



Annual Report 2012

“ I only want to go to School!”

Another year is upon us and time again for the Annual Report from Combined Services Third World Fund. It is opportune to recall, particularly for any new staff, that the CSTWF was established in 1980 by the Trade Unions. Its aim is to provide improvements to the quality of life to people, less well off than us, in the developing world from voluntary contributions, subscriptions and donations kindly made by staff. Since then over €7million has been granted by CSTWF on development projects and emergency aid grants in many developing countries.

During 2012 a little girl told us that she was the first member of her family ever to attend school as a result of a school building project sponsored by the Fund. We were also very happy to be in a position provide vital life saving equipment for maternity and children's hospitals.

Supplies of clean water always remain a challenge. Many villages and schools now have a year round supply following financing of various water saving methods by the Fund. This is particularly relevant to poor primary schools where proper latrines have been erected which result in a reduction of infections suffered by the children.

We are always amazed to see on many occasions during the year that small primary schools can be built for €7,000 or €8,000 or less. Likewise new modern classroom extensions to existing schools can be erected for similar or smaller amounts.

Like everybody else, the Fund is suffering from a reduction in income and your help is required more than ever. Please do continue to support the Fund and also help by recruiting new members. Why not **organise a fund raising event** through your Office or Department? Do remember to make arrangements to carry on your subscription, even **after you have retired from service**. CSTWF administrative costs are always kept to the lowest possible levels and have never exceeded 5% of the Fund's income.

Subscribers can feel very proud of the impact their contributions can make to the lives of those most forgotten and neglected. With your continued help, *is feidir linn*.

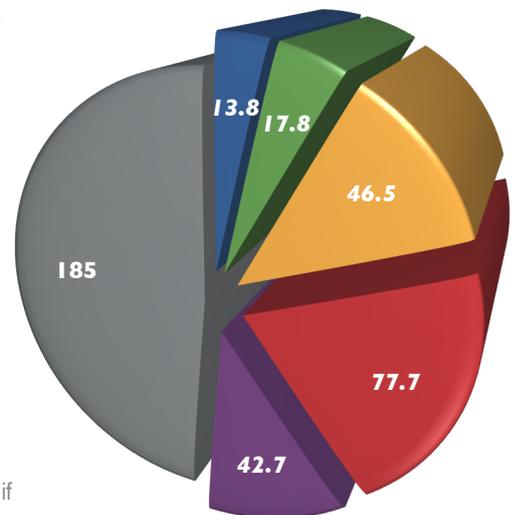
Further information is available on our website www.cstwf.ie

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The Fund awarded 62 grants for Projects in 21 developing countries during the year under review. As can be seen from the pie chart (in €000's) 48.2% of the amount granted, €184,950, 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 "fishing rod" rather than the handout. Health projects were also high on the list of beneficial projects receiving 12.1% or €46,500 of awards made. Better health makes an important contribution to human happiness and economic progress as healthy people live longer and are more productive. Other sectors to benefit from grants made were Agriculture, Community and Industrial Development, and the provision of water and sanitation. All of the grants made were aimed at meeting the basic needs of people in developing countries. It is a firm belief of the Fund that if people can meet these needs they will develop themselves and their countries.

New members are urgently needed to help finance the work of the Fund

- Agriculture
- Industrial
- Health
- Water
- Community Development
- Education



The rate of contributions to the Fund is only 1 cent or 2 cents from every €10 of pay or pension.

Every Cent Counts!

The Fund operates on a completely voluntary basis through the Council and Trustees. The Management and Advisory Committees assess applications for funding. Honorary Officers and the other volunteers carry out the necessary office administration. Great care is always taken with contributors' money and grants are only made directly to beneficiaries.

If you are not already a member of the fund or if you know someone who might be interested in joining, please contact us immediately or go to our website www.cstwf.ie for more information and application forms.



Photo: Volunteers man the CSTWF stand at a union annual conference

A Typical CSTWF Project

No. 2631: Village 51 GB in Faisalabad District Pakistan is a remote rural village where people are very poor and dependent on subsistence farming. Many, especially women, simply cannot afford to buy an animal. This project was initiated by the village Rural Development Organisation which identified twenty marginalised women who will benefit from rearing cows in a sustainable way and generate income for themselves and their village. The project is going very well so far and they hope cattle rearing will grow and help them and eventually many more women to prosper.



Combined Services Third World Fund

Receipts and Payments Account Year Ended 31st December 2012

Receipts	2012	2011
	€	€
Members Subscriptions	373,669	401,360
Deposit Interest	11	24
TOTAL RECEIPTS	373,680	401,384
Payments		
Projects	358,925	399,526
Office Expenses	16,722	17,120
TOTAL PAYMENTS	375,647	416,646
Excess Payments over Receipts	(1,967)	(15,262)
Opening Bank Balance	60,982	76,244
Closing Bank Balance	59,015	60,982

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 23rd April 2013

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

A list of contributions and grants made is available on the fund's website:

www.cstwf.ie