



BANKING,
INSURANCE &
GENERAL WORKERS
UNION

Strength through Unity

6 Biennial Conference of Delegates

Saturday 25th October, 2014

Sunday 26th October, 2014



Anniversary

1974-2014: 40 YEARS OF TRADE UNION
STRUGGLE AND BUILDING CONSCIOUSNESS
AMONG THE WORKING CLASS



NATIONAL ANTHEM OF TRINIDAD AND TOBAGO

Forged from the love of liberty
In the fires of hope and prayer
With boundless faith in our destiny,
We solemnly declare,
Side by side we stand,
Islands of the blue Caribbean Sea,
This our native land,
We pledge our lives to thee,
Here every creed and race
Find an equal place
and may GOD bless our nation.



UNION SONG

We meet today in freedom's cause
And raise our voices high
We'll join our hands in union strong
To battle or to die

Chorus:

Hold the fort for we are coming
Union men, be strong
Side by side we battle onward
Victory will come.

Look my comrades see the union
Banners waving high
Reinforcements now appearing
Victory is nigh

See our numbers still increasing
Hear the bugle blow
By our union we shall triumph
Over every foe

Fierce and long the battle rages
But we will never fear
Help will come when'er it's needed
Cheer my comrades cheer.

VISION STATEMENT

To be among the most influential of Trade Unions in the Caribbean recognized for our proud record as a champion for the rights and socio-economic progress of workers.

MISSION STATEMENT

BIGWU organizes, educates and empowers all members in order to effectively defend their rights, improve conditions of work and advance their socio-economic goals.

VALUES

Integrity
Commitment
Respect
Compassion
Knowledge

TABLE OF CONTENTS

Notice / Agenda	5
Standing Orders	6
Central Executive Committee 2014 - 2018	7
Trustees 2014 - 2018	7
General Secretary's Report	8 - 10
Education Report	11 - 14
Grievance Report	17 - 18
Negotiations Report	24 - 33
Organising Report	34 - 38
Women's Committee Report	39 - 43
Youth Committee Report	44 - 48
Financial Report	
Audited Accounts 2012	49 - 68
Notes	

AGENDA

SATURDAY OCTOBER 25, 2014

Registration of Delegates

Opening Ceremony

Reception

SUNDAY OCTOBER 26, 2014

Registration of Delegates

Commencement Proceedings:

Chairman's Opening Remarks

Appointment of Committees.

General Secretary's Report:

Reports:

Education

Grievance

Negotiations

Organising

Women's Committee

Youth Committee

Report on Audited Accounts for 2012

Resolutions / Motions

Closing Remarks

END OF CONFERENCE 2014

STANDING ORDERS

1. A member is to stand when addressing the Chair.
Speeches are to be clear and relevant to the subject before the meeting.
2. No member shall address the meeting except through the Chairman and only when called upon to do so.
3. No further speeches are to be made on a 'Question' after it has been put to a vote and carried or defeated.
4. A member rising on a 'Point of Order' is to state the point clearly and concisely. A 'Point of Order' must have relevance to the Standing Orders here stated.
5. A member shall not 'call' another member 'to order' - but may draw the Chair's attention to a breach of order.
6. Only one amendment shall be before the meeting at any one time.
7. When a motion is withdrawn, any amendment to it fails.
8. The Chairman has a right to a 'casting vote'.
9. No member shall impute improper motives against another member or in any way abuse the membership or Chairman.
10. A member shall not speak twice on the same subject: the mover of the motion - who has the right to reply or He / She rises to object or explain (with permission of the Chair).



NEW CENTRAL EXECUTIVE COMMITTEE 2014-2018

Cde. Vincent Cabrera	President
Cde. Mario Als	Deputy President
Cde. Trevor Johnson	General Secretary
Cde. Don Devenish	1st Vice President
Cde. Natasha Edwards	2nd Vice President
Cde. Denise Peters	Deputy General Secretary
Cde. Sonja Noray	Assistant General Secretary

TRUSTEES 2014-2018

Cde. Deborah Barrow-Frederick	Trustee
Cde. Charmaine Alleyne	Trustee
Cde. Jason Brown	Trustee

GENERAL SECRETARY'S REPORT

July 01, 2012 to June 30, 2014

Introduction

The period under review continued to be one of levels of global convulsions and geopolitical evolution on scales unprecedented in human history.

This conference theme is: 1974-2014: 40 Years of Trade Union Struggle & Building Consciousness among the Working Class.

Global Economic Outlook:

Global growth of Gross Domestic Product (GDP), adjusted for inflation, will rebound from 2.9 percent in 2013 to 3.3 percent in 2014 – a slight downward revision from the projection of 3.5 percent according to the Conference Board for Global Economic Outlook

Across mature economies, the 2014 growth outlook has improved significantly to 2.0 percent growth in 2014, compared to 1.3 percent in 2013.

The uptick is primarily due to the Eurozone which is expected to return to a positive growth rate of 1 percent in 2014.

GDP growth in emerging and developing economies as a whole is projected to decline slightly by 0.2 percentage point from 4.9 percent in 2013 to 4.7 percent in 2014. The slower increase is primarily driven by China.

Among the other emerging markets, Brazil and Russia, Central Asia and South East Europe are also expected to witness a deceleration in growth rates, while India, Mexico and Asia are likely to see a slight improvement in 2014, up from a weaker growth performance over 2013.

Projections for 2014-2019 and 2020-2025

The medium-term outlook for the U.S. and other mature economies remains slightly more positive than their long-term trend, as these economies still have some way to go toward closing remaining output gaps. The U.S. is therefore expected to grow at 2.4 percent, on average per year, and the Euro Zone at 1.2 percent from 2014-2019.

Caribbean Economic Outlook

The next 6-12 months will be significant for many countries in the Caribbean as many seek to shrug off the deep effects on their economies of the Global Financial Crisis that beset us in 2008. Some countries like Grenada and Jamaica continue to experience severe levels of unemployment and consequent reflections in GDP. Some Economic analysts however are predicting some small levels of growth for the region which could be the first signs of improved economic activity.

Political:

In the USA Americas first Black President continues to face stern challenges as he come to the close of his second term of office in 2016. The proposed Employee Free Choice Act which was to be his biggest delivery to Labour has fell flat as the right wing Republican and Tea Party artillery aims its big guns at him and decimating the working class.

