



**“Scenes that are Brightest”** is an aria from the Opera by William Wallace and summons up happy past memories. For many of us, though, the past few years of austerity do not have many bright scenes, particularly at home, where many people are still facing real poverty and hardship. The Fund is fully cognisant of these changed financial times and is very grateful to all contributors for their continued financial support.

However, in the developing world, the situation can be much worse. We see, through the media, the continuous streams of migrants fleeing war situations in desperate efforts to reach a safe haven. Many children continue to be the targets of exploitation and are still denied the basic human right of primary education. The obligation on all of us to help those in extreme poverty has never been greater.

While 2014 was a successful year for the Fund, revenues, as will be seen from the financial accounts overleaf, unfortunately continued to fall. We therefore need all the support possible in order to continue to play our part in helping some of the world’s most vulnerable in their struggle to obtain the basic necessities of life. Here are a few of the past year’s post funding comments:

*“The children have moved into their new classrooms – it was also possible to admit 14 extra children!” - St Josephs School for Hearing Impaired, Sierra Leone.*

*“A dream has come true, the children have sanitation facilities in proper condition. New toilets are built and a new way of healthier life begins now for the destitute children.” - Toilets for a school in India.*

*“In October, the contractors disappeared leaving the school building with the roof only half covered with sheets and it was the rainy season. Providence arrived from Dublin, and after Christmas the roofing of the three classrooms was completed. Thank you very much for rescuing us. It was a great joy to see so many children in the new classes. Millions of thanks.” - Completion of a school roof, Bangui, Central African Republic.*

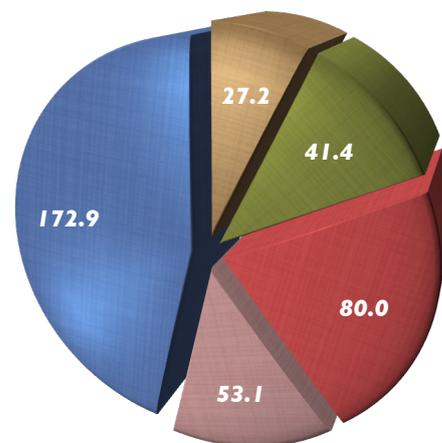
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**The Fund** awarded 68 grants for Projects in 16 developing countries during the year under review. As can be seen from the pie chart, €172,900 of the total amount granted, went to educational projects. The Fund places a high value on education as 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 €41,400 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.

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

- Agriculture
- Health
- Water
- Community Development
- Education



**CSTWF grants made in 2014**  
(€000's)

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!

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 other volunteers carry out the necessary office administration. Great care is always taken with contributors' money and grants are made directly to beneficiaries.

If you are not already a contributor to the fund or if you know someone who might be interested in contributing, please contact us immediately or go to our website [www.cstwf.ie](http://www.cstwf.ie) for more information and application forms.



Photo: “Dry Season” Project Pissa Nigeria

## A Typical CSTWF Project

Women's groups expressed the need to uplift their poor economic situation by contributing to the family income. They applied for €4,555 which was granted by CSTWF to purchase furniture for ten sewing centres in Faisalabad Pakistan. These women's groups have been fully involved in the implementation of the project from the start. Sana Umar Hiat, aged 21, who lives in Uchan Muraba-Faisalabad, got 6 months training from a sewing centre on stitching clothes and selling them in a market. Now she has been trained further and works as a teacher in one of these centres to earn more money for her family.



## Combined Services Third World Fund

### Receipts and Payments Account Year Ended 31st December 2014

Receipts	2014	2013
	€	€
Members Subscriptions	326,073 (Note 1)	365,262
Deposit Interest	112	17
<b>TOTAL RECEIPTS</b>	<b>326,185</b>	<b>365,279</b>
<b>Payments</b>		
Projects	374,708 (Note 2)	287,675
Office Expenses	11,281	13,934
<b>TOTAL PAYMENTS</b>	<b>385,989</b>	<b>301,609</b>
Excess Receipts over Payments	(59,804)	63,670
Opening Bank Balance	122,685	59,015
<b>Closing Bank Balance</b>	<b>62,881</b>	<b>122,685</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* 3rd April 2015

