

Annual Meeting Report 2020

The Annual Meeting of the Association of eircom Pensioners which was due to be held on Tuesday April 21, 2020 at 13.30 in the Ashling Hotel, Parkgate Street, Dublin 8, has been cancelled due to the current Covid-19 virus pandemic. A new date will be arranged later and notified will be via our Web Site (www.aoep.ie).

Please retain this report for use at the re-arranged Annual Meeting date.

Agenda for AGM:

Standing order report No. 1

Address of welcome by – Seamus Browne, Chairperson
Silent Prayer in Honour of deceased members
Address by Guest Speaker – Mr Dermot Goode, Total Health Cover
Minutes of Annual Meeting 2019
Honorary Secretary's Report
Financial Report
Motions

Standing order report No. 2

Election of Officers and Committee
Open Forum
Closing Address by the Chairperson
A large attendance of members is requested.

Denis J. Fahey
Honorary Secretary

Important Notes:

Nominations are sought for the National Executive committee for the coming year. The expectation is that all committee members will be proactive especially to lead both lobbying and recruitment campaigns in their respective Districts.

From within these nominations an Officer Board of four (Trustees) will be elected: Chairman, Vice-Chairman, Secretary and Treasurer. The committee of no more than twenty other members is required. Each District is confined to two committee members with the exception of Dublin and in the event of more than two nominations being received from any District only members from that District will be permitted to vote to elect the two.

District nominations (2) are to be submitted to the Secretary no later than Friday April 11, 2020 for due process.

Transport to Heuston South Quarter:

Take the Luas from Abbey Street Lower to Heuston Station. The Ashling Hotel, Parkgate Street, Dublin 8 is back across the bridge on the left, only 150 metres from the Heuston Station LUAS stop. The venue for this year's Annual Meeting is The Ashling Hotel, Parkgate Street, Dublin 8

We remember our deceased Colleagues:

Masses will be held in Whitefriar Street Church, Dublin 2 on Wednesday April 29, 2020 @ 11.30 a.m. and Wednesday November 4, 2020 @ 11.30 a.m.



We care! It's not about the money, it's about YOU!

- We are a non for profit organisation
- Members have control over their own finances
- We have members not customers
- No hidden fees or charges
- You have a say in the running of the credit union
- Free Loan protection
- Death Benefit Insurance:

We provide all qualifying members with a Death Benefit Insurance, we automatically insure all members who have joined before the age of 70 and have a minimum share balance of €250 at the time of their death with a death benefit insurance.

During the life of the insured it gives the family added security and reduces worries about the future.

Remember regardless of economic conditions, it makes perfect sense to put something away for a future financial need. No matter how small, savings and deposits will build up and make a difference.

Are you a First Tech Credit Union Member?

At First Tech Credit Union, you're in control!

Call us today on 01-6427900 and speak to a member of staff on how you can benefit from being a member.

Item	Page 2	ESCCU Advert (new artwork)
1	Page 4	The Minutes of the Annual Meeting April 17, 2019
2	Page 4	Silent Prayer in Honour of deceased members
3	Page 4	Address by Guest Speaker
4	Page 5	Motions - Actioned
5	Page 5	Elections of Officers and Committee
6	Page 5	Open Forum
7	Page 6	Conclusions
8	Page 6	Urgent reminder of payment of Annual Subs
9	Page 6	Superan Division Report March 31, 2019 + Statement by Chairmen
10	Page 10	Hon. Secretary's Report to Annual Meeting 2020
11	Page 12	Deceased Colleagues
12	Page 12	Web Site – www.aoep.ie
13	Page 12	Social Welfare Rates of Payments January 2020
14	Page 13	Recruitment
15	Page 14	Marketing & Comms Manager's Statement & Comms Package
16	Page 15	National Federation of Pensioners' Association (NFPA)
17	Page 16	Motions for Annual Meeting 2020
18	Page 17	First Tech Credit Union Ltd. (formally esccu)
19	Page 17	Thanks
20	Page 17	Organisational Structure - Statistics
21	Page 18	Website statistics
22	Page 19	Outgoing Committee
23	Page 20	Financial Statement 2019/2020
	Page 21	Notes
	Page 22	
	Page 23	CSTWF
	Page 24	CSTWF

GDPR Policy & Procedures

The Association has developed policies, procedures, controls and measures to ensure maximum and continued compliance with the data protection laws and principles, including staff training, procedure documents, audit measures and assessments. Ensuring and maintaining the security and confidentiality of personal and/or special category data is one of our top priorities and we are proud to operate a 'Privacy by Design' approach, assessing changes and their impact from the start and designing systems and processes to protect personal information at the core of our Association. Our GDPR policy and procedures document can also be downloaded from our website www.aoep.ie or forwarded by an email attachment provided that we have your most recent email address.

AOEP appreciates your assistance in keeping the records that we hold up to-date. We would be very much appreciated if any discrepancies or errors were observed and that these would be brought to our immediate attention. Thanking you for your co-operation.

1 The Minutes of the Annual Meeting Wednesday April 17, 2019:

The meeting commenced at 14.00hrs with refreshment served from 13.00hrs and was presided over by the Chairman, Seamus Browne who welcomed all present including our Guest Speaker, Mr Dermot Goode, Total Health Cover.

The key message emphasised by the Chairman was the building and development of the Association of eircom Pensioners on the former District structure of Telecom Eircom. The records show the progress made since last year to 4,920. He also acknowledged the very good working relationship with Mercer through Sheila Mullett & her team. Mercer manages the pension payments on behalf of eircom Superannuation Division. He also thanked Ashling Watts & her team in ESCCU for assistance in maintaining our account. He thanked ESCCU for, once again, availing of the circulation of our Annual Report to include their advert. This sponsorship is most welcome.

We invited Mr Joe Maher, (Chairman No. 2 Fund) in his capacity as Chairman of the Combined Services Third World Fund to provide an information desk, together with Mercer and the ESCCU at our Annual Meeting.

To encourage members to make them familiar with the content of our Annual Report, the National Executive introduced a quiz that had a prize fund of €2,000.00. Our acting Treasurer oversaw same.

Attendance record shows that over two hundred sixty approx members attended and a large number of apologies were noted.

We had two manned information stands at our meeting - CSTWF and Mercer.

2 Silent Prayer in Honour of deceased members:

The Chairman invited all to observe a moment silent prayers for all our deceased members. Sadly the total deceased over the past twelve months amounted to 60. May they Rest in Peace.

Prayers were offered for all our deceased members and in particular the death in October of Jim Caldwell (brother) and the death in January of Margaret McKenna (sister) of Liam Caldwell our Dublin representative. May they all Rest in Peace.

3 Address by Guest Speaker – Dermot Goode Total Health Cover:

The Chairman invited Dermot Goode, Total Health Cover to address the members. In doing so thanked Brian McCann & his team who filled this slot in previous years.

Dermot gave a Power Point Presentation on the broad spectrum of Health related Insurance Cover.