Trinidad and Tobago

According to Central Bank reports the Trinidad and Tobago economy reflected growth of 2.1 percent in the 4th quarter of 2013 expanding to over 3 percent in 2014. Despite almost full employment indicators observers continued to be concerned about the quality of jobs and many poverty line indicators still needing to be addressed.

In Trinidad and Tobago the government of the People's Partnership has continued to betray the trust of the working class and has sought over the last two years to violently assault the collective bargaining process. A 5% cap became 9% and for Unions favourable to the Partnership it might reach 12% but not so for the workers of Cipriani College who are still hoping for a resolution to their 2008 negotiations which is now at the Industrial Court. This despite the fact that the Minister of Labour, a former Trade Unionist is the line Minister for the College.

GENERAL SECRETARY'S REPORT

July 01, 2012 to June 30, 2014

The workers of CARDI are on a 2001 collective agreement as this government along with its CARICOM neighbours twiddle as to a resolution for this Regional institution. Concerns continue to reverberate in Labour about Labour Legislation reform which goes from government to government, from Committee to Committee. All of this from a government that shows it can bring legislation overnight when it is convenient (Run off & Section 34).

At the end of its term they are now seeking to shift Minimum Wage to TTD\$15 which is what it should have started off with in 2010 when it came to Office.

In the coming months workers of Trinidad and Tobago have a choice to make as to whether they will once again engage in the process of exchange or follow the trend of the workers in Brazil in 2002 when they voted for the Workers Party and Lula brought significant gains to the working class.

The Movement for Social Justice (MSJ) has sought to build itself into a potent political entity and a credible alternative for all working class persons to consider as the present political entities seem to be a recycling of failed entities disguising themselves as a new form of governance.

BIGWU

The Central Executive and General Council of our Union have worked assiduously and sacrificially over the period 2010-2014 over to ensure that the strategic objectives of the Union are achieved.

During the period under review Cde Christopher Jackson-Smith, then Assistant General Secretary resigned in July 2014 while Cde Hayden Hernandez advised that he would not seek re-election as he opted to move on.

The Union acknowledges the contribution of these two Comrades. Cde Jackson-Smith served for 34 years while Cde Hernandez was a member of the former BEU Executive since 1985 prior to the merger into BIGWU and served full time since 1998. His most noteworthy contribution of recent times was the development of

the proposal for our Dues Adjustment which was approved by a Special Conference of Delegates in 2013.

The Organising Model

The Union continues on a path towards Branch Strengthening and the extensive roll out of the Organising Model which was introduced by the BIGWU President in 2010, as the 4th Conference of Delegates took the decision by resolution that this Union BIGWU will adopt same. This model calls for a new level of consciousness among all levels of the Union, from the General Council and Central Executive to Branch leadership and among all Shop Stewards and Union Activists.

Mobilising is now a key input in all of the Union's activities and this has borne fruit over the last two years. There is much more to be accomplished however and this will be spelt out and implemented over the coming period of time.

Summary Scan of BIGWU Achievements 2012 to 2014

- Extensive Rollout of the Organising Model
- Expansion of the Joint Trade Union Movement
- Leadership Training Seminars for second rank leaders
- Labour Day participation exceeding 750 members as well as other mobilisation efforts.
- Strategic Plan Initiatives 2009-2014
- Job Evaluation exercise for BIGWU Staff completed
- Claim for RBC / RBTT before the Recognition Board.
- Continued success in matters at the Industrial Court, Ministry of Labour, and bilaterally
- Active Youth/Women Committees
- Expansion of membership benefits
- Successful Fund Raising activities by Events Committee led by Cde Jean Edwards

GENERAL SECRETARY'S REPORT

July 01, 2012 to June 30, 2014

National, Regional, and International Affiliation

The Union continues to fulfill its mandate in the area of affiliation to various levels of the local and global Trade Union Movement.

Our affiliation status with Union Network International (UNI) or UNI Global Union is as follows:

- World Executive Board: Cde. Trevor Johnson
- UNI-Americas Regional Executive Committee: Cde. Trevor Johnson
- Elected Vice President of UNI Americas in 2012
- UNI-Americas Regional Women's Committee: Cde. Denise Britton
- Elected UNI Women's Committee Vice President 2012
- UNI-Americas Regional Youth Committee: Cde. Anton Barran
- UNI-Americas Regional Finance Committee: Cde. Trevor Johnson
- UNI Global Finance Steering Committee (Alt): Cde. Trevor Johnson

Future Priorities

The following operational priorities are among a series of initiatives to be pursued to benchmark our Union as a premier Trade Union by global standards.

- Continued roll out and development of the Organising Model
- Seeking to improve our Technology driven initiatives such as website expansion and services
- Continued Branch Capacity Building initiatives
- Expanded Training opportunities for all levels of leadership
- Youth Committee development as a platform for future growth

Conclusion

This year (May 27 2014) marked the observance of our 40 years of existence (1974 – 2014). Since May 27 we have embarked on a year-long programme of activity to chronicle this achievement. This is no mean achievement to reach this milestone. The responsibility is therefore upon all of us to build our respective Branches and to continue to mobilise and organise!

We wish to sincerely thank our support staff who continue to address increasing demands for excellent service. Thanks again as always to our General Council for its oversight and diligence throughout the period.



Trevor Johnson - General Secretary

EDUCATION AND RESEARCH DEPARTMENT REPORT

July 01, 2012 to June 30, 2014

During the period under review, the union continued to develop the skills and consciousness of new shop stewards and branch officers, by training them in the basic functions they are expected to carry out in the context of the organizing model. The topics covered include grievance handling, negotiating a new collective agreement, organizing and mobilizing workers to participate in all the struggles and major activities of the union, just to name a few. In addition, the production and circulation of our newsletter LABOUR INSIGHT continued apace while research work was done on a wide range of issues in response to the requests from the Union's leadership

A schedule of the activities of the department during the period under review is as follows:

1. Funding
A sum of \$91,500.00 was received in donations for the period July 01, 2012 – June 30, 2014. A listing of the contributions received is attached.
2. Training – Basic Orientation Program
For the latter half of 2012 (from June – December) we concluded the annual Basic Orientation 2 day training programs as follows:

2012

12-13th September 2012

TOPIC – HEALTH & SAFETY AT THE WORKPLACE

- Health & Safety- An historical overview: L Solomon
- The OSH Act 2004 -Dr. Rosali Holder,-
- Impact of workplace hazards – Focus on Fire Safety –Cde. Wesley Francis,
- Developing a HSE culture in T&T - Cde. T. Johnson
- Occupational Health and Industrial Hygiene – Mr. Neil Bridgell

