

Combined Services Third  
World Fund  
- Civil Service, An Post, eir, and  
other State Agencies

**URGENT**  
New  
contributors are  
needed to help  
finance the work  
of the Fund

In 2015 CSTWF funded emergency earthquake repairs to this school in Rapcha Nepal

***O WORLD unknowable, we know thee  
Inapprehensible, we clutch thee***

*Francis Thompson*

As the last fireworks of 2015 disappeared into the cold December sky and the sounds of the midnight bells faded away, many of us could not help casting our minds back over the passing year with its unforgettable moments. Constant reminders of men, women, and children drowning in the Mediterranean sea, streams of people fleeing their homelands, the many refugee camps in the middle East and Africa where so many continue to live and die in deplorable conditions, or the terrible earthquakes in Nepal. In the face of such adversity, perhaps like the poet Francis Thompson, we are confused that in a world so plentiful so few have so much while so many have so little. Should we not ask ourselves if we can do more to help those less fortunate?

The Irish have a big reputation for generosity and we can take solace from the fact that through these difficult times, your Fund continues to play its part with developmental work, on a very limited budget, through many micro projects each year.

From the audited account summary for 2015 overleaf, it can be seen that 52 projects were

completed at a cost of €302,900. These were mostly centred on the UN's eight Millennium goals for the year 2000 which are:-

- (i) Eradicate Extreme Hunger;
- (ii) Achieve Universal Primary Education;
- (iii) Promote Gender Equality and Empower Women;
- (iv) Reduce Child Mortality;
- (v) Improve Maternal Health;
- (vi) Combat HIV/AIDS Malaria & Other Diseases;
- (vii) Ensure Environmental Sustainability;
- (viii) Global Partnership for Development;

It is difficult to see how far any of these have been achieved as there is still such a long way to go. Given all the cutbacks of the past few years, the Fund's income continues to fall.

**Your help in continuing to support and promote CSTWF, whether while working or in retirement, is needed more than ever. Can you also try to interest colleagues to join and support the Fund? Less than 20% of Public Servants contribute. That leaves a large percentage who may not even be aware of the work of the Fund but might wish to join. Increased contributions enables the Fund to engage in many more needy projects.**

The cost of donating is very small compared to the benefits achieved by CSTWF in developing countries where a very little can go such a very long way! **CSTWF** wholeheartedly thanks all its supporters for their continued support.

**Here** is what some of those who received help in 2015 have to say:

**KENYA:** School Water Tanks for Harvesting Rain Water - **A grandmother and widow who cares for six orphaned children;** "since the project, the children have access to clean water and do not suffer from waterborne infection, their school attendance and performance has improved greatly."

**INDIA:** Construction of Three Village Wells - "We can keep our heads erect and no need to bend before anybody. We now have sufficient water for our needs and wants."

**PERU:** Centre for Disabled Children and Adults - A young boy, wheelchair bound since age of six, has now completed secondary education. He can now walk with a walking aid and has just started third level education, thanks to assistance from the Fund

There are **two** optional rates of contribution to the Fund of only 1 cent or 2 cents from every **€10** of pay or pension

**Every Cent Counts!**

**CSTWF** operates on a completely voluntary basis. Through the work of

a Council, Trustees, Management and Advisory Committees in the assessment and financing of projects and general office administration, generous contributions received are utilised in a most cost effective manner. If you are not already a

contributor to the fund or if you know someone who might be interested in contributing, please do contact us immediately or go to our website **www.cstwf.ie** for more information and application forms.

## A Typical CSTWF Project

“Renovation of the Wheelchair Workshop in Bo”  
Mobility Sierra Leone is a wheelchair and other assistive devices service provider for people with disabilities. CSTWF funded these wheelchairs which are called TATCOT wheelchairs and are made locally in Bo City. After receiving this funding, Mobility Sierra Leone says it “removed the disabled people from the floor” by sponsoring the wheelchair production.