(In advance of this “Guest Speaker” topic all attending were invited to review their own health cover mainly to facilitate Q&A)

The key points of note from this presentation included the following:

1. Don't be afraid to change insurers as you get full credit for time served with your existing provider.
2. If you're on the same plan for years and have never considering changing, the odds are that you're over-paying for your cover
3. Check out the corporate plans that are available from all insurers as they tend to offer the best overall value and these schemes are available to all consumers
4. Make sure you fully understand the coverage on both your existing and also any new plan that you're considering to make sure that you're comparing like-with-like
5. Be careful of relying on comparison websites as you don't know how accurate the data is and they are very complex to use. To be certain that any new plan matches your exact requirements, you should always seek impartial advice from a qualified expert who is regulated by the Central Bank of Ireland before changing your cover

6. If you're interested in complementing your health insurance plan with cover for dental treatments, check out the following; **DeCare Dental on 1890 13 00 17, or HSF Health Plan on 1890 121 121**
7. Re the latter, check out the likes of VHI Multi-Trip or Multi-Trip cover from Blue Insurances.
8. Most importantly, check out all treatment, procedures, scans etc. in advance with your health insurer to make sure that you're always fully covered.

Email: info@totalhealthcover.ie; **Web:** www.totalhealthcover.ie

Dermot thanked the Association for the invitation and invited further questions from the floor. He expressed concern in the "unfounded fear" that members have when contemplating switching from one agency to another. He thanked those members for their feedback and invited members not to hesitate in contacting **087 9402771** for any queries that they may have?

Due to the popular interest in this topic, the National Executive invites Dermot back for 2020 Annual Meeting. Before you travel, make sure you're adequately covered at all times by both your health insurer and also your travel insurer.

To facilitate our members seeking similar or better terms for their health cover AOEP has a live-link within our website to TotalHealthCover and can receive a 10% discount in doing so.

4 Motions actioned:

A total of twelve motions were submitted from the Districts. All twelve motions were submitted for consideration at our Annual Meeting 2019. They were addressed under the following headings:-

Defined Benefit Scheme,	Pension Levy,
EIR Company,	Thresholds for Capital Acquisition Tax,
Household,	State Pension Contributory
Health,	Amendment to Rules of M&A of A.

All relevant motions were presented to the various Ministers at our pre-budget - October 2019 – submission.

A member asked if AOEP was aware of at least one case being pursued via the Ombudsman's Office as to the legality of the Accord 2010. The speaker undertook to update the Secretary on this matter.

I note that a motion requesting AOEP seek legal advice on the merits of the Accord 2010 is resubmitted for our Annual Meeting 2020

5 Elections of Officers and Committee:

The Secretary confirmed receipt of nominations for the committee for Annual Meeting 2019 and invited all the nominees to identify themselves and advised that all are prepared to stand for election as follows: - Seamus Browne, Denis J. Fahey, Frank Kavanagh, Margaret Duggan, Frank Coghlan, Terry O'Friel, Tommy Commons, Pat O'Shaughnessy, Tony McGee, John A O'Malley, Joe Costigan, Stephen Lyons, David Lee, Willie Tyrell, Eamon P Quaid, Tony Brohan, Thomas B Murphy and Pierce Butler. Both Pat Doyle and Jim McNicholas were co-opted at our May 16, meeting.

The committee was elected individually with both being proposed and seconded in compliance with the requirement as outlined on page one of this Annual Meeting Report. The Chairman thanked all for their endorsement and advised that we are looking for new blood from within the District structure, as we embarked on increasing our consultative process as well as seeking new member.

6 Open Forum:

The Chairman invited questions from the floor on any topic that was a cause of concern. He advised that the annual subscription of €5.00 will not be increased in the foreseeable future as only out of pocket expenses are reimbursed to National Executive members. The main source of income is by deduction from fortnightly and monthly pensions paid. (DAS) We rely on deferred pensioners to complete a Standing Order Form that is available in hard copy as well as on-line through our website www.aoep.ie. **The PayPal facility via our website is the preferred option** for deferred. This particular process is a "one-stop-shop" as it facilitates membership details and payment of annual subscription.

The Secretary informed members that the only way that they can get the pension number is by phoning the contact number that is on the payslip at 01 5360804. (Mercer)

The Secretary emphasised that the pension funds are managed by the Trustees under the aegis of the Pensions Authority. The preservation of the funds into the future is their primary responsibility. A member suggested that in addition to being affiliated to NFPA that AOEI should explore the potential of the Senior Citizens Parliament and Age Action? The member agreed to provide further information on both.

7 Conclusions:

The meeting concluded with the Chairman thanking all for their attention and co-operation. He assured the meeting that all resolutions will be addressed in the coming weeks and the Secretary will prepare/furnish submissions on same to the relevant Government Ministers.

He also thanked Sheila Mullett and her team from Mercer for providing helpful advice at their respective information desks. And Joe Maher with his Third World Project desk and hoped that he had successful outcome.

He concluded by thanking the Catering Staff of the Hotel for looking after the hospitality end of the business and thanked all for attending and wished them a safe journey home and closed the meeting at 15:50hrs.

8 Urgent Reminder of payment of Annual Subscription:

The Association, your Association relies on its members to pay their annual membership fee of €5.00 (five euro). There are three ways to pay your annual membership: - by deduction at source from your pension, by Standing Order from your banking institution or Credit Union account or by our PayPal facility via our website.

In preparing the circulation of this Annual Report 2020 it was/is established that our membership should yield an income of €24,600.00. However, as can be observed from our Financial Report, there is a discrepancy of €100.00. This may be due to the difference between joining the Association and the date of deduction being made. We have members who completed their Standing Orders (S. O.s.) and returned them to the Association Secretary instead of taking the form to their Bank for due process. The Banks no longer act on S.Os submitted that are not submitted by the individual. Due to GDPR regulation the Financial Institutions will no longer accept posting the completed form for due process. This means that you, the member has to physically call to their banking institution with their completed Standing Order form or alternatively go on-line and complete your S. O. using that option. For those who have sent their S. O.s to the Secretary, the form will be returned by email attachment or by post for your immediate action. We rely on your cooperation to respond to this appeal.