2013

In 2013, the union continued to host its two –day Orientation Programs for Shop Stewards and Branch Officers who were never trained before. These areas follows:

22&23/5/13 –

Topics - ROLE AND FUNCTION OF THE SHOP STEWARD

- Role of the Shop Steward – Cde. A. Allen
- From the Shop Floor to the Ministry of Labour – HH Gregory Rousseau
- Workshop on Grievance Handling
- Workshop on Mobilisation and Recruitment
- Workshop on Public Speaking

12&13/6/13-

Topics -HISTORY OF LABOUR DAY AND THE TRADE UNION MOVEMENT

- History of BIGWU –Cde. T. Johnson
- History of Labour Day and the Trade union Movement – Cde. G. Kangalee

9&10/10/13-

Topic- Collective Bargaining For a Collective Agreement and Workshops - Cde. A Allen

20&21/11/13-

Topic- Health and Safety under the organising model

- HEALTH AND SAFETY AT THEWORKPLACE-Cde. Wesley Francis
- THE WORKERS' AGENDA - Cde. V. Cabrera

2014

In 2014, we have been able to conduct three of the basic Orientation Programs so far and these are as follows:

9th & 10th April, 2014:

Topics - ROLE AND FUNCTION OF THE SHOP STEWARD

- Role of the Shop Steward – Cde. A. Allen
- From the Shop Floor to the Ministry of Labour – HH Gregory Rousseau
- Workshop on Grievance Handling
- Workshop on Mobilisation and Recruitment
- Workshop on Public Speaking
- Significance of May Day

14th & 15th May, 2014:

Topic- Collective Bargaining For a Collective Agreement and Workshops - Cde. A Allen.

11th & 12th June, 2014

Topics -HISTORY OF LABOUR DAY AND THE TRADE UNION MOVEMENT

EDUCATION AND RESEARCH DEPARTMENT REPORT

July 01, 2012 to June 30, 2014

- History of BIGWU –Cde. T. Johnson
- History of Labour Day and the Trade union Movement – Cde. G. Kangalee

TRAINING PROGRAM FOR RBL SHOP STEWARDS AND BRANCH OFFICERS

A Training program was developed for the shop stewards and Branch Officers of the RBL Branch. It began with a revival of our tradition of officers being formally installed in office by taking the Oath of Office and then a brief Orientation Program. These sessions were held on a Saturday morning.

Listed below are details of the work done so far:

8/12/12 and 12/1/13– Installation of RBL and FC Branches – (Eastern Area)

- The Meaning of the Oath of Office – Cde. Ozzie Warwick
- Administration of the Oath of Office – Cde. Vincent Cabrera
- Expectations from Officers/Activists – Cde. Mario Als
- Our Commitment is to our Class – Cde. Gerry Kangalee,

23/2/13 – Know Your Collective Agreement – Cde. Jason Brown

6/4/13 - Grievance Handling – HH G Rousseau
- THE GRIEVANCE PROCEDURE & REPORT WRITING - Cde. Jason Brown

11/ 6/ 13 – Organising and Managing the Branch Meetings – Cde. Jason Brown

Training For FC Officers and Shop Stewards

At the request of the FC Branch, a similar program has now been developed for the FC officers and Shop Stewards. The topics include

- Know your Collective Agreement
- Privatisation
- Important principles in Grievance Handling
- Report Writing
- The principles of Natural Justice
- Significance of May Day and Labour Day
- A brief on Labour Laws
- The Workers' Voice in the Workplace
- Mobilizing and organising

The program is to be discussed and approved by the branch prior to implementation

Advanced Training

Given the constraints we have experienced in October, 2012 with getting time off from the employers for the 5 day program for the more developed Branch Officers, two (2) one - days' programs have been formulated for them. This will include the President, Secretary, Education Officer and advanced Shop Stewards.

PROGRAM GOAL:

To further the consolidation of our advanced core of officers

DURATION:

It is proposed to host these sessions as follows:

- Wednesday 16th July, 2014. Topics: The Principles of Leadership; The Operations of the Workmen's Compensation Act; Indexation of Cola; the Principles of Progressive Discipline
- Wednesday 20th August, 2014. Topics: Globalisation and its impact on Collective Bargaining; LET THOSE WHO LABOUR HOLD THE REINS; The differences between HRM AND Industrial Relations; Disciplinary action against Shop Stewards

3. LABOUR INSIGHT

For the latter half of 2012, we produced two (2) regular issues of the LABOUR INSIGHT in July, 2012 and December 2012. This is in addition to the 4 Special Issues that were produced during the first half of that year in the build up to the 75th Anniversary of the June 19th uprising of the working class.

For 2013 we also produced three (3) regular issues of the LABOUR INSIGHT.

For the first half of 2014, two Issues were produced and distributed. A third issue is scheduled before year end.

It must be emphasised that every effort has been made to highlight the struggles of as many branches as possible while providing information and education on topics such as: Progressive Discipline, Privatisation etc.

EDUCATION AND RESEARCH DEPARTMENT REPORT

July 01, 2012 to June 30, 2014

EXTERNAL EVENTS

- We continue to attend the OWTU's Pre Budget 28/8/ 13 and Post Budget Forums (2/10/12 and 10/9/ 13)
- Cdes. Nicholas Reece and Cleopatra Bernard represented BIGWU at the Barbados Workers Union (BWU) Youth Seminar From 1/10/12 – 5 10/12. This addressed Gender Issues among Youths, ILO Standards, Regional Integration, Leadership, and Resolving Conflicts.
- Cde. Wesley Francis attended an ILO Workshop on HIV/AIDS on 21/11/12 in
- St. Lucia
- Attended 2nd Annual Pre Budget Discussion of the T&T Chamber of Commerce on 9/7/13
- Attended Min. of Planning Conference on National Diversification Strategy on 20/7/13
- 1/7/12 WE ENDORSED THE CALL BY GLOBAL UNIONS FORUM ON TRADE AND INTERNATIONAL STANDARDS - *Governments to commit to a Social Protection and Decent Work for all goal by 2030, including access to health, unemployment, ill health, maternity, child protection and disabled people:*
 1. "Set national goals for green jobs based on assessments in terms of current and potential value, gender dimension, working conditions and other aspects of the decent work agenda."
 2. Create a tax on international financial transaction with a view to contributing to a Green Fund in charge of promoting decent jobs and clean technologies."
- We continue to attend the OWTU's Pre Budget 28/8/ 13 and Post Budget Forums - (10/9/ 13)
- Attended 2nd Annual Pre Budget Discussion of the T&T Chamber of Commerce on 9/7/13
- Attended Min. of Planning Conference on National Diversification Strategy on 20/7/13