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

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

### Note 1: Contributions Lodged in 2014

Departments		Amount €		Amount €	
1	Agriculture Food Marine	21,634.13	38	Coillte	5,881.58
2	Arts Heritage Gaeltacht	2,962.42	39	Courts Service	5,766.04
3	Children & Youth's affairs	1,248.93	40	eircom	22,460.24
4	Communications Energy Natural Resources	1,249.84	41	eircom Pensioners	5,541.18
5	Defence	2,106.58	42	Garda Civilian	4,401.25
6	Education & Skills	8,807.36	43	Health & Safety Authority	542.36
7	Environment, Community & Local Government	6,797.94	44	Irish Aviation Authority	2,306.58
8	Foreign Affairs Trade	7,882.64	45	National Museum	125.34
9	Health	3,345.31	46	National Library	101.73
10	Jobs Enterprise Innovation	4,087.73	47	National Roads Authority	255.32
11	Justice & Equality	7,221.43	48	Ombudsman for Children	135.39
12	Social Protection	26,760.50	49	Office of Public Works	5,281.04
13	Transport Tourism Sport	2,929.97	50	Ordinance Survey	1,009.27
14	Taoiseach	1,536.01	51	PMG Pensions	62,291.43
15	Public Expenditure & Reform	2,652.46	52	Prison Service	540.21
16	Finance	1,782.57	53	Probation/Welfare Service	711.11
17	Attorney General	1,041.14	54	Property Regulatory Authority	2,951.78
18	Comptroller & Auditor General	355.18	55	Revenue Commissioners	51,617.95
19	Chief State Solicitor	911.55	56	Road Safety Authority	719.09
20	Director of Public Prosecutions	364.33	57	Solas	144.30
21	Ombudsman	452.20	58	SFPA	146.49
22	President	246.04	59	Teagasc	218.10
23	Public Appointments Service	658.38	60	Waterways	173.09
24	State Lab	345.92	61	Valuation Office	1,170.36
25/32	8 other misc sections of Dept of Finance	1,004.29	62	Bequest	634.87
33	An Bord Pleanala	527.05	63	PSEU	1,250.00
34	An Oireachtas/Leinster House	1208.26	64	Unidentified (1)	116.41
35	An Post	34,916.08	65	Vodafone	667.56
36	Central Statistics Office	3,574.20	66	M Bird	120.00
37	Child & Family Agency	182.97		<b>TOTAL</b>	<b>€326,073.48</b>

### Note 2: Projects Funded in 2014

Project No.	Country	Type of Project	Amount €
2754	Tanzania	Printers and ancillary equipment	1,500
2822	Uganda	Water harvesting	6,500
2826	Tanzania	Water supply and rain water harvesting	5,500
2848	Uganda	Latrines for school	6,000
2849	Pakistan	Set up of training sewing centres	4,500
2850	Tanzania	Installation of water storage tanks	5,000
2851	Uganda	Installation of water storage tanks	7,500
2852	Uganda	Construction of cement water storage tanks	5,280
2853	Uganda	Completion of school rooms	6,800
2854	Tanzania	Renovation of Vocational Training centre	3,200
2857	Central African Republic	Provision of toilets	4,500
2858	Ghana	Upgrade of Classrooms	6,400
2859	South Sudan	Provision of Solar System	6,000
2860	Haiti	Rain water recycling plant	8,000
2861	Malawi	Construction of Community Centre	3,000
2862	Uganda	Grain Storage Facilities	4,000
2863	Kenya	Carpentry workshop	7,500
2864	Tanzania	Construction of Girls Hostel	5,200
2865	Kenya	Rain water harvesting	4,300
2866	Kenya	Prevention of child mortality	8,000
2867	India	Safe drinking water	4,000
2869	Uganda	Computers for a school	7,500

2870	Pakistan	Income generation Goat scheme	6,500
2871	Peru	Assistance for people with disabilities	8,000
2872	Kenya	Water well and pump	4,500
2873	India	Toilet Block for Orphanage	6,000
2874	Kenya	Home craft training centre for girls	7,000
2875	Tanzania	Drinking Water supply	3,500
2876	Rwanda	Solar Energy	6,500
2877	Myanmar	Tree Planting	4,900
2878	India	Provision of Diesel generator	6,000
2879	Tanzania	Water for orphanage	1,900
2880	Uganda	Renovation of maternity ward	4,000
2881	Uganda	Lab equipment for health centre	5,300
2883	Kenya	Pit Latrine for school	6,000
2885	Uganda	Water tank at school	2,000
2886	TN India	Completion of School Building	8,000
2887	Kenya	Water reservoir	6,500
2889	Kenya	School desks	3,500
2891	Nepal	Construction of school	8,000
2892	Uganda	Water supply for school	6,500
2893	Kenya	Supply of Lab Equipment for girls' sec school	7,500
2894	Uganda	Completion of classroom	7,900
2896	Tanzania	Resupply of Mwanza Sewing and training centre	5,000
2898	Uganda	School Rain water collection Tank	5,900
2899	Kenya	Support services	5,000
2900	Nepal	Skills development for post leprosy sufferers	4,600
2901	El Salvador	Walls of Hope/The School of Art	5,700
2902	Zambia	Conversion of Parish hall to classrooms	5,000
2903	South Sudan	Construction of a pit latrine	7,000
2904	Uganda	Fish Farming	4,200
2905	Uganda	Purchase of farm Equipment	6,000
2906	Pakistan	Poultry Farming Scheme	3,500
2907	Ethiopia	Provision of computers for 2 schools	6,000
2908	Zambia	Provision of pit latrines	7,200
2909	CAR	Roof for school building	4,000
2910	Malawi	Latrines for school	7,800
2911	Ghana	Bee keeping training	5,600
2913	Kenya	Beds Tables and lockers for Nursing School	7,000
2915	Tanzania	Updating communications in hospital	2,500
2916	Kenya	Generator for High School	8,000
2918	Ghana	Kindergarten School	6,800
2919	Uganda	Construction of a Dining Hall	5,000
2921	India	Provision of Montessori equipment	2,000
2922	India	Provision of School	7,000
2925	Uganda	Mill for manufacture of Smokeless Briquettes	4,000
2926	Sierra Leone	Ebola	2,128
2847A	Tanzania	Showers and Toilet Block	7,600
<b>TOTAL</b>			<b>€374,708</b>