9 Summary of eircom Superannuation Division Report March 31, 2019

eircom Funds – Trustees

Main Fund

Brian Duncan (Chairman)
Jim Foley
Brian Loughran
Jim Browne
Paul Callan
Frank O'Brien
Gerry Nolan
Mick Scully (resigned June 19)

No. 2 Fund

Joe Maher (Chairman)
Jim Foley
Brendan Clahane
Kevin Conlon
Paul O'Rorke
Frank O'Brien
Ray Lawlor
Michael McKeown

Secretary to the Trustees

Brian McCann (resigned April 15, 19) Roma Burke, Lane Clark & Peacock Irl Ltd., Appointed in April 16, 2019

Registered Administrator

AON Hewitt (Irl) Ltd (T/A AON) Iveagh Court, Harcourt Road, Dublin 2. AON replaced eircom Ltd., as Registered Administrator with effect from January 1, 2019

Summary of Members – No. 2 Fund

	31/10/2017	31/01/2018	31/03/2018	31/03/2019
Employees	1,715	1,628	1,603	1,328
Preserved pensioners	3,604	3,526	3,416	2,913
Pensioners	9,527	9,646	9,741	10,303
Males with Spouses' Entitlements	5,836	5,918	5,968	6,242
Males without Spouses' Entitlements	236	237	237	236
Females with Spouses' Entitlements	363	373	380	431
Females without Spouses' Entitlements	1,571	1,599	1,640	1,852
Widows / Widowers	1,447	1,445	1,440	1,461
Dependents	74	74	76	81
Total Membership	14,846	14,800	14,760	14,544

Summary of Members – Main Fund

	31/10/2017	31/01/2018	31/03/2018	31/03/2019
Employees	2,135	2,043	2,011	1,663
Preserved Pensioners	4,675	4,595	4,483	4,020
Pensioner Totals	9,477	9,602	9,701	10,293
Males With Spouses'	5,908	5,991	6,043	6,326
Males Without Spouses'	224	225	225	225
Females With Spouses'	386	396	404	461
Females Without Spouses'	1,555	1,584	1,625	1,839
Widows/Widowers	1,336	1,339	1,335	1,367
Dependents	68	67	69	75
Total Membership	16,288	16,240	16,195	15,976

Pensions Payroll

- Pensioners in Payment Currently – 10,691
- Payroll costs in the region of €210m P.A. (both Funds)
- 60 to 90 New Pensioners being added to Payroll each Month
- Approx. 800 to 1000 new pensioners will be added to the Payroll each year for the next 3 to 4 years and then this will begin to peter out
- Payroll Costs Increasing circa €1.0m each Month

Main Fund Current Asset Value

- €4,291bn
- Currently Meets the Minimum Funding Standard under Pension Authority Regulations
- Assets and Liabilities Projected into the future are more or less in balance
- Contributions from Company and Employees Currently Running at about €15m P.A.
- Fund De-Risking Programme significantly advanced from 2012 Onwards
- The Fund is Currently Invested in Fixed Income Assets – 75% and Growth Assets – 25%

No. 2 Fund Current Asset Value

- €162.4m
- Large Deficit on the Fund covered by Government guarantee
- Assets will be depleted in the next 15 months
- No ongoing contributions being paid into Fund since established in 1999 however Ministerial guarantee has continued and will now be triggered

No. 2 Fund Future Funding

- Agreement reached Between the Trustees, Company and Government Departments
- Agreement to move to a “Pay As You Go Arrangement”
- The Trigger Point will be when the Fund hits a particular value
- Trustees will at all times have minimum of 3 months pension benefits on hand
- Scheme and No.2 Fund Trust Deed Amended and all legal agreements concluded satisfactorily
- Trustee Board will remain in place to manage administration and compliance obligations etc
- No change at individual pensioner level, all existing pensioner payroll arrangements continue

Pensions Accord - 2010

Company and Trade Union Alliance Agreement – Pensions Accord

Objective was to remediate a very significant deficit in the Fund following the global financial crisis.

Scheme was closed to new entrants

Key features included:

- Pensionable Pay Freeze for a period
- Increases Limited from January 2015 to the Lowest of
 - a) The % Increase in Actual Pay Awarded in the Year or
 - b) The % Rate of the Annual Increase in the Consumer Price Index (Prior Year) or
 - c) A Max Annual Increase of 4% in each of 2015, 2016 and 2017, 3.25% in each of 2018, 2019 and 2020 and 2.5% in each year thereafter

The Accord successfully remediated the deficit and allowed the Trustees in 2011 to engage in a very significant reduction in the risk exposure of the fund in order to secure the benefits for all members. Further risk reduction measures were also taken by the Trustees since 2011.

Government Pension Levy

- Introduced in the Finance Act of 2011
- 2011 - 0.6%, 2012 - 0.6%, 2013 - 0.6%, 2014 - 0.75% and 2015 - 0.15% = 2.7% total reductions in asset values
- Both Funds depleted to the tune of approximately €95m (€83m and €12m)
- Trustees decided not to reduce pensions in payment and Members were Informed
- Main Fund Trustees decided to recover the Levy by offsetting future increase as they fall due
- No. 2 Fund Trustees have decided not to recover the Levy from members as this Fund covered by Govt. guarantee
- Members received Communication in November 2017
- Levy amount was deducted from deferred members taking transfer values and leaving the scheme
- See note below re Increases – Trustees of Main Fund decided following the 2019 Actuarial Valuation not to recover the remaining outstanding balance after the 2018 increase is processed.
- The Levy issue is therefore closed

Pension Increase

- Average Rate of C.P.I. in 2014 was 0.2%, 2015 was -0.3%, 2016 was 0.0% ,2017 was 0.4%, 2018 was 0.5% and 2019 was 0.9%
- Pension Increase from 1 July 2018 is 0.4%
- Company and Ministerial approval has been received and this will be paid in respect of pre 1984 service and withheld to offset Govt. levy on post 1984 service4
- Pension increase from 1 July 2019 will be 0.5%
- Company approval has been granted and Ministerial consent has been requested
- Main Fund Trustees have decided to write off the remaining Levy outstanding and therefore the full 0.5% will be paid on all service, both pre and post 1984, once the necessary Ministerial approval is received
- The increases from 1 July 2020 have not been granted yet but the reference point of 2019 CPI is established as 0.9%

Statement issued on behalf of Brian Duncan, Chairman of the trustees of the eircom Superannuation Fund and Ray Lawlor, Chairman of the trustees of the eircom No 2 Superannuation Fund.

“We are going through a very difficult time for everyone but especially pensioners. The trustees of both Funds are very aware of the need to ensure that pension and other benefits continue to be paid on the due dates. We have, therefore, been in contact with our service providers, asking them to confirm that they have appropriate business continuity procedures in place to ensure that the service they provide will be protected and maintained.

Mercer are responsible for the payment of pensions to members of the Scheme and they have advised us ***that Mercer has systems in place to ensure continuity of service to you and your members.***

While Mercer are the main provider in relation to pensioners AON have a role, especially in relation to the setting up of new pensions. They have given a similar commitment to Mercer”.

10 Hon. Secretary's Report to AGM April 21, 2020

Since our Annual Meeting April 2019, at which over 250 members attended, the Association commenced the process of preparing the purification and digitalisation of our member's records. A sub-committee of three was formed to undertake this process. This culminated in a policy document and the appointment of a Data Protection Officer. Our original data custodian, Pat Doyle, prepared all our data for the production of our Annual Reports, deduction at source (DAS) and a master spreadsheet in consultation/co-operation with Superannuation Division. Due to work commitments it was agreed that Pierce Butler would take on this roll from Pat and liaise with the Secretary.