Research Papers

During the period under review, several position papers were produced. These included:

- Progressive discipline

- What is the difference between Human Resource Management and Industrial Relations
- Privatisation as it impacts BIGWU
- Prepared and presented BIGWU's position paper titled: "Social and economic fallout of privatisation and its impact on the workforce in the public service and state enterprises." at JTUM Seminar on 01/02/ 14.
- Prepared recommendations on a plan of action to address RBC's retrenchment of workers in the Caribbean
- Prepared BIGWU's comments on the Insurance Bill No. 2 of 2013 which sought to repeal and replace the Insurance Act and to reform the law relating to insurance businesses and privately administered pension fund plans. Also, participated in presenting these comments to the Joint Select Committee of the Parliament 12/3 /14. it should be noted that 2 of the key proposals of the union were:
 1. Repeal all provisions related to the harmonization of Occupational pensions with NIS Pension since such harmonization results in a reduction of pension income
 2. Repeal the regulations that cap pensions to 2/3 of final salary as is currently the case under the 1969 Draft Regulations which are enforced by the Board of Inland Revenue when Pension Plans are being registered
- Attended CARIRI Conference on "Increasing competitiveness through innovation and Public-Private Partnerships on Thursday 20th March, 2014
- Held meeting with Branch Education Secretaries on 24/3/14
- Preparing Homes for the Homeless – an alternative to the privatisation of TTMF and HMB
- Prepared analysis of amendments to ANSA MCAL Medical Plan. The union sought to have a joint approach by affected unions on this matter but none attended the meeting
- Prepared update on assets/liabilities/ profits of FCB, TTMF, HMB, RBL, CLICO. EXIMBANK
- Research on spread of interest rates local and international
- Did research work on the biometric system for AIB workers.

EDUCATION AND RESEARCH DEPARTMENT REPORT TO THE GENERAL COUNCIL

July 01, 2012 to June 30, 2014

Union's Website

Cde. Hayden Hernandez is currently leading the union's efforts to revitalise its website and to this end we have taken a decision to change over the hosting of our domain to a new site. Over the next few days we will be going through the process of transferring the hosting and domain name system servers.

We are currently awaiting web administrators to give us the necessary 'authorisation codes' to finalise the transfer.



Alva Allen
Education and Research Coordinator

DONATIONS RECEIVED FOR BIGWU EDUCATION PROGRAMME 2013

Organisations	Amount Received
AIC Securities	1,000.00
BGWU CREDIT UNION	5,000.00
C.A.R.I.R.I.	6,000.00
CLICO	5,000.00
DAILY NEWS	1,000.00
EASTERN CREDIT UNION	1,000.00
EXIMBANK	1,500.00
EXPORT CENTRES CO. LTD.	1,000.00
FIRST CITIZENS	15,000.00
NEW INDIA ASSURANCE	1,000.00
REPUBLIC BANK	10,000.00
SECU CREDIT UNION	1,000.00
TELEPHONE CREDIT UNION	500.00
TEXTEL CREDIT UNION	500.00
TRANSCORP CREDIT UNION	500.00
T&T POLICE CREDIT UNION	1,000.00
TTMF	5,000.00
TRU VALU SUPERMARKET	5,000.00
WESTERN CREDIT UNION	500.00
LINDHURST MURRAY	5,000.00
SUB-TOTAL	66,500.00

DONATIONS RECEIVED FOR BIGWU EDUCATION PROGRAMME 2013

Organisations	Amount Received
AIC Securities	1,000.00
BGWU CREDIT UNION	5,000.00
C.A.R.I.R.I.	6,000.00
CLICO	5,000.00
DAILY NEWS	1,000.00
EASTERN CREDIT UNION	1,000.00
EXIMBANK	1,500.00
EXPORT CENTRES CO. LTD.	1,000.00
FIRST CITIZENS	15,000.00
NEW INDIA ASSURANCE	1,000.00
POLICE SERVICE CREDIT UNION	1,000.00
REPUBLIC BANK	10,000.00
SECU CREDIT UNION	1,000.00
TATIL	5,000.00
TELEPHONE CREDIT UNION	500.00
TEXTEL CREDIT UNION	500.00
TRANSCORP CREDIT UNION	500.00
TTMF	5,000.00
\$VALU SUPERMARKET	5,000.00
WESTERN CREDIT UNION	500.00
LINDHURST MURRAY	5,000.00
SUB-TOTAL	\$71,500.00

GRIEVANCE REPORT

July 01, 2012 to June 30, 2014

This report covers the period stated above and is intended to give members an appreciation of the number and nature of Grievances/Trade Disputes handled over the period stated above by the IR Department.

An appendix is attached containing the disputes categorized as Warning Letters; Suspensions; Dismissals; Retrenchments; and Miscellaneous - referring here to contract violations, differences in interpretation and application or matters pertaining to terms and conditions of employment.

Cases Reported

Thirteen hundred and forty-six (1346) disputes are being reported for this period. Settlements have been secured on approximately one hundred sixty-eight (168) through bilateral discussion with the employer, conciliation process at the Ministry of Labour and or by means of Arbitration/Conciliation at the Industrial Court. Of the remainder, seven hundred and thirty-nine (739) matters are being handled by the IR Department of the union affecting approximately fifteen hundred and seven (1507) workers and involving one hundred and twenty-nine (129) companies. Four hundred and thirty-nine matters (439) including URP are being handled by attorneys representing four hundred and eighty-four (484) workers inclusive of URP workers.

OHSA Compliance.

We welcome Cde. Wesley Francis who joined the Labour Relations Department in October 2011 and has a BSc degree in Occupational Safety and Health.

Over the period in review, health and safety examinations were initiated in over ten (10) branches including Eastern Commercial Lands (Tru Valu), the three media houses, TATIL, REPSOL and Cipriani Labour College just to name a few.

In managing compliance with the Act three Industrial Relations Offences were filed against employers in January 2012 of which two were later withdrawn as the employers complied. In a twist of irony a trade dispute was filed against the Cipriani College of Labour

and Co-operative Studies (the college teaches HS) in April 2012 which coincided with an Improvement Notice that was served by the Occupational Safety and Health Agency. The combined strategy resulted in items being addressed more rigorously.

