for both 2022 and 2023 was made – the 2022 Return was submitted in December 2024 (see Appendix 1) and, following an error with the submission process, the 2023 Return was made in early January 2025 (see Appendix 2).

ORGANISATION MANAGEMENT AND STAFFING

The Trust has charitable status and operates as a stand-alone organisation with its own Board of Trustees, comprising members of the founding trade unions. CWBF has 2 members of full-time staff: Long-term CEO Brian Daly retired 31 March 2024. He was replaced by Dr. Alison Gilliland who commenced her position as General Manager on 8 January to allow for a hand-over period.

Ms Lesliann Flynn continued in her role as Operations Manager and plays a key role in liaising with CWBF applicants and preparing their cases for presentation to the Board of Trustees.

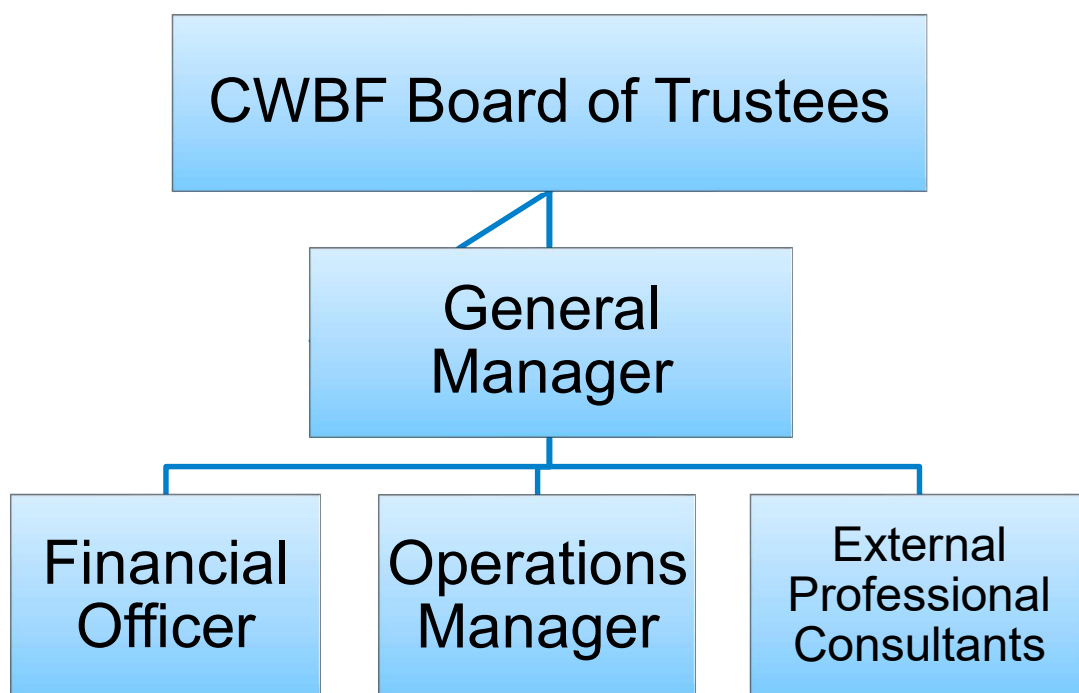
Financial Officer

CWBF accountant, Mr. Adrian Quinlan who supported management in preparing the CWBF accounts for auditing relinquished his contract following the finalisation of the 2022 and 2023 accounts for auditing. Mr. Liam Daly was contracted as the CWBF Financial Officer on a half day per week on-site agreement. This role encompasses managing the CWBF accounts, preparing monthly financial reports for CWBF Board meetings, pay roll verification and supporting the General Manager with any financial matters that arise

External Consultants and Professional Services

O'Connell Brennan continued as the CWBF solicitor, Grant Thornton continued as the CWBF Auditors and Milestone Advisory continued as Investment Consultants. Mr Gerry Egan, Consultant, was contracted to support CWBF in Governance Auditing and Compliance as well as Data Protection Review and Policy Development. Acrux Consulting Ltd. was contracted to support CWBF in developing employee-related policies and practices including a new Health and Safety Policy and a Health and Safety Statement.