In preparing the DAS application, the sub-committee send the records to Superannuation Division who in turn sends it to the paymaster (Mercer) to execute the deduction. Depending on the exigencies of the Division this process proved troublesome in that we couldn't guarantee that DAS could meet with our April deadline. It was particularly compounded with the whole Division farmed out to AON, an agency that specialise in such service. Due to teething problems it was not possible to make a DAS in 2019. This will impact on our members in 2020 in that two deductions will be made. AOEP will do its utmost to eliminate such an occurrence in the future.

The National Committee of twenty one attended seven meetings with average attendance for the year at thirteen. The past year proved a year of health concerns for members of the Executive to the extent that we had three meetings less. Out of 140 man days, attendance was depleted by 33 days.

The Finance sub-committee under Frank Kavanagh, Treasurer; Pierce Butler, Acting Treasurer and Liam Caldwell was formed in January 2018 and retained for 2019 and produced budgets, recommend the annual accounts for approval and general financial administration. The Association is a not for profit organisation therefore all administration is conducted voluntarily and only out of pocket and vouched expenses are reimbursed.

Recruiting is a "work in progress" and initially we used the facility of both Standing Order and PayPal to enable retirees pay their annual subscription of €5.00. Only deferred retirees will still have the above two options available to pay their annual subscription in future.

We have actively engaged, throughout the year with politicians from all sides of the "house" at their various clinics. The aim of this action is to encourage all political persuasions to take up the unjust treatment of pensioners' pension funds. In 2018 the Association welcome the draft bill by Mr Willie O'Dea T. D. that attempted to prevent future governments from imposing levies on private pension funds. This Bill is still before the house.

Due to a miss understanding within the NFPA we met with the Officers in April 2019 in Wynns Hotel and a compromise was reached resulting in AOEP having to pay only 50% of its normal affiliation fee and an apology to our delegate and a assurance that a reoccurrence will not happen again.

Member's overpayment of annual fees became a **phenomenal** this past year which resulted in having to obtaining Banking details to facilitate refunds; we don't hold a chequebook account. In total AOEP refunded in excess of €90.00 with two members agreeing to credit AOEP with €25.00 total.

Preparing our Database for deduction at source (DAS) has been a tedious task over the years and we are indebted to both Pat Doyle and Pierce Butler for overseeing same. This same database, more or less, is used for circulating the Annual Report. In reconciling the DAS it emerged that some forty nine didn't have a deduction made. Mercer was contacted about this and we are awaiting feedback on same.

Mochua Print, Portlaoise was contracted to produce and mail out our report and all members received their copy ten days in advance of the Annual Meeting 2019. 2019 saw, for the first time, AOEP moving to a hotel to hold its Annual meeting and thanks goes to Frank Kavanagh & Pierce Butler for making these arrangements.

The inclusion of a quiz to encourage members to read the report proved a success with a prize fund of €2,000.00 shared between five members.

In contracting out of the Superannuation Division operations, concern over the level of support that we received would be impact in-so-far as accommodating our meetings in Leitrim House and the inclusion of our documentation pack to new retirees. We adopted a unique member identifier for compliance with GDPR resulting in all members being issued with a Membership Number. This was used for the first time in association with the unique Broadband package that we negotiated with eir towards the end of last year.

Our May meeting took place in the UNITE Union office as being the most convenient to accommodate our member's presentation on the "DB Scheme 2010" that resulted from a motion passed at the Annual Meeting 2019. This venue would be used for future meetings. At this meeting a member expressed the opinion that a picket be placed on a union office for agreeing to the Scheme.

On reporting back to the May meeting, the Secretary briefed members on a meeting held in April 30, 2019 of the DP sub-committee of Pat Doyle, Pierce Butler and himself. All three undertook to digitalise all our members (4,823) application forms. The resulting folder will be stored in the "Cloud technology" for regular updating.

Due to a member, in pursuit of a matter relating to entitlements, a deputation of both Pat Doyle and Pierce Butler agreed to meet the member who progressed his case to attending a hearing with the Ombudsman.

On reporting back, it was felt that there was no facility for this Association or other retiree representative body to engage in such situations. The Association is not a union therefore doesn't have a licence to negotiate with any agency, least of all a previous employer, for or on behalf of our members. We must consider ourselves a lobby group, a very strong one at that and to strengthen our case we must increase our membership as a priority. Arising from this discussion it emerged that the Chairman of the No 2 Superannuation Scheme was due to retire and that AOEP should seek a position on the Trustee Board. This now has become "work-in-progress"

In October a deputation comprising of our Chairman, Vice-chairman, and Acting-Treasurer & Secretary met with both Chairmen, Joe Maher and Brian Duncan, of the Boards of trustees to seek a briefing on the changes in place, the observations arising from the tri-annual reviews, pay rise for pensioners. A pay rise is awaiting government approval (2). The No 2 fund will run out in 2022 and new arrangements are in place with the State contributing quarterly in advance.

The same deputation met with the CEO, Carolan Lennon and the Company HR Director, Therese Gavin, to essentially address matters that arose from our Annual Meeting 2019. In addition, the retirement of the Company Welfare Officer position, presents a serious concern for pensioners generally. The HR Director assured us that she has handled matters and will continue to do so. AOEP has to become aware of welfare matters and ensure that Ms Gavin is kept informed.

The deputation asked the Company to consider preparing a "communications package" for our members. The CEO assured us that she would meet the Marketing department Director and report back as a matter of urgency. This culminated in a presentation by Ms Caroline Lynch to our first meeting of 2020.

In addition to the above, the deputation requested the Company to accommodate the holding of our Executive meeting in Leitrim House as we were accustomed too. Ms Gavin sought dates and will revert.

Our January meeting was held in Leitrim House and at this meeting the Executive received a presentation on the Tri-annual Report 2019 from the Main Fund chairman, Mr Brian Duncan and actuary Mr Patrick Leonard. Brian advised that Joe Maher (Chairman No 2 Account had now retired and a new person appointed. He also advised of vacancies on the Board of the Main Account.

Board appointments are shared between the Trade Union Alliance, the Company and the Government (2). AOEP is exploring possibilities of representation, as mention elsewhere. Patrick advised that a 0.5% pension pay rise for 2018 and a 0.8/9%, subject to variation of CPI, for 2020 is awaiting Ministerial approval and the Trustees determined that the levy recovery is being deferred. Change of Government may speed up the approval? Our Chairman recommended that all members follow-up with their local TDs.

The Active members decreased by 30% approx (1,658), Deferred members decreased by a similar % (3,772), Pensioners grew by 18% approx (10,691)

The usual summery booklet report, was due out at Christmas, was not circulated to all pensioners. It was circulated by post by the end of January. The funds are in a healthy position going forward. Mr Leonard forwarded a copy of the presentation to the Secretary for circulation to the Executive.

At the same meeting Ms Caroline Lynch, Marketing & Communications Manager & Ronan Murray formally launched the exclusive communications Broadband Package for €39.99 per month for life for our membership only.

