



## THE CHARTERED INSTITUTE OF BUILDING BENEVOLENT FUND

Established in 1992, the CIOB Benevolent Fund provides a service of practical advice, information and financial assistance for Institute Members and their dependant families *worldwide*.

The CIOB Benevolent Fund represents a means of providing a support service of advice and resource for members of the Institute in times of difficulty. Whether through ill health, redundancy or financial hardship, the CIOB Benevolent Fund has provided valuable assistance for numerous members and their families.

The CIOB Benevolent Fund is made possible by voluntary donations from Members. This is a service provided by Members, for Members.

Decisions about who financial assistance can be made available for in each application, is made by a Board of Trustees. The Trustees are all Fellows of the CIOB.

### GRANT ASSISTANCE – Who is eligible

CIOB Members (past and present) and their dependent families.  
CIOB Staff are also eligible.

In all cases where a Member seeks financial support, we ask the Member to complete an application form containing a detailed statement of family and financial circumstances. This information is very important because the Trustees use this to decide whether and in what ways they might be able to offer help.

#### What the CIOB Benevolent Fund can help with:

- Financial assistance for Members and their dependant families in circumstances of crisis such as illness, unemployment and financial hardship
- Grants to help with general household costs
- Grants to help with essential travel (to work)
- Grants to help families in hardship to buy clothing, or household items
- Grants to help Members with children living at home and in hardship
- Short-term, skills-based training

#### What the CIOB Benevolent Fund cannot normally help with:

- Membership fees and medical treatment
- Legal costs
- Business-related costs
- Educational costs
- Personal or business debts
- Purchase of Motor Vehicles
- Home improvements

Student Members are **not** eligible to receive financial assistance during their first year of CIOB Membership.

The CIOB Benevolent Fund does not pay debts. Financial assistance is a way of helping Members to cope in circumstances of unemployment/illness or to help in cases of sudden crisis.

The Trustees normally try to offer their help to Members who are facing a short-term difficulty with finances, due for example to a period of unemployment/illness.

The following examples are typical of the ways in which the CIOB Benevolent Fund has supported CIOB Members and their families seeking help and support over the years:

***A Member aged 44 (United States) was unable to work because of illness.***

The CIOB Benevolent Fund provided financial help by way of grant assistance to help support this Member and his household for 3 months.

***Member aged 31 (South Africa) was laid off from his employment and needed some financial support while he searched for other work.***

The CIOB Benevolent Fund offered some financial help for 2 months while this Member applied for a new job. This Member has now secured suitable employment and has overcome his financial problems.

***A Widow of a former Member aged 78 (Africa). Having to sustain herself alone and in poor health and having a very small income.***

The CIOB Benevolent Fund has maintained regular contact with this Widow and has provided some grant assistance to help her to maintain her household.

***A young Member 35 (United Kingdom) suffered an accident at work, which meant he was unable to earn money to keep his young family fed and clothed.***

The CIOB Benevolent Fund has provided financial help to enable this Member to pay his household bills and to buy food and clothing.

***A young Member aged 29 (Malaysia) suffered serious illness and was unable to work for several months.***

The CIOB Benevolent Fund was able to make some grant payments to this Member and he was able to pay his bills until his recovery and return to work.

## The CIOB Benevolent Fund is here for Members worldwide

Please let us know if we can assist you at any time. If you need financial help because of unemployment, ill-health or hardship, you can contact the Secretary of the CIOB Benevolent Fund or simply download and complete our application form (from the website) and then return that to us by email if possible.

All enquires received from Members and their families are totally confidential, so we will treat all information with respect and privacy.

**For further information, please contact:**

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