In April 2012 at FCB Park Street branch a case of TB (confirmed) was reported in which at least three additional persons became affected. The Union took steps to ensure that Bank properly sanitized the building. Then in May 2012 the First Citizens Bank was first of our RMU branches to have Section 15 of the Act invoke against them.

Generally, employers were found to be inconsistent with the requirements under the Occupational Safety and Health 2004 and this has prompted some coercing and prodding on the part of the Union.

Court Judgments.

During the period there were two landmark judgments (its impact on the number of workers) from the Industrial Court.

The first was a judgment handed down in September 2011 in Trade Dispute No. 118 of 2006 between Communication Workers Union and Illuminat (Trinidad and Tobago) Limited in which the Court reversed the requirement that a worker must mitigate his/her loss and held that the quantum of damages was fixed at the moment of dismissal.

The Court noted that in the past Unions in seeking to have workers properly compensated for the wrongs by employers were restrained by the insistence of the Court that a worker need to mitigate his/ her loss which insistence resulted in a reduction in the quantum of damages awarded to a worker.

In this judgment the Court lamented that it was 'troubled by the persistence with which cases decided by this Court have emphasized the need for a dismissed worker to mitigate his or her loss..' and concluded that "we are of the view that this Court has, over the years, misled itself on this question of mitigation of damages

GRIEVANCE REPORT

July 01, 2012 to June 30, 2014

in dismissal cases and it is not for the Court to continue to labour under that error, it is sufficient to say that the Court fell into error and that such error is correctable by the Court itself.”

The second has to do with hundreds of persons who are employed by the Permanent Secretary of various Ministries on contract at a certain salary and where much later into their contract the CPO, as employer, unilaterally reduce the salary substantially, demanding the repayment of the difference; claiming that a Permanent Secretary has no authority to offer any compensation package.

The Court in Trade Dispute No. 253 of 2009 between BIGWU and CPO and delivered in January 2012 brought much relief to these workers. The Court in its examination of this trade dispute held that the Permanent Secretary has actual authority to enter into a contract with a worker and that the CPO is bound by the offer made to a worker and therefore cannot unilaterally vary a worker’s salary.

Emerging issues

Some of the disputes revolved around social networking sites and the use of an employer’s computer for personal communication and raises the matter of reasonable expectation of privacy in the workplace. Sites like Facebook, LinkedIn and Twitter have revolutionized the way people communicate, as such postings complaining about conditions at work or their compensation or benefits may make top management unhappy, but such employee activities are protected conduct, regardless of the medium used. However, none has to be guarded as several workplace issues have been decided in the employer’s favour.



Don Devenish
1st Vice President

APPENDIX 1

COMPANY	WARNINGS	SUSPENSIONS	DISMISSALS	RETRENCHMENTS	MISCELLANEOUS	TOTAL
Works Credit Union	-	-	-	3	1	4
Fire Services Credit Union	-	-	1	-	-	1
Agricola Credit Union	-	3	9	-	2	14
**Aligico	-	-	2	40	-	42
Agostini Insurance Co Ltd	-	-	-	-	2	2
TT Mortgage Finance Co	-	-	-	-	-	-
Port Employees Credit Union	-	-	-	-	2	2
TT Police Credit Union	2	-	1	-	3	6
Diego Martin Credit Union	-	-	-	-	1	1
Neal & Massy (North) Credit Union	1	-	1	-	3	5
TT Cancer Society	1	-	-	-	1	2
Eastern Commercial Lands	-	-	3	-	4	7
Clico	-	-	2	-	1	3
Republic Bank Ltd	400	9	5	-	60	474
Progressive (MTS) Credit Union	1	-	1	-	3	5
TUTTA	-	-	-	-	4	5
ICHRIS Industries Ltd	1	-	-	-	4	5
Public Services Association	3	2	3	-	2	10
CUNA Caribbean Society Ltd	-	-	1	-	-	1
*URP	-	-	400	-	-	400
COPOS Credit Union	-	-	2	-	-	2
**Eastern Credit Union	-	-	-	6	-	6
Telephone Workers Credit Union	-	-	1	-	-	1
**Repsol-E&P Trinidad & Tobago Ltd	-	-	1	2	-	3
Public Services Credit Union	-	-	2	-	1	3
Daily News Ltd	-	2	4	-	1	7
First Citizens Bank	-	5	2	-	9	16
*National Entrepreneur Development Co	-	-	-	-	1	1
*National Congress of Inc Baptists	-	-	-	-	2	2
*Muslim Credit Union	-	1	-	-	-	1
*Ministry of Health	-	-	1	-	-	1
**Mecalfab Ltd	-	-	1	-	-	1

APPENDIX 1

COMPANY	WARNINGS	SUSPENSIONS	DISMISSALS	RETRENCHMENTS	MISCELLANEOUS	TOTAL
*Metal Industries Company Ltd	-	-	1	-	1	2
*PCS Nitrogen Ltd	-	-	1	-	1	6
*RAA Investment Ltd	-	-	1	-	1	2
*Bermudez Services Ltd	-	-	1	-	1	
*The Sports Company of T&T	-	-	1	-	1	2
*Tridium (Carib Ltd)	-	-	1	-	1	
*Trinibashment Ltd	-	-	1	-	1	0
*T&T Entertainment Company Ltd	-	-	1	-	1	0
*T&T Housing Development Corporation	-	-	1	-	1	2
*T&T Police Service Social & Welfare Asoc	-	1	1	-	2	0
*Weithecon Investment Managers Ltd	-	-	1	-	1	0
*Imperial Optical	-	-	-	-	1	1
*Safeguard Services	-	-	1	-	1	0
*Home Construction Ltd	-	-	1	-	1	1
*Sports & Games Ltd	-	-	1	-	1	0
*Ansa Mc Al Credit Union	-	-	1	-	1	1
*Police Complaints Authority	-	-	1	-	1	5
*Medical Associates Hospital Ltd	-	-	1	-	1	25
*Maritime Life Insurance Co Ltd	-	-	1	-	1	36
*Laparkin Shipping Ltd	-	-	1	-	1	1
*Community Care Credit Union	-	-	1	-	1	1
*Home Construction Ltd	-	-	1	-	1	0
*Welkleen Services	-	-	1	-	1	2
*Venture Credit Union	-	-	1	-	1	
*Unit Trust Corp	-	-	1	-	1	
*TTAIFA	-	-	-	-	1	6
*Trinidad Style Ltd	-	-	1	-	1	
*Travel House Ltd	-	-	-	-	1	6
*Synergy TV	-	-	6	-	7	2
**Sports Copany of T&T	-	-	1	-	1	1
*Required Supplies Ltd	-	-	2	-	2	8