At the end of 2024 the CWBFHT management structure was as follows:



FUNDING AND FINANCES

The Fund is funded by a small weekly levy week paid by workers who are members of the Construction Workers Pension Scheme (CWPS). It receives no funding from any state agency or government department nor does it fund raise. Given the somewhat inconsistent nature of on-site construction work many workers move from employer to employer. Not all employers are members of CPAS. Not all CPAS employer members opt to pay the 'additions' contribution which directs €0.50 to the CWBF (and €1 to CWBF).

Just over 880 construction companies are members of the optional CWBF/CWBF scheme. A total of €335,880.66 was contributed to the CWBF in 2024, a monthly average of €27,990.05 and a weekly average of €6,459.24. This was a slight increase on both 2023 when €324,810.18 was contributed and 2022 when €330,495 was contributed to CWBT. If taken as whole-time annual equivalents this weekly average figure would point to 12,918 workers are contributing in 2024.

However, it is the nature of construction work that many workers move between sites and between employers. Therefore, at any one time a greater number of contributors than the WTE number. Access to members continues to be a challenge as does influence over employers and workers when signing up to pension scheme.

Expenditure

The main expenditure comprises financial awards and grants to those who apply for assistance. Most general operation costs comprise staff salaries and pension costs. There was a noted increase in professional fees in 2024 to address the development of governance, data protection and employee-related policies. There was also an increase in office related costs related to upgrades in the fire safety and office security systems as well as the office IT system. Most expenditure is paid by the CWBF with a recharge amount calculated at the end of the year.

Appendix 3 details the 2024 end of year Trading Profit and Loss Account but does not account for the recharge of full costs administered by CWBF.

Review of Finances and Financial Management

The 2022 and 2023 finances and the approach to financial management were reviewed by the new General Manager. The following policies were developed and approved by the Board to support robust financial management:

- Financial Controls Policy and Procedures
- Reserves Policy
- Financial Investments and Donations Policy

In particular, the new Financial Controls Policy and Procedures provides guidance on the treatment of CWBF applications/applicants and the aspects of any application that must be considered when awarding financial assistance.

A Finance, Audit and Risk Committee of the Board was established to support the management of internal financial controls, good financial management, the CWBF external audit and risk management (financial and other). Ms. Elaine Clarke and Mr. Thomas Faulker were nominated to the Finance, Audit and Risk Committee of the Board with a third external member to be nominated.

Audit of CWBF Accounts

The CWBF Accounts for 2022 were not audited in 2023 and therefore both the 2022 and 2023 CWBF accounts were both prepared by Mr. Adrian Quinlan and audited by Grant Thornton during 2024. Both sets of accounts were presented to the Board of Trustees at its October meeting and approved by the Board at its November meeting. See Appendix 4 – 2022 Audited Accounts and Appendix 5 - 2023 Audited Accounts

MANAGEMENT OF FINANCIAL ASSISTANCE

Criteria for financial assistance support

There are three broad categories of support

1. Bereavement - assistance with funeral expenses
2. Long term serious or sudden illness/disability leading to significant financial cost
3. Financial distress caused by an unforeseen event/circumstances

In addition to the above the CWBF also provides a Winter Hardship Grant

Process for applying for financial assistance from the CWBF

The process for applying for financial assistance from the CWBF transitioned from one involving a member's union sending out and receiving an application form to one where all applicants are required to request the form from and return the application to the CWBF.

The application form was revised with 4 new application forms approved for use:

- Bereavement – worker/form worker for death of a spouse (See Appendix 6)

- Bereavement – spouse of worker/former worker for death of worker/former worker (See Appendix 7)
- Serious/Sudden Illness (See Appendix 8)
- Unforeseen event/circumstances (See Appendix 9)

All applicants are required to include a form of verified identification – passport, driver’s license etc. as well as supporting evidence of their financial distress, medical condition (if applicable) or source of their distress. In the case of applications requesting assistance for a bereavement, verification of the bereavement is required along with evidence of a funeral account. In some cases, additional information is requested, in particular the actual needs of the applicant.

All applications are discussed at the monthly CWBF Board meeting. The Board of Trustees agrees whether or not to support the application. The Board of Trustees agrees the amount to be granted to the applicant.

