

The Catenian Association Benevolent and Children's Fund

Annual report 2015-2016.

The Board of nine Managing Trustees has met bi-monthly during the year 2015/16, to consider and make appropriate awards in respect of new applications for financial help, repeat applications, and to review other cases on a biennial basis. The Emergency Committee has dealt with numerous applications, and approved interim awards when necessary, pending full meetings of the Trustees. The Emergency Committee has ensured that no member or other qualifying beneficiary, has needed to wait for financial help in the case of an emergency, that help often being provided within 48 hours of the request being received.

The Managing Trustees have between them different areas of expertise, which enables the Board to analyse in great detail the various cases presented to them, and to provide the most appropriate and effective form of relief required. They also offer advice on the underlying problem which caused the request for financial assistance, and thus help to ensure some measure of stability for the future.

Circles continue to have an obligation by Rule, to ensure that they have an effective Circle Benevolent Board, which must meet at least once a year with the responsible Director. Despite the main onus on the CBB to be vigilant as to the welfare of the Circle members and/or dependants, who may be in financial difficulty or need, it behoves every member of the Association to maintain a parallel awareness. In exceptional circumstances, an application can bypass the CBB and be dealt with by the responsible Director.

The Managing Trustees can only deal with the applications that they receive, and remain concerned that many potential cases are not being met, either due to the reticence of the individual concerned, or to a lack of vigilance by the CBB or the wider membership. Confidentiality remains the overriding principle in every case. Applicants for help, whether members or dependants, should be re-assured that their situation will be treated with sensitivity and the utmost confidentiality.

A presentation on the workings of the Benevolent and Children's Fund was made by the Chairman, to members of the Association, at the Annual Conference held in Malta in May 2016. The presentation was streamed live to members of the Association around the Catenian World, and remained available for viewing through the Catenian Website for 28 days following the end of the Conference.

The Managing Trustees welcome the re-appointment to the Board, of Brothers David Rowley and Mike O'Malley. The Board noted the retirement of Brother George Aldridge from the Investment Committee. George brought his considerable experience and expertise in the Investment Sector to the workings of the Investment Committee, over many years, and helped ensure that our Investments remain well

balanced and in a healthy state. The Managing Trustees thank George for his dedicated service, and wish him well in his retirement.

The Managing Trustees also acknowledge and thank the following, for the efficient and effective administration of the Fund during the past year. Brother Phil Roberts, Clerk to the Trustees; Brother Mark Allanson, Chairman of the Investment Sub-Committee and the members of that sub-committee; the Senior Administrator and Staff at Head Office; the Honorary Solicitor and his Staff; the members of the Circle Benevolent Boards and the Directors involved in generating new cases and case reviews.

Brief statistical details of new cases and awards made during the past 12 months are shown below.

STATISTICS ACCOMPANYING THE CHAIRMAN'S ANNUAL REPORT

	2015/16	2014/15	2013/14
Number of new applications	20	29	25
These include from Members	16	26	20
and from dependants	4	3	5
Number of re-applications	27	37	28
These include from Members	24	31	27
and from dependants	3	6	1
Total number of Applications	47	66	53
Disbursements:-			
Grants	63,438	82,325	47,245
Secured Loans	67,870	478,682	567,383
Unsecured Loans	663,896	643,348	215,858
	795,204	1,204,355	830,486
Total No. of meetings held in year	6	6	6
Loans reviewed by Trustees in year.	58	42	48

Mike O'Malley Chairman July 2016.