APPENDIX 1

COMPANY	WARNINGS	SUSPENSIONS	DISMISSALS	RETRENCHMENTS	MISCELLANEOUS	TOTAL
*Port Workers and Pvrte. Manning ltd	-	-	-	-	2	2
*Parish of St Paul RC Church	-	-	-	-	1	1
*Caribbean Steel Mills	-	-	1	-	-	1
*Metal Designs Concepts Ltd	-	-	1	-	-	1
**Baker Hughes Ltd	-	-	-	-	1	1
**Unicomer (Trinidad) Ltd	-	-	5	-	1	6
**Asco Trinidad Ltd	-	-	2	-	-	2
**Trinidad Cement Ltd	-	-	1	-	-	1
*CL Communications Ltd	-	-	2	-	-	2
*Moore's General Contracting Ltd	-	-	1	-	-	1
*West Indies Stockbrokers Ltd	-	-	1	-	-	1
*Garner & Gellizeau Ltd	-	-	1	-	-	1
**Trinidad & Tobago Postal Corporation	-	-	1	-	-	1
*Automotive Hardware SuperStores Ltd	-	-	1	-	-	1
*Bishop-Anisey High School Trinity	-	-	-	-	1	1
*Caribbean New Media Group	-	1	2	-	-	3
*CB & I Americas Ltd	-	-	1	-	-	1
*Chanan Book Services Ltd	-	-	1	-	-	1
*Dachin Enterprise Ltd	-	-	1	-	-	1
*Education Facilities Company	-	-	1	-	-	1
*Guardian Life of the Caribbean Ltd	-	-	1	-	-	1
*H Lewis Construction Ltd	-	-	1	-	-	1
**Housing Development Corporation	-	-	2	-	-	2
*La Horquetta Regional Complex	-	-	-	-	1	1
*Mc Farlane & Patn	-	-	1	-	-	1
*Ministry of Labour	-	-	1	-	-	1
*Capil's Company Ltd	-	-	1	-	-	1
*Crews Inn Ltd	-	-	1	-	-	1
*Chemplast (Caribbean) Ltd	-	-	1	-	-	1
*Clico Investment Bank	-	-	1	-	-	1
*Colonial Fire and General Insurance Ltd	-	-	1	-	-	1
*DE Edge Consulting Ltd	-	-	1	-	-	1

APPENDIX 1

COMPANY	WARNINGS	SUSPENSIONS	DISMISSALS	RETRENCHMENTS	MISCELLANEOUS	TOTAL
*Donna Cox Member of Parliament	-	-	1	-	-	1
*South Caribbean Credit Union	-	-	1	-	-	1
*Hafeez Karamath Ltd	-	-	1	-	-	1
**Urban Development Corporation T&T	-	-	1	-	-	1
**Tropical Power Ltd	-	-	1	-	-	1
**RBTT Bank Ltd	1	2	13	-	-	16
**Alstons Building Enterprises Ltd	-	-	1	-	-	1
**Eastern Regional Health Authority	-	-	1	-	-	1
**Original Foods Ltd	-	-	1	-	-	1
**Total Safety Management Ltd	-	-	1	-	-	1
*West Indian Tobacco Credit Union	-	-	1	-	-	1
**Tobago Regional Health Authority	-	-	1	-	-	1
**National Infrastructure Development Co	-	-	1	-	-	1
*Tobago Hospitality & Tourism Institute	-	-	1	-	-	1
*Judiciary of T&T –Dept of Court Admin	-	-	1	-	-	1
*Environmental Management Authority	-	-	1	-	-	1
*Grafton Beach Resorts Ltd	-	-	1	-	-	1
**Guardian Asset Management	-	-	5	-	-	5
*Tourism Development Co. Ltd	-	-	1	-	-	1
*Ministry of Education	-	-	2	-	1	3
*BICO Ltd	-	-	1	-	-	1
*The Cepep Company Ltd	-	-	1	-	-	1
*International Shipping Ltd	-	-	1	-	-	1
*Contract Caterers Ltd	-	-	1	-	-	1
*Solid Waste Management Co. Ltd	-	-	1	-	-	1
*Beacon Insurance Co. Ltd	-	-	-	1	-	1
*Digi Data Systems Ltd	-	-	1	-	-	1
*Quality Cash and Carry	-	-	1	-	-	1
*CL Communications Ltd	-	-	2	-	-	2
**Scotiabank Ltd	-	-	1	-	-	1
*Office of the Prime Minister – URP	-	-	7	-	-	7
**Caribbean Airlines Ltd	-	-	2	-	-	2

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

The two year period of this report has seen the Trade Union Movement and workers continuing to be faced with obstructions placed in the way of meaningful and free collective bargaining, including but not limited to attempts at wage restraint and a less than lethargic approach to the need for reform to the Industrial Relations Act 1972, as amended.

In pursuit of its efforts to deliver collective agreements which seek to not just maintain, but to improve terms and conditions of work and life for our membership, Banking, Insurance and General Workers Union (BIGWU) has been amongst the vanguard of the trade union movement during the review period in combating the scourge of privatization of state enterprises, particularly in the financial services sector, and which experience has shown invariably leads to job losses, reduced benefits for workers and enrichment of private sector interests.

A renewed objective of re-introducing indexed as opposed to fixed Cost of Living Allowance in collective agreements and providing for improved pension benefits for workers upon retirement is also on the agenda of actions agreed to be pursued by Unions participant to the endeavours of the Joint Trade Union Movement (JTUM) of which BIGWU is a part.

An update on the state of negotiations at our various branches over the period follows:-

FINANCIAL SERVICES SECTOR

AGRICOLA CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:11 – 31:12:13

Negotiations were underway at the bilateral level as at time of preparation of this report.

AGOSTINI INSURANCE BROKERS LIMITED

01:01:13 – 31:12:15

Negotiations were underway at time of preparation of this report, a breakdown on the items of Salaries; COLA; Severance Pay and a Merit Incentive System being referred to the Minister of Labour.