The following extract from the Financial Controls Policy and Procedures, approved in July 2024, details the process

Beneficiaries: Benevolent Fund Applicants

- *The Benevolent Fund provides financial assistance to construction workers or former workers who are experiencing financial distress arising from Bereavement of a worker or of worker’s spouse/partner, Serious/Sudden Illness, Unforeseen Circumstances or Winter Hardship*
- *In the interests of transparency details of the 4 categories of benevolence will be carried on the following webpage <https://CWBF.ie/worker-benefit/>*
- *CWBF applications forms only are used to seek financial support and benevolence.*
- *Applications are submitted to CWBF and subsequently checked and verified by the Operations Manager. Additional information will be requested where necessary.*
- *Once an application has been complied with all internal requirements it will be presented to the board for approval and a decision made on the amount of an award, if any.*
- *The amount of the award will be guided by a set of criteria*
- *Only when approved by the board will a cover letter and payment issue.*

- *Payment will be made to the beneficiary either by cheque or electronic transfer, where payment is made by electronic transfer appropriate checks should be made to confirm that the bank details supplied are correct.*
- *Full application details to be scanned, files and retained for 5 years as per the CWBF Data Retention Policy.*
- *A spreadsheet of all beneficiaries per annum to be maintained*
- *An CWBF Annual Report is published each year providing an anonymised overview of all beneficiaries and the amounts awarded to each.*

The criteria for bereavement grant within the *Financial Controls Policy and Procedures* was reviewed and the following amounts agreed at the October 2024 meeting.

In the absence of extenuating circumstances, a standard award determined by the number of contributions made by the applicant/applicant's spouse shall be made.

- *Under 100 standard contributions €100 + 25% standard with additions (€125)*
- *101 to 250 €250 + 25% standard with additions (€312.50)*
- *251 to 500 €375 + 25% standard with additions (€468.75)*
- *501 to 1,000 €500 + 25% standard with additions (€625)*
- *1,001 and over €750 + 25% standard with additions (€937.50)*

Where extenuating circumstances are advised the following will be taken into account

- *High Weighing: Income deficit resultant from bereavement, Circumstances leading to the bereavement*
- *Medium Weighing: Number and age of dependents*
- *Low weighing. Number of contributions at standard and standard with additions*

Applications received in 2024

24 applications were received in 2024, though 2 of these were from the same person. This compared to 25 applications received in 2023. The union breakdown was as follows:

- BATU: 0
- Connect: 5
- SIPTU: 6

- Unite: 12
- Non-union: 1 (an apprentice)

Application categorisation

The majority of applications received were for financial assistance arising from serious or sudden illness. Overall, applications received were categorised as

1. Bereavement - assistance with funeral expenses: 3 applications
2. Long term serious or sudden illness/disability leading to significant financial cost: 20 applications
3. Financial distress caused by an unforeseen event: 1 application

Applications supported

Of the 24 applications, 22 received financial assistance, 1 was refused as previous support had been given only some months previous, though the applicant was advised to apply for the CWBF Winter Hardship Grant. Additional information was requested from one applicant but this was not forthcoming. Amounts of financial assistance ranged from €500 to €10,000. The average age of applicants was 53 years old. Of the 24 applicants 22 were males, 2 were a female spouse of former workers. Of the 24 applicants 23 were of working age.

A total of **€92,810** was awarded. The tables below provide an overview of assistance sought and received under each category

	Bereavement -assistance with funeral expenses	Union/BF Contributor	Amount awarded
1.	T.O'M. , a widow of a former construction worker sought a funeral grant for her husband, G.O'M. , who died at the age of 52.	Yes/Unite BF-No	€3,000
2.	D.M. , widow of construction worker S.M. deceased following a short illness aged 57.	Y/Unite BF-Yes	€1,000
3.	N.L widow of C.L. deceased 62-year-old retired male construction worker.	Y/SIPTU BF- Yes	€500