Today Mobility Sierra Leone has three trained and qualified wheelchair technologists from TATCOT, four technicians in training at a Mobility Sierra Leone workshop and one female administration and finance officer. All the staff of Mobility Sierra Leone are volunteers



## Combined Services Third World Fund

Receipts and Payments Account  
Year Ended 31st December 2015

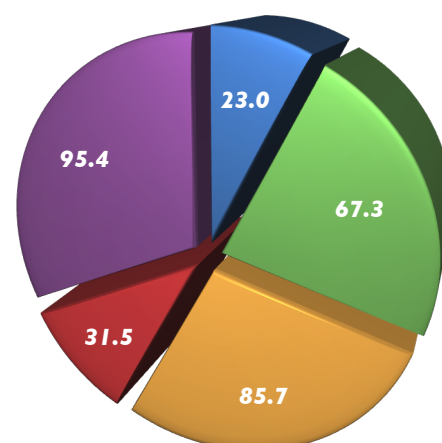
Receipts	2015	2014
	€	€
Members Subscriptions	311,461 (Note 1)	326,073
Deposit Interest	9	112
<b>TOTAL RECEIPTS</b>	<b>311,470</b>	<b>326,185</b>
<b>Payments</b>		
Projects	302,900 (Note 2)	374,708
Office Expenses	11,987	11,281
<b>TOTAL PAYMENTS</b>	<b>314,887</b>	<b>385,989</b>
Excess Receipts over Payments	(3,417)	(59,804)
Opening Bank Balance	62,881	122,685
<b>Closing Bank Balance</b>	<b>59,464</b>	<b>62,881</b>

The above Receipts and Payments Account was prepared from the books and records of The Combined Services Third World Fund and I hereby report that it is in accordance therewith.

(Signed) *Maurice D. Counihan* FCPA 26th April 2016

CDK & Associates,  
Accountants & Registered Auditors,  
Mounttown House, Mounttown Road Lower,  
Dun Laoghaire, Co Dublin.

- Agriculture
- Health
- Water
- Community Development
- Education



**CSTWF grants made in 2015**  
(€000's)

The Fund awarded 52 grants for Projects in 15 developing countries during the year under review. As can be seen from the pie chart, **€95,400** of the total amount granted, went to educational projects. The Fund places a high value on education as it is central to development, enabling people to overcome poverty. It is the “helping hand” rather than the handout. Health projects were also high on the list of grant aid projects receiving **€67,300** of awards made. Better health makes an important contribution as health facilities in many developing countries are, at best, very basic. Other sectors to benefit from grants made were Agriculture, Community Development, and the provision of water and sanitation. All of the grants made were aimed at meeting the basic needs of people. It is a firm belief of the Fund that if people can meet these needs they will develop themselves and their countries.

[www.cstwf.ie](http://www.cstwf.ie)

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<b>Note 1 - Contributions Lodged</b>	<b>Departments/Services</b>	<b>Amount €</b>
1	Agriculture, Food & Marine	20,604.48
2	Arts, Heritage & Gaeltacht	1628.27
3	Communications, Energy & Natural Resources	1243.98
4	Children & Youth's Affairs	1219.44
5	Defence	2187.15
6	Education & Skills	8223.62
7	Environment, Community & Local Government	6,162.82
8	Foreign Affairs & Trade	6,974.92
9	Health	3026.36
10	Jobs, Enterprise & Innovation	5,121.11
11	Justice & Equality	7,181.09
12	Transport, Tourism & Sport	2462.23
13	Taoiseach	1101.41
14	Social Protection	25,313.69
15/30	Finance, Public Expenditure & Reform/Misc payments	8,552.02
31	An Bord Pleanala	516.24
32	An Oireachtas, Leinster House	1747.49
33	An Post	49,163.07
34	Central Statistics Office	3455.73
35	Tulsa (CFA)	112.52
36	Coillte	5,564.77
37	Courts Service	5,161.59
38	eir	15,824.27
39	eir Pensioners	7683.39
40	Garda Civilian	4,296.46
41	Health & Safety Authority	563.22
42	Irish Aviation Auth	2122.6
43	Legal Aid	600.16
44	National Library	109.46
45	Lottery	679.51
46	National Museum	126.52
47	National Roads Authority	154.91
48	Ombudsman for Children	43.8
49	Office of Public Works	5,061.46
50	Ordinance Survey	990.95
51	PMG Pensions	50,712.23
52	Prison Service	499.06
53	Probation/Welfare Service	445.43
54	Property Regulatory Authority	1880.25
55	Revenue Commissioners	48,316.77
56	Road Safety Authority	709.03
57	SFPA	191.43
58	Solas	119.36
59	Teagasc	200.64
60	Valuation Office	1072.32
61	Waterways	72.4
62	Cana Credit Union	136.64
63	PSEU	1,000
64	Unidentified	307.83
65	Vodafone	467.04
66	Eudokia	228.7
67	M Bird	120
	<b>Total</b>	<b>311,459.84</b>