11 Deceased Colleagues:

It is with great sadness that we note the passing of 64 members since our Annual Meeting in April 17, 2019. Our thoughts and prayers are with their family and friends of these members. May they Rest in Peace

The Committee acknowledges the monthly notification from the Superannuation Division of deceased members. In that regard AOEP have **given** an undertaking that it will advise the Division of the demise of any eircom pensioner that we are made aware of. This information is to be communicated centrally through the **Association Secretary**. We confirm the specific details on the **www.rip.ie** website before relaying the details. All members are earnestly asked to co-operate with this sensitive initiative.

12 Web Site – www.aoep.ie

Members with expertise in this area are most welcome to become involved.

The Association provides on-line application forms and also an on-line payment system to accommodate the payment of our annual membership fee of €5.00. The hosting Company, Register365, also provides statistical information that assists in the management process of the site. These enhancements have made the site customer friendly and have proven to be of assistance to members, their spouses, solicitors, trustees and carers.

In future this medium will prove invaluable for promoting social events and related matters. The recent Communications Package (now on hold) is a typical example. The feedback from that Nation-wide circulation of the above package resulted in an overwhelming response by phone, email and text. Unfortunately the 1800 service proved seriously compromised. AOEP has requested eir to consider an email facility to elevate this bottle-neck. There are three simple steps to take when contact is established.

Some Districts have begun to promote their Annual Memorial Services for deceased pensioners, class reunions and social functions by using the website at **www.aoep.ie** see statistics on traffic at the bottom of the Organisational Structure page

13 Social Welfare Rates of Payment Jan 2020 – www.gov.ie

To access the full range of allowances and payments the Government Department has produced a one hundred page booklet. To download and print this booklet, copy and paste the links hereunder, into your browser.

Social Welfare Rates of Payment Jan 2020

<https://assets.gov.ie/35763/9206518894af4256b111a078e01a84aa.Budget%20in%20Brief%20Guide>

<https://www.gov.ie/en/campaigns/a60069-budget-2020/>

14 Recruitment:

Organising our membership based on the old Telecom Eireann District structure facilitates local communication with members via their local representatives in addition to the regular formal communications they receive via email, text and postal service. Therefore it is critical that the AOEP is afforded a high level of co-operation within the membership base on the ground across the country that will make for a very constructive national organisation. The potential can be clearly seen from the below table.

The Association works diligently and with some success for its membership both on an eir (company) directly with eir and provide them with a voice which otherwise may not be heard at National level as well as on the political level.

The Association organisation is twin pronged - a business element and a social element. The latter element promoted through social interaction – bridge clubs, golf societies, social clubs, policy group, media group etc., etc., over time the membership will drive this agenda by active participation locally and nationally. This year 2020, AOEP will continue to consolidating its District membership base. To this end District representatives will co-ordinate meetings at a number of locations within each District in order to facilitate pensioners in specific catchment areas. By using email and text message members will be invited to attend their local get-together. As far as possible, those without either email or mobile service will have to be notified by post.

Recruitment is an ongoing process – hereunder is a table of potential membership for the current year.

Type of retiree (approx numbers)	Totals
Deferred pensioners	6,933
Pensioners post and pre 1984	10,293
Potential membership	17,226
Allow for 50% to affiliate by 2021	8,613
Association of eircom Pensioners Membership -	5,071

Recruitment message:

*At the inaugural Meeting of the Association of Eircom Pensioners on August 14, 2014 at Eircom Head Office the Chairman of the Association, Seamus Browne advised that the **recruitment of new members** was a key priority for us going forward. We currently have 5,000 members. Due to the fact that we do not have access to contact details of retired pensioners who have not as yet joined the Association, we have not been able to increase membership numbers because of the strict regulations around data protection. GDPR compliance etc., etc.*

*Also due to the current restrictions imposed because of the **Covid-19** pandemic, on face to face contact and ban on large meetings we have limited scope to recruit new members. At the present time the only way forward is to request our present membership to make telephone contact with their retired colleagues who have not joined to date and where possible, but to avoid conflict by cold calling, in fact you should only contact someone who is personally known to you and that you are known to them. If every existing member recruited one new member we would effectively double our membership in the morning. The approach to any potential new member has to be done very carefully.*

The fact that the Association has negotiated a very attractive communication broadband package with eir exclusive to our members for only €39.99 per month for life is a tremendous fillip for recruiting purposes.

If we can increase our numbers significantly without putting pressure on prospective members we will have a stronger representation capacity by way of greater numbers.

*New members can **join on-line** by downloading an application form from our web site www.aoep.ie and existing members can assist with this procedure where feasible. We can have greater leverage in pursuing more of our objectives.*

Whilst the Communications Package is temporarily deferred (see note from Caroline Lynch) until

it's safe to return to work, the agreement with eir management will be reviewed to extend the communication package to new members. The e-mail address to send the completed form is to eircompensioners@gmail.com. We look forward to your continued support to build our membership base.

15 EIR Marketing & Communications Manager's Statement

Given the current situation, eir regretfully need to postpone the AOEP offer until further notice. We apologise for any inconvenience caused and we hope to relaunch the offer as soon as possible. The offer will be extended accordingly. Thank you for your patience and understanding.



Caroline Lynch

Marketing & Communications Manager

Communications Package exclusive to our members only

(Amazon Prime Video on us for a whole year & FREE eir sport pack WORTH €5.99 A MONTH)

EXCLUSIVE Mobile Offer
Save €10 every month!
Connect Plus Plan
(Free iPhone 8 or Samsung S10e)
from €39.99 a month thereafter for
eir broadband customers.
€49.99 Standalone
(Standard price is 49.99/€59.99)

Connect PLUS Plan
NO LIMITS data
Unlimited local & national calls
Unlimited local & national texts
FREE eir sports pack
100 international minutes & texts
40GB of your data to use in the EU

We're bringing you **Champions League** and **Europa League** live on Virgin Media Sport, alongside exclusive **Guinness PRO14**, **Allianz Leagues GAA**, **SSE Airtricity League** and so much more on eir sport!

Want SIM Only? €9.99. €19.99 a month thereafter for eir broadband customers

call 1800 303 484
quote 'pensioner2020'
call 1901 for customer care queries
"If you are an existing eir customer and want to move your package to this offer, please have your most recent bill to hand when calling"

Offer only available to members of the [Association of Eircom Pensioners](#). Any existing offers or allowances cannot be kept when availing of the Association of Eircom Pensioner. Offer ends 30/04/2020, is subject to change and subject to availability. Offer only available via number listed above, not available in eir retail stores. eir account must be in the name of Association of Eircom Pensioners member. Unlimited allowances subject to fair use. 24-month contract applies on eir mobile bill pay plans; 30-day contract applies on SIM Only plans. €10 monthly mobile discount will be applied to the first 24 bills, after which standard pricing will apply. Free smartphone subject to availability on selected eir mobile plans. eir TV app is available on selected eir mobile plans until 31.03.2020. eir reserve the right the change or remove channels from the eir sport pack. Fibre broadband subject to availability. eir broadband bundle includes unlimited off-peak (7pm-7am) local and national calls. Unlimited calls within peak hours available at additional cost of €9.99 a month. 12-month contract applies for eir Fibre broadband orders. Amazon Prime Video and all related logos are trademarks of Amazon.com Inc or its affiliates. Amazon Prime Video has a value of €5.99 per month. For full terms and conditions, see eir.ie/termsandconditions.