	Long term serious or sudden illness/disability leading to significant financial cost	Union/BF Contributor	Amount awarded
1.	S.N. a 39-year-old male recently diagnosed with leukemia and unable to work for a period of time. Two dependent children (child maintenance). Outgoings greater than income	Yes/Connect BF - Y	€5,000
2.	J.G. 36-year-old male suffered serious injury at work requiring significant surgery and unable to return to work. Three dependent children and wife on carer's allowance. Outgoings greater than income	Yes/Unite BF - No	€10,000
3.	A.D. a 65-year-old male suffering ongoing back and heart difficulties. Currently retired. Single with no dependents. Outgoings greater than income.	Yes/Unite BF- No	€6,000
4.	G.B. a 56-year-old makes with no dependents suffering from degenerative disc disease and out of work since June 2023. In receipt of social welfare. His monthly outgoings were greater than his income.	Y/UNITE BF-Yes	€3,000
5.	J.E. a 50-year-old male with 4 dependents suffering arthritis, serious colon disease and more recently a stroke. On social welfare and unlikely to return to work. Monthly expenditure slightly over monthly income but one child in college and another due to start in September will increase costs.	Y/Connect BF-Yes	€6,000
6.	R. G. a 57-year-old male with 2 dependents who suffered a brain tumour in 2022 that resulted in significant mobility impairment. A subsequent fall resulted in spinal surgery. Unable to return to work. Spouse now his carer. Monthly outgoings significantly more than income	Y/Connect BF-Yes	€10,000
7.	O.M. A 63-year-old male with no dependents involved in a serious traffic accident leaving him temporarily in a wheelchair and now learning to walk again. While an insurance claim has been lodged it is being disputed by the other driver and is going to court. Monthly outgoings higher than income, medical expenses outstanding.	Yes/Unite BF-Yes	€5,000
8.	J.O'N. a 52 year old single male with two dependents suffering significant muscle loss and unable to return to work in the near future. His monthly outgoings significantly greater than his income.	Yes/Connect BF-Yes	€5,000

9.	K.P. a 63 year old male with a dependent spouse. Off work for almost 6 months suffering back problems. Income only slightly greater than outgoings.	Y/Unite BF-Yes	The case was discussed and it was decided that additional information particularly regarding K.P.'s finances be obtained. Information still outstanding
10.	D.H. a 40-year-old single male with 2 young adult children. Previous off work due to a workplace accident and received €2,500 support in 2023. Returned to work and sustained a knee injury at home in February. Also suffering a skin condition	Yes/Unite BF-Yes	€1,000
11.	T.I. a 33-year-old man with spouse and young child dependent. Last worked March 2024. Under investigation for M.S. Using private consultant to speed up diagnosis. Outgoings significantly greater than income. Unlikely to return to work	Yes/Unite BF - Yes	€5,000
12.	C.B. a 54-year-old male with spouse and no dependents. Currently out on sick leave with serious illness and in receipt of illness benefit. Unlikely to return to work. Income higher than outgoings.	Y/SIPTU BF- No	€0000
13.	K.P. a 57-year-old man with dependent spouse. K.P. had a serious illness which resulted in almost a year out of work. Wife now seriously ill and in need of treatment. Current income higher than outgoings but probability he would not be able to return to work. Medical bills of €810 outstanding.	Y/SIPTU BF- Yes	€810
14.	M.O'M. a 59-year-old man with spouse, both in receipt of invalidity benefit. Spouse invalidity deteriorating and couple looking at adaptation to their home so she can live downstairs. Income somewhat higher than outgoings.	Y/SIPTU BF- No	Support for OT & report upon receipt of
15.	J.S. a 61-year-old separated male with no dependents. Currently out on sick leave following an accident at home and in receipt of social welfare. Return to work date unclear. Income lower than outgoings.	Y/Unite BF-Yes	€1,500
16.	RM. a 19-year-old single male apprentice who suffered a brain hemorrhage while at work, has undergone serious surgery and in receipt of ongoing treat with a view to rehabilitation. His mother is his sole carer and medical advocate, has given up her job and moved to her family home to reduce costs while supporting RM	Non-union member BF - No	€2,000
17.	PO'C. a 60-year-old married male undergoing treatment for cancer. A significant difference in income and expenditure.	Y/Unite BF-Yes	€10,000

18.	J.C. a 47-year-old married male and one dependent child diagnosed with two serious and degenerative illnesses. While income did not fall below outgoings, his home will require adjustments to accommodate his illnesses.	Y/SIPTU BF- Yes	Initial €2,500 for home adjustments
19.	OM. 63-year-old male with spouse with significant injuries from a Dec 2023 traffic accident. Claim against driver going to court. Spouse suffering cancer. Previous applicant, awarded €5,000 in May 2024 used to pay off loans and cut hedges around home.	Y/Unite BF-Yes	€0000 Advised to apply for WHG
20.	T.M. a 69-year-old male with spouse suffering two degenerative illnesses. While no significant difference between income and outgoings a large amount of money was being spent on medication	Y/SIPTU BF- Yes	€5,500

