



MINUTES OF A MEETING OF THE BOARD OF TRUSTEES OF

CONSTRUCTION WORKERS BENEVOLENT FUND

Tuesday 10th December 2024

Offices of the Congress of Trade Unions

Trustees present

Brian Nolan, Chairperson

Andy Smith

Elaine Clarke

Thomas Faulkner

Andy McGuinness

Garry Russell

In attendance

Alison Gilliland, General Manager

Lesliann Flynn, Operations Manager

Liam Daly, Financial Officer, was present for the presentation of the Financial Report

1. Minutes and Matters Arising

The Board welcomed new Trustee Garry Russell and noted that Garry had received his induction from the General Manager the previous week.

The Minutes of the previous meeting held on 7th November were approved.

2. Conflicts of Interest/Conflict of Loyalty

No conflicts of interest or loyalty were declared.

3. Finance Report

The Financial Report was presented by the CWBF Financial Officer, Liam Daly. A 10 month, January – October Balance Sheet and a Trading/Profit and Loss account was presented. It was anticipated that a further €60,000 in contributions would be made to the CWBF by 31 December 2024.

4. Financial Reserves Policy

The Financial Reserves Policy was presented and discussed. It was agreed that the next 3 year Strategic Plan would contain direction with regard to reducing current levels of reserves both in the Short Term and Medium to Long Term. The policy was therefore amended to include

- the following line at the end of the paragraph on Reserves management Short Term (1-3) years would replace *This may include **FOR DISCUSSION**: This will be taken into consideration in the 2025 – 2027 CWBF Strategic Plan*
- the following line at the end of the paragraph on Reserves management Medium to Long Term (4-10) years would replace ***FOR DISCUSSION**: and take into consideration the post 2027 CWBF Strategic Plan*

The policy was approved with these amendments.

5. Annual Return to Charities Regulatory Authority

The draft Annual Return to Charities Regulatory Authority for 2022 and 2023 was discussed. It was agreed that a note accompany the Returns indicating the improvements in compliance that had been made over the current year that has improved compliance compared to 2022 and 2023. With this addition the Annual Returns were approved for submission.

6. Data Protection Policy and Procedures

The CWBF Data Protection Policy and Procedures were presented and discussed. The Policy and Procedures were approved subject to the removal of the CWHT logo from the Retention Policy header and incidences of ‘Trust’ in place of ‘Fund’.

7. Employee and Health and Safety Management Policies

The Employee and Health and Safety Management Policies was presented and discussed. It was agreed that employee related policies pertaining to the CWHT would apply to the CWBF. However, a question arose as to where this would also be legislatively possible with regard to a Health and Safety Policy. The GM agreed to investigate this.

8. New Trustee Induction and Orientation Policy

The CWBF New Trustee Induction and Orientation Policy was presented, discussed and approved.

9. Cases for Consideration

PO'C. a 60-year-old married male with one (foster) child who is undergoing treatment for cancer. A significant difference in income and expenditure. Over 850 contributions at additional rate and almost 600 at standard rate. Unite member. Sudden/serious illness application.

The case was discussed and €10,000 was awarded to bridge the income gap for the next 12 months.

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. SIPTU member. Sudden/serious illness application.

The case was discussed and it was agreed that an initial €2,500 be awarded to begin the process of carrying out reports to procure home adjustments and that contact be maintained for the installation of future accommodations/needs as they arise.

C.L. deceased 62-year-old male, spouse making a bereavement grant application. 199 contributions at standard with additions equating to an award of €312.50 under BF policy. It was agreed to increase this to €500.

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. Unite member. Sudden/serious illness application.

The case was discussed. Given OM's previous award only 7 months previously which was not acknowledged without prompting from the GM and the BF policy of once off financial supports it was agreed that no award be made. However, it was agreed that OM be advised of the Winter Hardship Grant for which he could apply.

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. SIPTU member. Sudden/serious illness application.

The case was discussed. It was agreed that an award of €5,500 would be made to support the cost of his medication over next 12 months.

10. Winter Hardship Grant Applications

A further 66 applications were received following the November Board meeting. Union breakdown as follows:

- BATU: 5
- OPATSI: 3
- CONNECT: 54
- SIPTU: 4

The applications were discussed and all approved for the Winter Hardship Grant of €325.

Applications were returned to those applicants presented at the November meeting but who had failed to include details of winter hardship. The returned application included a request to complete the relevant section. All but 9 of these had been returned with the relevant additional information. These returned applications were presented for discussion. All were approved for the Winter Hardship Grant of €325. It was agreed that the GM and OM be given the discretion of the Board to approve the outstanding 9 applications should they be returned with relevant details regarding their hardship.

11. A.O.B.

A request was made to invite in the Citizen's Information to detail the supports available to those with a profile of workers and former workers seeking financial support from the CWBF.