16 National Federation of Pensioners' Association (NFPA)

'The Objective of the National Federation of Pensioners Associations is to protect, support, educate and promote the interests of its Affiliates in matters of general application and common concern and, where appropriate, to coordinate their efforts'.

The National Federation of Pensioners' Association is the umbrella body for all pensioners' groups in Ireland, and is 40 years in existence. Its affiliates include Eir, ESB, Gardai, Civil & Public Servants, HSE South, Guinness, Bord na Mona, Dublin City Council, Dublin Fire Brigade, Aviation Authority and Irish Army. AOEP is also affiliated to the NFPA and has an entitlement of six delegates.

The Federation is a recognised Association by Government, and this is confirmed by the fact that it receives an annual subvention from the state through the HSE. It represents approximately 28,000 pensioners and, among other work, frequently makes representations to Government with budget submissions.

The Federation has a small number of delegates on the ICTU Retired Workers Committee.

Notwithstanding the above, the Federation is an underutilised resource: any group that represents 28,000 people, and is officially recognised, should carry substantial clout. There are a vast number of groups representing pensioners who are not affiliated to the NFPA, and most of these we would suspect are unaware of its existence or of its potential. There are significant, unexplored opportunities to make this organisation more relevant. We believe that the AOEP, who are regular attendees at its monthly meetings as delegates, should take a more active and senior role in the organisation.

The NFPA meet monthly in Dublin. At 2019 AGM of the Federation its guest speaker was Mr Eddie Lynch, the current Commissioner for Older People for Northern Ireland. The Commissioner is independent and the principal aim of the office is to safeguard and promote the interests of older people. Mr Lynch was appointed as Commissioner for Older People and took up his post on June 13, 2016.

The inaugural Commissioner, Ms. Claire Keating completed her four year term in November 2015. The role of the Commissioner for Older People was established under the Commissioner for Older People Act (Northern Ireland) 2011 which was enacted by the Northern Ireland Assembly on January 25, 2011. The role of Commissioner for Older People was established under the Commissioner for Older People Act (Northern Ireland) 2011 which was enacted by the Northern Ireland Assembly on 25 January 2011.

The Commissioner's office (COPNI) is set up as a non-departmental public body. Both the Commissioner and his office are sponsored by the Department for Communities but are operationally independently.

A copy of the Commissioner's presentation is published on the AOEP website at www.aoep.ie

The NFPA is striving to have a similar independent Commissioner role established here. As you aware we have a junior Minister who is part of Government.

The NFPA organised a demonstration outside the Dáil before the Budget. Unfortunately the day was one of the worst days in Dublin as it lashed rain and as a result the attendance was poor.

The NFPA also made a submission to Government prior to the Budget 2019.

17 Motions for Annual Meeting 2020

Welfare Officer

1. This AGM instructs the incoming AOEP Executive to ensure, through negotiation with the Trade Union alliance, that Eir will immediately appoint welfare officers to assist members and spouses of members with pension difficulties especially in the event of death and make their telephone numbers known.

Support Ombudsman Process

2. The Annual General Meeting of the AOEP calls upon the incoming Executive to actively support persons wishing to bring a complaint to the Pensions Ombudsman regarding the noncompliance with the rights of pensioners laid down in the Postal and Telecommunications Services Act ,1983 and the Postal and Telecommunications Services (Amendment) Act 1999.

DB Pension Accord 2010

3. This AGM instructs the incoming AOEP Executive to ensure, through negotiation with the Trade Union alliance, that when there are no members of the Define Benefit Scheme working in Eir, that pension payments are increased on an on-going basis for all pensioners encompassed by the Define Benefit Scheme based on ongoing Eir staff wage increases

4. This AGM instructs the incoming AOEP Executive to ensure, through negotiation with the Trade Union alliance, that Pension payments are increased on an on-going basis for all pensioners encompassed by the Define Benefit Scheme, as done traditionally, i.e. pro-rata to Eir staff wage increases.

Health

5. The Association of Eircom Pensioners at their Annual meeting calls on the Minister for Health and the HSE to make extensive use of the Private Hospital facilities to eliminate the scandal of the Public Hospital waiting lists. **(Committee)**

6. The Association of eircom Pensioners at their Annual Meeting calls on the Minister for Finance, Expenditure and Reform and the Minister for Health to restore the full medical card to all persons over 70 years of age. **(Committee)**

Pension Levy

7. The AGM of the AOEP instructs the incoming Executive to seek the following; That the Government, Trustees and the Company negotiate and agree, between them, a mechanism to restore the Government levy to our pension funds. That the repayment be made over a period not exceeding 10 years. That this repayment is made by the Government and the Company jointly or separately but without recourse to the pensioners, staff of Eir (Telecom Eireann, Eircom, & Dept of Post & Telegraphs) or either of the Eir pension schemes.

Thresholds for Capital Acquisition Tax

8. The Association of Eircom Pensioners calls on the Minister for Finance, Expenditure and Reform to restore the thresholds for Capital Acquisition Tax to at least the 2008 levels.

Group A - The threshold for Son/Daughter transfer now stands at €310,000 compared to €542,544 in 2008 or 52% of the 2008 level.

Group B – Siblings, Nieces, Nephews, Grandchildren. The Threshold now stands at €32,500 compared to €43,400 in 2008.

Group C – Strangers-in-blood. The Transfers is €16,250 compared to €21,700 in 2008.

(Committee)

State Pension Contributory

9. The Association of Eircom Pensioners requests the Association makes representations to Government to have the qualification standards for a contributory state pension introduced by legislation in 2012 reversed. **(Committee)**

Amendment to Rules/the Articles of Association

10. That the AGM agrees to insert an amendment to rule 16 of the articles of Association to creation the appointment as follows: (c) Honorary President and Honorary Vice President (Any proposal to appoint a member to these positions to be brought before an AGM on the recommendation of the National Committee).

Legal Action

11. That the AGM endorses the decision of the National Committee taken at their meeting of the December 19, 2019 following a number of expert opinions not to pursue legal opinion or legal action to have the terms of the Pension Accord 2010 set aside as this would be futile and expensive. **(Committee)**

12. The Annual General Meeting of the AOEP again this year calls upon the incoming Executive to immediately seek legal opinion to establish if the 2010 Pension Accord breaches/supersedes

the rights of pensioners as laid down in the Postal and Telecommunications Services Act ,1983 and the Postal and Telecommunications Services (Amendment) Act 1999. Cork

Position on the Boards of Trustees

13. That the AGM instructs the National Committee to ensure that the AOEP is represented on the Board of Trustees of both the Main Fund and the No. 2 Fund in view of the fact that the AOEP now represent multiples of the number in both schemes which are represented by the various unions. This to be pursued even if it means requesting the union representative to resign to create a vacancy for an AOEP trustee. (Committee)

18 First Tech Credit Union Ltd. (formerly) eServices and Communications Credit Union Ltd:

The dedicated Credit Union for Eircom Staff and Pensioners and their families held their Annual General Meeting on Tuesday 10th of December 2020. In line with previous years, attendance was strong and members actively engaged in the meeting.