AIC SECURITIES

17:10:08 – 16:10:11

Meetings at the Ministry of Labour proved to be futile with the major cost items remaining outstanding. The matter was declared unresolved and referred to the Industrial Court. The matter was before the Court for conciliation however the employer failed to show up and has been scheduled for Mention and Report on 4/7/2014. The Company has decided to reduce the level of its operations with most of its former portfolio now being performed by JMMIB. Two employees will be kept on for some time before the entire company is wound up. The union and the employer has entered into talks aimed at settlement of a severance package.

PAN-AMERICAN LIFE INSURANCE GROUP (PALIG)

01:01:11 – 31:12:13

01:01:14 – 31:12:16

Negotiations were concluded in October 2012 against the background of the sale of ALGICO to a new company – PAN AMERICAN LIFE INSURANCE COMPANY LIMITED – and the cessation of general insurance business which led to the retrenchment of approximately 40 workers. The new agreement provides for a 15 per cent salary increase and improvements to most allowances, with intention to engage a revised Job Evaluation Exercise and review of the existing Medical Plan. Negotiations for the period following were underway as at time of preparation of this report.

AERO SERVICES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:13 – 31:12:15

This is a new branch of the Union and proposals for a first Collective Agreement were submitted on May 02, 2013. Most matters, including Salaries, COLA, improved leave and subsistence provisions were agreed and implemented, with some secondary residual items to be resolved as at time of preparation of this report.

BGWU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:07:14 – 30:06:17

Proposals are to be submitted shortly.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

BETHEL CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

This branch is inoperative for reasons provided in earlier reports and a plan to activate is in the making.

BRITISH AMERICAN INSURANCE COMPANY LIMITED

Recognition was secured with effect from October 12, 2009. BAICO falls under the jurisdiction of the Central Bank as a subsidiary of the CL Financial Group of Companies and is one of the toxic/insolvent entities within.

Central Bank jurisdiction has acted as an impediment to the free Collective Bargaining process, no claims being allured against BAICO or any entity under CBTT jurisdiction in any court, including the Industrial Court, under the conjoint effect of Section 44 D and Central Bank Amendment Act No. 18 of 2011.

These obstructions notwithstanding, the Union has negotiated an increase in salaries of 10 per cent, with effect from January 01, 2014 with a loyalty bonus lump-sum cash payment which was well-received by the workers.

Negotiations were being engaged between Parties for a separation package for all workers given a decision by the government to cease the Company's operations.

As previously reported, proposals were submitted at British American. While the employer has acknowledged receipt, plans to cease its operations along with CLICO's and to merge both entities, along with an amendment to the Central Bank Act which effectively suspends any claims before any court against both companies, have acted in concert to prevent forward dialogue. Emphasis is being placed on ensuring workers receive a fair separation package at time of retrenchment.

BUSINESS DEVELOPMENT CORPORATION / EXPORT TT COMPANY LIMITED

Proposals were submitted in March 2013. In the absence of counter-proposals from the Company, a breakdown in negotiations is now pending process before the Industrial Court.

CATHEDRAL CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:04:09 – 31:12:12

01:04:12 – 31:03:15

The agreement was signed on 20th December 2013.

Features included salary increases of 15% for the more senior staff and 12% for trainees and junior clerks' consolidation of COLA of \$180.00. A revised COLA of \$190.00 for the 1st year and \$200.00 per month for the other three (3) years were agreed. In the first time men will receive five (5) uniforms similarly to the female colleagues/ counter parts.

CITY OF PORT OF SPAIN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

25:03:09 – 24:03:12

Consequent upon the last report submitted, an interim agreement was arrived at to apply a 6% salary increase effective March 25, 2009 and steps have been taken to engage a salary comparator exercise to bring salaries at COPOS more in line with the market. Discussions were underway as at time of preparation of this report.

CENTRAL BANK OF TRINIDAD AND TOBAGO

01:01:12 – 31:12:14

Negotiations for the period were concluded in September 2013. Parties agreed on a 14 per cent salary increase, similar increases to all allowances and significantly, re-introduction of a Housing Subsidy which provides for accessing loans internal to CBTT as opposed to external financial institutions.

COLONIAL LIFE INSURANCE COMPANY LIMITED

01:01:09 – 31:12:11

01:01:12 – 31:12:14

CLICO's report is similar to that of British American's, falling under Central Bank jurisdiction and identical arrangements for increases, lump-sum payments and negotiations for a separation package have been/are being engaged near-simultaneously.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

The distinction between CLICO and BAICO is that the Union has had recognition at CLICO since 1986, has negotiated several collective agreements over the period and compensation payments accrued/to be accrued will inevitably be significantly greater for CLICO workers than at BAICO, where no collective agreement has been negotiated.

CO-OPERATIVE CREDIT UNION LEAGUE OF TRINIDAD AND TOBAGO

01:01:02 – 31:12:04

01:01:05 – 31:12:07

The breakdown in negotiations has been the subject of a trade dispute before the Industrial Court for several years.

There are no union members remaining and the current staff at the League have all been employed on fiscal term contracts. Nevertheless there is willingness by parties to find an amicable resolution.

DIEGO MARTIN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:13 – 31:12:15

Worker representatives are currently engaged in the process of distilling their proposals for the Union's consideration. The organization has claimed to have stymied their recent successive financial losses which should have a positive impact on this round of negotiations.

DEPOSIT INSURANCE CORPORATION

01:01:12 – 31:12:14

Draft proposals for the January 2012 – December 2014 are currently being finalized for submission to the employer. It is to be noted that historically this organization will settle at percentage increases consistent with those for the CBTT but resist improvements and new benefits to the Agreements as worker participation in this area is poor.

EASTERN CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:03:10 – 28:02:13 – CLERICAL

01:08:10 – 31:07:13 – SUPERVISORY

01:05:09 – 30:12:12 - MANAGERIAL

As last reported, these negotiations were pending referral to the Industrial Court. Issues in contention were resolved by consent between the Parties however, salaries being settled at 12 per cent over the period, with a revised monthly COLA of \$250.00 and improvements to various allowances. Proposals for the period following were being prepared for submission as at time of preparation of this report.

EXPORT IMPORT BANK OF TRINIDAD AND TOBAGO

01:01:09 – 31:12:13

The Union is seeking to bring the salaries up to the market and introduce salary ranges. Progression through the ranges will be performance based.

