



# Garda Representative Association

Floor 5, Phibsboro Tower, Dublin 7 Tel: 01 830 3533 Email: [gra@indigo.ie](mailto:gra@indigo.ie) [f](#) [t](#) @gardarep

## Garda Benevolent Trust Fund

The Garda Benevolent Trust Fund (GBFT) is administered by a Committee of Management comprising of nominees from the four Garda Staff Associations and one representative from the Garda Síochána Retired Members Association. Its offices are located on Floor 4, Phibsboro Tower, Dublin 7.

The Association nominees to the Trust Fund are as follows:

- **John Joe O'Connell (Chairman)**
- **Conor Staunton (Vice Chairman)**
- **John Parker**
- **Seamus Moriarty**
- **Liam Hennessy**
- **Brendan O'Connor**

In the contemporary world everything is a 'brand'. It is now important for any competing brand to communicate clearly about what it is, and what purpose it serves – in order to make it relevant and desirable in an uncertain future. It is important that the Garda Benevolent Trust Fund clearly communicates both its brand values and essential 'safety net' utility to attract new members.

The collective ideal is to provide a fund that is available to support members in an uncertain and unpredictable future, while remaining consistent with core values and origins – taking cognisance of the characteristics of trust, confidentiality and discretion.

Garda Benevolent Trust Fund is known for its integrity and understanding of the nature of the job and the uncertainty and vulnerability of members' in the line of duty.

Garda Benevolent originated to alleviate hardship since 1934 as the Dublin Metropolitan Gardaí Benevolent Trust Fund. The ethos remains unchanged.

Garda Benevolent Trust Fund is there for all of life's stages – education grants, support for children with special needs, members suffering from serious illnesses, advice providers when mortgages get into difficulty or general financial hardship strikes. Every case is treated individually and confidentially.

The services of a financial/mortgage adviser, Eugene McDarby have been retained by Garda Benevolent Trust Fund to streamline this very private process. Financial/mortgage Advice Service is very important to members who need it. In this regard it is crucial to state that, "We are here".

Key tips for distressed borrowers are:

- Do not ignore lender correspondence
- Acknowledge your debt repayment issues
- Always repay what you can reasonably afford
- Prioritise your home loan repayment
- Obtain independent advice from a qualified professional
- Engage with your lender



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Garda Benevolent Trust Fund has grown and moved with the times – purchasing the retirement home, buying holiday homes for members to avail of; those recuperating from illness or for children with special needs. Garda Benevolent continues to be needed. There is always the chance it might be you who needs the safety net. You never know what life throws at you or what is down the road? A lifetime's experience tells you life is uncertain.

The education loan is available for both serving/retired members and their children. This is an interest-free unsecured loan of up to €5,000. There is no limit on the number of loans – subject to proof of induction on a recognised education course.

The central objectives of the Trust Fund are:

- To provide grants to assist with funeral expenses upon the death of a member, spouse, widow or child.
- To provide loans to assist serving and retired members with 3rd level education for their dependant children.
- To provide financial assistance to orphans of members, to further their education.
- To assist members and their families who experience financial hardship - at the sole discretion of the Committee of Management.
- To provide holiday/respice for children of members with special needs.

The year 2018 was a busy year with grants and allowances in excess of €914,000 paid out to GBFT members as follows:

➤ On death of a member	€423,000.00
➤ On death of a widow	€ 81,000.00
➤ On death of a spouse	€123,000.00
➤ On death of a child	€ 12,000.00
➤ Ex-gratia payments & Donations	€275,000.00

**The following benefits are payable to members of the Trust Fund:**

➤ On death of a member	€ 3,000.00
➤ On death of a spouse	€ 3,000.00
➤ On death of a widow	€ 3,000.00
➤ Orphans allowance	€ 3,000.00
➤ On death of a child	€ 3,000.00

**The Trust Fund receives its main income from:**

- a) Subscriptions from members of the Force
- b) Donations from members of public
- c) Functions run throughout the country by members
- d) Court Orders



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## **Garda Benevolent Education Loan Scheme**

The Company operates an Educational Loan Scheme for children of members of the Trust Fund (under 25 years of age) who wish to pursue third-level studies. The maximum loan, which will be given to a member, will be €5,000.00 per student per annum.

The administration subscription of €200.00 will be added to each loan of €5,000.00 granted. The total of €5,200 will be required to be repaid over 208 weeks at €25 per week for serving members, or over 48 months in the case of retired members at €108.33 per month (both deducted at source). The Scheme will only apply to participating educational institutions in the CAO/CAS list (Universities and Institutes of Technology).

The education loan application forms will be available online from August 2019 and the loans when granted may be paid by EFT to members accounts by 1st October 2019. Consideration will also be given to applications for students attending similar educational establishments outside Ireland. During the year 2018, almost €2 million was issued in education loans to members. €4.68 million was the balance due to the Trust Fund at the end of December for all loans advanced.

## **Holiday Home Scheme - Aylesbridge near Courtown, Co Wexford & Donegal Town**

The Garda Benevolent Trust Fund continues to operate the Holiday Home Scheme as part of their initiative of improving the overall service to its members.

The aim is to cater for serving and retired members who are members of the Trust Fund and have a child with special needs, by providing the entire immediate family with a one-week holiday fully funded by the Garda Benevolent Trust Fund.

The Trust Fund owns two properties in Donegal Town and two properties in Aylesbridge near Courtown, Co Wexford. All four houses are available under the Holiday Home Scheme to families who have a child with special needs who is under 23 years of age. Each house is fully furnished including washing machine, dryer and fully equipped kitchen. Properties at both locations are wheelchair accessible. Preference will be given to new applicants and to families who have availed of the Scheme on three occasions or less in the past.

The Scheme has been in existence since the year 2000 and continues to be a huge success with our members. The society will also rent holiday homes for qualifying families where there is a demand for same.

*More information on the Holiday Home Scheme can be found on [www.gardabenevolent.ie](http://www.gardabenevolent.ie) or by emailing [info@gardabenevolent.ie](mailto:info@gardabenevolent.ie).*

## **Garda Retirement Home**

The Home is registered as required by the Health (Nursing Homes) Act, 1990. It was established by the company and officially opened in 1986. It is fully occupied and provides nursing care as well as a homely atmosphere and security for some of our former colleagues, their spouses and/or widows.

Relief of income tax is payable to the residents in respect of payments made for maintenance. Information in relation to the Home can be obtained direct from Ms Mary Hanley, Head of Nursing Care and Services, Raheny House Nursing Home, 476 Howth Road, Raheny, Dublin 5. Tel. 01 831 1199.