One of the key outcomes on the night was the decision to change the name of the credit union to First Tech Credit Union which becomes effective on the 2nd of April 2020.

The Credit Union is grateful to our members for your ongoing support. Your support is vital in ensuring the Credit Union remains successful and viable. Continued success is entirely contingent on your ongoing support and we encourage you to choose the Credit Union as your preferred option for all borrowing and savings requirements.

Please also ensure you have an up to date nominee on your account and you have registered for online banking services at www.firsttech.ie.

Contact us at **01 6427900** or follow us on Facebook and LinkedIn.

19 Thanks

It would be remiss of me not to acknowledge the support and co-operation that I received from my fellow Officers and Committee and Sub-Committee over the past year.

I also acknowledge the wonderful encouragement that I received from members and potential members throughout the length & breadth of the country during the year. I will be relying on this same encouragement when we progress with the continued formation of the District structures, which are already established.

I acknowledge the work of Brian McCann, Fund Administrator and his team in the Superannuation Division in accommodating our meetings over the years and his tolerance in dealing with our shortcomings during the year in pursuing our activities on behalf of the AOEP. This is very much appreciated. I take this opportunity to wish Brian good health and a long & happy retirement.

A special word of thanks also to Jim Foley for his encouragement and support through the years.

20 Organisational Structure

The Officers and the National Executive are satisfied that the organisational structures throughout the country on the basis as set out in Article 4 (i) of the Memorandum and Articles of the Association which is worded as follows:

‘The Association shall endeavour to set up Organisational Centres based on former Telecom Districts where we have a predominance of members with Centres in Waterford, Cork, Limerick, Galway, Sligo, Portlaoise, Drogheda, with four Centres in Dublin based on former work areas of Operator Services, Telephone Contracts, Engineering and Clerical. The main function of all Centres should be to recruit new members and to keep members informed of developments. The Centres should also have a social function.’

The structures in Dublin can be set up in consultation/agreement with members in each former work area because of the numbers involved and the geographical considerations. It may be necessary to consider increasing representation in the larger rural Districts?

The National Executive welcomes proposals/suggestions from members in their areas and from members in attendance at the Annual Meeting. In the absence of the Company Welfare Officer

each Executive member will have to become familiar with issues that may impact on members concerns.

These Centres will also be of assistance to the National Committee in their ongoing recruitment drive. (See potential addressed earlier).The National Committee will provide financial assistance to arrange meetings throughout the country for recruitment purposes and later to provide meaningful involvement for all AOEP members.

Retired pensioners who are not members of our Association will be invited to these meetings along with existing members of our Association.

We have limited means in contacting non members because we do not have access to contact details such as telephone numbers or addresses. We cannot obtain their contact details from any source because of Data Protection Regulations and legislation.

Our suggestion is to use local media such as local radio and the press to advertise the date, time and venues for these meetings. We are hopeful of getting assistance from existing AOEP members to help us by personal contact with non members known to them personally to inform them of the meetings in their areas.

We look forward to hearing your views and suggestions particularly in these restricted times.

21 Summary by Month of AOEP.IE website statistics

Generated 30-Mar-2020 12:05 GMT

Month	Daily Avg				Monthly Totals					
	Hits	Files	Pages	Visits	Sites	KBytes	Visits	Pages	Files	Hits
<u>Mar 2020</u>	1494	1155	646	157	1611	1053889	4412	18108	32345	41843
<u>Feb 2020</u>	1845	1494	644	159	1732	1441802	4617	18686	43337	53508
<u>Jan 2020</u>	1177	892	485	93	1411	1629688	2883	15060	27672	36513
<u>Dec 2019</u>	860	608	404	87	1383	623937	2697	12543	18872	26674
<u>Nov 2019</u>	1516	1003	971	113	1408	987075	3409	29157	30101	45486
<u>Oct 2019</u>	1403	936	851	119	1505	819571	3699	26392	29029	43518
<u>Sep 2019</u>	1303	751	725	141	1521	806510	4243	21770	22530	39108
<u>Aug 2019</u>	996	429	388	117	1566	618543	3629	12052	13299	30889
<u>Jul 2019</u>	1152	511	497	131	1667	580271	4081	15433	15861	35715
<u>Jun 2019</u>	1048	495	459	123	1531	619661	3718	13770	14859	31441
<u>May 2019</u>	1105	647	488	140	2039	877887	4340	15142	20057	34271
<u>Apr 2019</u>	1473	1025	508	149	2461	1094858	4476	15269	30761	44200
Totals						11153692	46204	213382	298723	463166

(see flier accompanying this report with specific details) Annual Report 2020 - €100 Quiz

- Answer the five questions from the Annual Report correctly and you could be one of the lucky 20 winners of €100 each.
- You must be a member of the AOEP to take part and only one entry per person is allowed.
- An On-line draw by the Executive Committee will take place on Tuesday May 5, 2020
- The winners will be notified by email or post and the results will also be published on our website www.aoep.ie.
- Members of the National Committee are not eligible to take part.
- All decisions of the organising committee will be final.
- You can complete your entry on-line at www.aoep.ie or post it to The Secretary, Association of eircom Pensioners, Curranstown, Clonmel, Co. Tipperary, E91 EY20 to reach him before Thursday April 30, 2020. The best of luck to all.

22 Outgoing Committee

Position	Name	Address	Phone	Mobile
Hon Chair	Seamus Browne	Drumraney, Athlone, Co. Westmeath	0906485182	0872393355
Hon Vice Chair	Margaret Duggan	68 Grace Park Meadows, D9	018319297	0851744742
Hon Sec	Denis Fahey	Farrenwick, Curranstown, Clonmel, Co Tipperary EY91 EY20	0526135130	0872793290
Hon Treasurer	Frank Kavanagh	172 Balally Drive, Dundrum, D16	012956279	0872571276
Committee	Jim McNicholas	32 The Crescent, Mill Brook Lawns D24		0872558784
Dublin	Liam Caldwell	26 Broadford Avenue, Ballinteer D16		0872595963
	Frank Coghlan	29 Eastham Court, Bettystown, Co Meath		0852426949
	Terry O’Friel	Milverton, Skerries, Co Dublin	018491299	0873110912
	Thomas B Murphy	20 Woodville Court, Coolock, Dublin 5	018477483	0852486979
Provinces	Pat O’Shaughnessy	15 Ashleigh Heights, Drogheda	0419836089	0872562650
	Tony McGee	Lorandel, Tonaphubble, Sligo	0719145678	0872382129
	John A O’Malley	Church Road, Ballina, Co Mayo	09670757	0872865577
	Waterford	Additional Representative required		
	Pat Doyle	Hanover Cross, Blackbog Road, Carlow	0599132233	0872459950
	Joe Costigan	17 Lacken Rise, Tullow Road, Carlow		
	Pierce Butler	28 Cloonarkin Dr., Oranmore, Co Galway	091794710	0872559438
	David Lee	Scart, Kildorrery, Co Cork	02225595	0870904646
	Stephen Lyons	Rearour, Ballinhessig, Cork, Co Cork		0876758717
	Eamon P. Quaid	81 Gouldavoher Est., Fr Russel Rd., LK	061301558	0871388238
	John A Brohan	Cahercallamore, Ennis, Co Clare	0656824315	0851740660