	Financial distress caused by an unforeseen event	Union/BF Contributor	Amount awarded
1.	G.F. a 71-year-old male with a challenging family situation that resulted in bereavement.	Y/Connect BF - Yes	€10,000

Winter Hardship Grant purpose and process

Following an agreement with the Charities Regulator in 2022, the four contributing unions used an application form process to distribute the winter hardship grants to members in need in 2023. This approach replaced the distribution of an amount of money directly to each union for distribution at their discretion.

The process was further refined in 2024 to provide greater transparency of both its purpose, qualifying criteria and process for consideration and decision.

The following extract from the *Financial Controls Policy and Procedures* (V2, Oct 2024) details the process

Winter Hardship Grant

- *The key purpose of the Winter Hardship Grant is to provide a small financial contribution to retired construction workers whose main income is a social welfare payment and who find themselves in winter hardship due to much higher-than-normal heating bills and/or higher than normal medical bills.*

- *The qualifying objective criteria are as follows o to be a retired construction worker o have as main income a social welfare payment o find themselves in winter hardship due to much higher-than-normal heating bills and/or higher than normal medical bills.*
- *CWBF applications forms only are used to seek support under this dedicated grant.*
- *A specific timeline for the receipt of, processing of and decision on applications will be set each year by the Board of Trustees*
- *A written statement detailing the applicant's financial situation is deemed acceptable as supporting evidence of financial hardship in the first instance. The adequacy of this approach will be reviewed in 2025*
- *All applications are presented to the Board for consideration and decision*
- *All applicants receive the same monetary award.*
- *To minimise financial risk to the CWBF, the Board will take the number of applications into consideration and apply a budget to the WHG and therefore the common individual award to each applicant.*

A new application form was designed to allow for clarity regarding the purpose of the Winter hardship Grant and the qualifying criteria as well as a declaration of in writing of the hardship being experienced by the winter conditions – see Appendix 10.

To communicate the new application process each union sent a letter explaining the new process and the agreed 2024 timeframes for applications to those on their benevolence database. At their discretion this letter also included the new application form. All cheques to awardees re-emphasised that going forward applications would be requested directly from the CWBF.

The 2024 timeframe was as follows:

- Applications to be returned by Friday 25th October
- Applications to be considered at November Board of Trustees meeting (Thursday 7th November)
- Late applications to be considered at December Board of Trustees meeting (Tuesday 10th December)

A commitment was made by the Board to review the process in 2025 following its use in 2024.

Winter Hardship Grant applications received and considered

A total of 494 applications were received in 2023. However, an additional 27 applications were received in early 2024 with €8,775 in grants disbursed.

A total of 582 applications for the 2024 WHG were received for consideration at the November meeting and a further 66 applications received for the December meeting. Unlike previous years, SIPTU advised members of the grant. The breakdown among the 4 unions is highlighted in the table below.

Union	Number of grants
BATU	191
Connect Trade Union	96
OPATSI	83
Unite the Union	76
SIPTU	202
Total	648

A number of spouses of workers/former workers submitted applications. While the applicant criteria was *retired construction workers* the Board used its discretion and granted the award for 2024 on the understanding that no discretion would be used in 2025. A number of applicants (7) indicated that they did not require assistance.

A number of applicants did not fully complete the application form and these were returned for completion – 2 of these applications were outstanding at the end of 2024. €325 was awarded to each applicant who met the criteria with a total of **€208,325** in funds allocated to 641 applicants.

A number of applications were received after the December Board meeting and into 2025 – these will be considered at the January and February Board of Trustees meetings.

TOTAL FUNDS ALLOCATED IN 2024

Combining the **€92,810** in financial assistance, **€8,775** in 2023 Winter Hardship Grants and **€208,325** in 2024 Winter Hardship Grants a total of **€309,910** in financial assistance was awarded in 2024, of which €302,760 was drawn down by 31 2024. This compares to €264,325 in financial assistance awarded in 2023.
