

CHAIRPERSON'S ADDRESS

AGM 2021

It is my pleasure as Chairperson of the Public Service Friendly Society to present my report for 2020 to you.

It was indeed a year like no other. And while we are currently undergoing another "year like no other", at least there is some light at the end of the tunnel.

GRANT AID

Now to the facts and figures for 2020.

John Meagher, our Treasurer, will go through the Accounts with you in finer detail in a short while. John will share the pages on screen.

The major point, however, is the dramatic drop in assistance approved compared to 2019.

Members might have expected that there would be a huge call on the Society's resources as a result of the pandemic.

In fact, the opposite was the case.

Because most were working from home, there were no commute costs. With the economy effectively shut down for much of the year, the outlets to spend were greatly reduced.

Third level education - usually a significant part of our outgoings - were reduced as students attended college online and did not incur the expensive accommodation costs that have become part and parcel of the student experience.

Banking institutions showed more forbearance to those struggling with repayments which meant there was less call on the Society to help address arrears.

The bottom line is that the assistance figure of €670,000 is approximately €230,000 less than approved in 2019, a reduction of 25%

Considering our average output per annum was topping €1 million per annum in the years prior to this, this is a significant drop.

Because our membership contribution figure has remained constant in 2020, it means the accumulated fund for the Society has risen by almost €300,000 in 2020 to €3.1 million.

While that might seem a positive thing, it is anything but. Our purpose is not to accumulate funds; it is to try to disperse assistance to those members who are in need of it.

To be more precise regarding the assistance given in 2020,

- €420,000 was by way of non-repayable grant down by €140,000

- Interest free loans amounted to €250,000, down by €90,000 approx.
- The number of actual applicants was also down by 25% to **644** cases.
- Our membership subscription figure of €583,000 as stated above was virtually identical to that of 2019.
- The number of new members joining in 2019 was **124**, which is down 44% from the 217 figure for 2019.

At the time of writing, there is an upturn in the number of applications in 2021 as the country opens up rents and mortgages rise and creditors begin to show less forbearance.

Work practices in the pandemic

The pandemic has affected how the Society goes about its work.

We are fortunate in that we have been able to maintain a physical presence at all times during the pandemic due to the small number of staff and office layout.

However, the monthly Cases meeting, traditionally the focal point of the Society's work for 90 years, were abandoned overnight and replaced by ongoing email communication between the staff and the Cases Committee.

Also, in-person meetings with applicants, which are helpful to both the member and to the Society in making the best case to the Cases Committee, were also abandoned and all interviews were conducted by phone.

There is little doubt that something is lost without the personal contact. We have returned to some outdoor meetings in recent times which only reinforced the view that it can be more beneficial for the applicant in particular cases.

Staff Changes

There will be significant staff changes in the coming 12-18 months.

The most imminent change is that the Executive Director, Declan O'Brien is due to retire in 2021.

Sourcing a replacement is not straightforward as it is a seconded position

In the last couple of days, Dept of Expenditure and Public Reform (DEPR) has formally agreed that it can be advertised as a seconded position across the service.

There is an amount to work to be done in terms of drafting advertisement, agreeing the selection process etc.

Due to this, at the time of writing, an exact date for Declan's departure is not known.

With regard to the other two staff, Barbara Dillon, our Cases Officer, will be due to come to the end of her secondment term in September 2022. The Society is indebted to Barbara's parent Department (Communications, Energy and Natural Resources) for extending her posting to this date.

Carmel Doyle, our Administrative Assistant is due to retire in December 2022.

They are challenges for another day but they will have to be addressed early in 2022.

PROMOTION OF THE SOCIETY

We have been able to increase the number of online staff presentations via Zoom and other forums throughout the year.

Ironically, the pandemic has made it easier for us to give staff talks as opposed to the pre-Covid days when in-person staff sessions might only attract a handful of attendees.

Now we are having regular attendances of over 20 for Information talks to staff we would not have been able to reach at in-person talks.

Feedback from these online presentations to date has been very positive.

The Society is currently working on having a pre-recorded presentation which we will gladly make available to Departmental intranets.

APPRECIATION

1. Cases Committee

I know that the staff in HQ is particularly thankful for the significant time and dedication given by the 3 members of the Cases Committee, ***Joan Connolly, Frances McGahon*** and ***John Meagher***

As stated earlier, the Cases Committee would attend each month in their own time for the Cases meetings prior to the pandemic.

Since then, they make themselves available almost on a daily basis to respond to submissions made from HQ on behalf of members.

On behalf of the full Management Committee, I would also like to thank them for their dedication and time, given freely for the benefit of our members.

2. Trustee and Supervisory Committee

The contribution of **Sean Treanor** and **Brian Duffy** who make up the Supervisory Committee alongside our Trustee, **John McKeon** is also much appreciated.

I also wish to acknowledge our other Trustee, **Mr Niall Cody**, Chairman of the Revenue Commissioners for his on-going support

3. Committee of Management

I also wish to thank my colleagues on the full Committee of Management who I have not seen since February 2020.

Indeed, I have not met 3 members of the Committee who have joined post-pandemic and would like to formally welcome **Valerie Power**, CSO Cork, **Kevin Grimes**, OPW Dublin and **John Concannon**, Valuation office in Dublin and it would be nice to meet them some day!

We would like to encourage more working staff to join the Committee in order to represent your colleagues on the ground. It is not a huge commitment timewise but may prove valuable to making your colleagues aware that there is financial help and advice available to them within the civil service.

4. Employee Assistance Service

As ever, we value our relationship with the Employee Assistance Service and in doing so, ensure that the confidential ethos of both the EAS and the Society are honoured. The Employee Assistance officers continually look out for our members and also promote the Society on our behalf at every opportunity. And we are very glad to have representation from the EAS on the Committee of Management.

I would like to pass on our best wishes to **Geraldine Carey**, **Margaret Fagan** and **Frances Scott**, who retired from the EAS this year after many years' service and provided an invaluable link to many vulnerable Society members in times of difficulty.

5. Credit Unions

Our engagement with the credit unions (*Public Service Credit Union and CANA*) has lessened somewhat due to the changes to lending criteria for credit unions in recent years.

That said, it is still a very important link to the Society acting on behalf of our mutual membership.

6. HQ Staff

I have mentioned the HQ Staff of Declan, Barbara and Carmel and would like to thank them for keeping the show on the road during the last difficult year and more.

In closing, I wish to thank you for coming along today, for your continued support of the Society and we look forward to seeing you after we have all been double-jabbed and begin returning to some form of normality.

Sarah Kate Keogh

Chairperson

PSFS