23 Financial Statement 2019/2020

	<u>2019/2020</u>	<u>2018/2019</u>
Opening Balance (April 2018)	€ 37,422.95	€ 32,168.32
Total Expenditure (Apr.'18 - Mar.'19)	€ 25,949.40	€ 18,215.77
Total Income (Apr.'18 - Mar.'19)	€ 24,992.10	€ 23,470.40
Closing Balance (March 2019)	€ 36,465.65	€ 37,422.95

Expenditure Details

AGM 2017 (Printing/Postage/Refreshments)	€ 8,236.71	€ 4,687.98
Branch Expenses	€ 1,432.25	€ 1,382.65
Company Set Up/CRO Accounts Return/Auditor	€ 308.00	€ 339.00
Christmas Function & Gratuities & Presentations	€ 1,505.50	€ 1,455.00
Postage	€ 70.35	€ 262.05
Printing	€ 648.21	€ 922.50
Refund to Members	€ 195.00	€ 20.00
Secretary Expenses	€ 1,014.37	€ 1,003.65
Treasurer Expenses	€ -	€ -
Affiliation NFPA	€ 291.20	€ 51.80
Tax (DIRT)	€ -	€ 14.47
Travel & Sub	€ 3,273.15	€ 3,870.95
IT Expenditure	€ 126.95	€ 486.20
GDPR (Training & Support)	€ -	€ 3,669.52
Meeting Venues	€ 365.71	
Health Insurance Presentation	€ 550.00	
Broadband Offer - Printing and Distribution	€ 5,932.00	
Membership Draw Prizes	€ 2,000.00	
Misc.	€ -	€ 50.00
TOTAL EXPENDITURE	€ 25,949.40	€ 18,215.77

Income Details

Advertising	€ 450.00	€ 400.00
Dividend	€ -	€ 39.12
Membership (Mercer + ESCCU + PayPal)	€ 24,542.10	€ 23,031.28
TOTAL INCOME	€ 24,992.10	€ 23,470.40

Finance Committee:

Frank Kavanagh

Liam Caldwell

Pierce Butler

Coronavirus COVID-19



Coronavirus
COVID-19
Public Health
Advice

Everyone stay at home.
Everyone has the power to **Stop COVID-19.**

Stay at home in all circumstances, EXCEPT:

- > Travel to and from work where your work is an essential service. **See gov.ie**
- > To shop for essential food and household goods
- > To attend medical appointments and collect medicines
- > For vital family reasons including caring for children, older or vulnerable people or someone who is cocooning but excluding social family visits
- > To take exercise within 2km of your home. You may include children from your household but **MUST** adhere to 2m physical distancing from other people.

Cocooning has been introduced for those over 70 years and those who are extremely medically vulnerable to COVID-19. You can find out more about this on **hse.ie**.

Remember, you cannot arrange a gathering with anybody you do not live with.

If you have symptoms, self-isolate to protect others and phone your GP.

For information and advice visit **hse.ie** or phone HSELive **1850 24 1850**

For Daily Updates Visit

www.gov.ie/health-covid-19
www.hse.ie

How to Prevent



Stop

shaking hands or hugging when saying hello or greeting other people



Distance

yourself at least 2 metres (6 feet) away from other people, especially those who might be unwell



Wash

your hands well and often to avoid contamination



Cover

your mouth and nose with a tissue or sleeve when coughing or sneezing and discard used tissue



Avoid

touching eyes, nose, or mouth with unwashed hands



Clean

and disinfect frequently touched objects and surfaces

Symptoms

- > Fever (High Temperature) > A Cough > Shortness of Breath
- > Breathing Difficulties



APPLICATION FORM

COMBINED SERVICES THIRD WORLD FUND
Civil Service, eir, An Post & State Agencies)
CHY 8800

76/78 Harcourt Street, Dublin 2.
00 353 1 4082473/5
www.cstwf.ie/info@cstwf.ie

HELP US TO CONTINUE OUR WORK IDENTIFYING AND SUPPORTING VERY NEEDY PROJECTS IN THE DEVELOPING WORLD

Part 1 Please complete in block capitals and return it to your Payroll Section

AUTHORIZATION FOR DEDUCTION AT SOURCE

To the Payroll Manager, until further notice Date: ____ / ____ / ____ / ____

Please deduct from my basic salary/pension (tick as appropriate)

(a) Ordinary Rate 0.1% or (b) Higher Rate 0.2%
(One cent from each €10) (Two cents from each €10)

and pay such sum to the Account of the Combined Services Third World Fund.

Full Name _____ Payroll Number _____

Department/Company/Agency _____

Work Address _____

Signature _____

Part 2 This should be completed in block capitals and returned to the Fund

Until further notice commencing from Date: ____ / ____ / ____ / ____ / I have instructed my Payroll Manager to deduct 0.1% 0.2% (tick as appropriate) from my basic pay/pension and pay such sums to the Account of the Combined Services Third World Fund.

Full Name _____ Payroll Number _____

Department/Company/Agency _____

Work Address _____

Signature _____

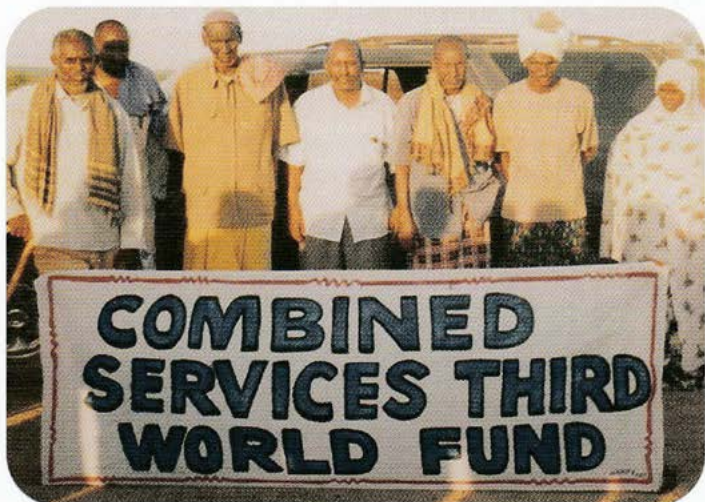
CSTWF

Combined Services Third World Fund

www.cstwf.ie

€ Please Help €

By completing the attached application Form



Your donation helps others to help themselves

76/78 Harcourt Street
Dublin 2
Ireland

00353 01 408 2473/2475

E-mail: thecstwf@hotmail.com