Project No.	Country	Note 2 - Projects Funded	Amount €
2836	Tanzania	Rain water harvesting	6,000
2895	Malawi	Empowerment of Women through food security	3,000
2917	India	Provision of three wells	8,000
2920	Pakistan	Adaptation of classrooms for children with disabilities	4,000
2923	Zambia	Equipment for Community Centre	5,500
2928	Philippines	Training for young adults with disabilities	8,000
2929	Brazil	Updating crèche & staff training	2,800
2930	India	Bee keeping	6,000
2931	Tanzania	Provision of water	8,000
2932	Somalia	Grain storage	6,000
2933	Tanzania	Wheelchair manufacturing for children with disabilities	7,500
2934	Sierra Leone	Wheelchair Workshop Renovation	4,500
2935	Uganda	Generator for Training Centre	8,000
2938	Uganda	Provision of medical equipment for Health Centre	7,300
2939	Nigeria	Refitting Catering School	7,500
2941	South Africa	Ablution Blocks and Benches	5,700
2942	Tanzania	Water Supply	6,000
2943	Tanzania	Dispensary Renovation	5,000
2945	Uganda	Provision of borehole for water supply	6,800
2946	Pakistan	Skill training for Women	4,000
2948	Nigeria	Literacy & IT Skills Training	4,600
2949	Kenya	Assistance for People with Disabilities	6,300
2950	Uganda	Provision of wheelchairs and chairs for those with disabilities	4,300
2952	Uganda	Set up of Banana Demonstration Farm	2,000
2953	Uganda	Provision of X-Ray machine	6,400
2954	Kenya	Provision of Water and Sanitation	5,000
2955	Kenya	Construction of single classroom block	4,000
2956	South Africa	Provision of borehole for water supply	7,000
2957	Uganda	Provision of sanitation to primary school	6,700
2958	Kenya	Provision of Water Tanks	2,000
2959	Pakistan	Provision of school furniture and water coolers	6,000
2960	Tanzania	Construction of School Canteen for Street Children	7,000
2961	Uganda	Provision of Water tanks and Sanitation	7,000
2962	Uganda	Construction of kitchen for Primary School	6,000
2964	Tanzania	Roofing of Community Centre	8,000
2965	Tanzania	Training for people with disabilities	6,000
2967	Nepal	Funds for earthquake relief work (Schools/Shelters)	5,000
2968	Uganda	Completion of a Primary School	7,700
2969	India	Economic development for Widows	5,000
2970	Tanzania	Bee keeping	5,000
2971	Uganda	Solar system for Health Centre	6,000
2973	Kenya	Provision of Water Tanks	5,500
2975	Tanzania	Improving Trades Training Centre	5,000
2976	Kenya	Sewing Machines and Computers for self help group	7,000
2977	Pakistan	Training of Traditional Birth Attendants	4,000
2979	Kenya	Innovative Dairy Farming	4,000
2982	Tanzania	Renovation of Girl's Hostel	7,000
2983	Ethiopia	Rebuild of School	8,000
2985	Uganda	Kitchen for Nursery & Primary School	5,800
2986	Uganda	Toilet Block for Nursery & Primary School	6,000
2988	Uganda	Pit Latrines for Primary School	6,000
2989	Nigeria	Training of Traditional Birth Attendants	8,000
<b>TOTAL</b>			<b>302,900</b>