FIRST CITIZENS BANK LIMITED

01:01:12 – 31:12:14

Negotiations commence in August 2012 and a number of non-cost items have been settled outstanding are the cost items and in the main salaries and COLA. The Union's goal is to realize a 20% increase in salaries for all workers in Grades 1 to 7.

During the course of negotiations a salaries comparison was carried out which showed that grades 5 to 7 were far below the market between \$1,000.00 to \$1,500.00. It must be noted that grades 1-5 and management salaries are at the market (comparator). The Union's proposals would close the gap, align the salary to the market and restore equity to Grades 5-7. The matter has since been referred to the Industrial Court.

FIRST CARIBBEAN INTERNATIONAL BANK LIMITED

This is a new branch of the Union and proposals for a first Collective Agreement were submitted on March 19, 2013. Negotiations were underway as at time of preparation of this report.

FIRST NATIONAL CREDIT UNION CO-OPERATIVE LIMITED

01:01:06 – 31:12:08

Efforts to conduct industrial relations at this branch has been frustrated with the employer not advancing salary payments to the workers at Point Fortin although two

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

other branches remain in operation. The Labour Relations Department is handling litigation against the employer over the issue of severance payments.

FIRE SERVICES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:13 – 31:12:15

Negotiations were underway as at time of preparation of this report.

MAIBROL INSURANCE BROKERS LIMITED

An inoperative branch where the Union has had recognition since 2006 but with little active interest by workers despite initiatives and meetings by the Union to have proposals prepared and submitted.

MUSLIM CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Recognition Majority Union (RMU) status was granted for three (3) Bargaining Units in August 2009. Over the years efforts to engage the workers in pursuing a collective agreement have not borne fruit as the employer continues to experience financial difficulties.

NHA EMPLOYEES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

29:02:11 – 28:02:14

On 21st August 2012, the Union submitted the completed agreement to the Minister of Labour for registration with the Industrial Court.

NEAL & MASSY (N) CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:12 – 31:12:14

Parties continued to meet at the bilateral level with a view to resolution notwithstanding the matter being reported as a Breakdown in Negotiations. A settlement was achieved in no small part due to the tenacity of the three worker representatives on the Union's Team. Salaries (after the consolidation of the existing \$140.00 COLA were increased by 14% with a new COLA of \$160.00, \$170.00 and \$180.00 to be applied for each respective

year of the agreement. The company will now bear 80% of the cost of staff uniforms and have also agreed to enhanced terms for salary advances and staff vehicle loans.

NEW INDIA ASSURANCE COMPANY LIMITED

01:01:06 – 31:12:08 01:01:09 – 31:12:11 01:01:12 – 31:12:14

As last reported, a residual issue for the former periods over payments upon retirement was before the Industrial Court. This was satisfactorily resolved by consent between the Parties and negotiations were underway for the current period as at time of preparation of this report.

PORT EMPLOYEES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:06:12 – 31:05:15

The Agreement for this period has been settled in principle. After the consolidation of COLA a 15% increase evenly spread over the three year period will be applied. A new COLA of \$140.00 in year 1 and 2 and \$150.00 in the final year. The subsistence payment has increased from \$32.00 to \$42.00 and payments via the severance formula have increased by ¼ month salary on each level/tier. The delay in signing is due to the inability to effect the newly agreed clause of Pensions due to the removal (CUNA) of the provider. Notwithstanding, parties have agreed to explore other providers of a worker pension plan existing on the parameters of a 10 % monthly contribution of the worker's salary (1/3 by the worker and 2/3 by the employer) with the plan being retroactive to the employment date of the organization's current longest serving worker.

PROGRESSIVE CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:04:13 – 31:03:16

Proposals for this period were submitted in late 2013 by the Union and followed by Progressive Credit Union's submission in January 2014. After six meetings it became clear that the Management's Team was either genuinely handicapped or deliberately divorced themselves from good faith bargaining by feigning ignorance to items agreed upon in the meeting prior.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

The Union's lead negotiator was compelled to institute a system of recording notes, signed by both parties in an attempt to retain value and integrity in the negotiations process. Unfortunately but not surprisingly, negotiations broke down and are currently before the Ministry of Labour.

PUBLIC SERVICES CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:13 – 31:12:15

Negotiations were underway as at time of preparation of this report

REPUBLIC BANK LIMITED BARGAINING UNITS 1 AND 2

01:06:15 – 31:05:18

The Union's proposal was presented to the Bank in February 2014 but they have failed to reciprocate at the time of this report. However, they have signaled that their submission is imminent and a first meeting has been scheduled for the 24th July 2014.

REPUBLIC BANK LIMITED BARGAINING UNIT 3

01:06:12 – 31:12:15

These negotiations are currently before the Ministry of Labour but parties are involved in bilateral discussions with a view towards an amicable settlement. The Bank has signaled its willingness to make a final move to a 13% increase with the consolidation of the existing COLA with some slight improvements in Subsistence, Uniforms and Car Upkeep. The Union has engaged the eighteen members of staff in this Unit in consultation towards a settlement in and around these terms.

RHAND CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:12 – 31:12:14

Negotiations were underway as at time of preparation of this report.

SFCCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:09 – 31:12:11

01:01:12 – 31:12:14

Proposals for the later period shown above have been submitted to the employer and a first meeting held at the employer's office on the 29th May 2014. Since then the Credit Union's counter proposal, which was promised on the 30th June 2014 is yet to be received. Inquiries into the situation with their representative reveal that their tardiness is attributed to their newly installed Board of Directors but dates for negotiations have already been established with an optimism that the Credit Union's proposal will be in hand shortly.

It is also hopeful that discussions for the outstanding period will continue in addressing the current period and bring terms of employment of workers in this organization closer to those existing in the Industry presently.

SECU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

19:09:14 – 18:09:17

The workers are working on their proposals and would submit shortly.

SCOTIABANK TRINIDAD AND TOBAGO LIMITED (NON CLERICAL)

01:06:13 – 31:05:16

Negotiations was completed in July 2013 and the Collective Agreement has been registered in the Court.

TATECO (NORTH) CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:09 – 31:12:11

This matter was settled with a few meetings being held at bipartite level. Salaries were increased by \$1,500.00 per month in the first year and by \$1,000.00 per month in each of the second and third years of the collective agreement. Cola was settled at one hundred dollars per month for the life of the collective agreement.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

TATECO (SOUTH) CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:11:08 – 30:10:11

The workers have shown a marked disinterest in the Union and there is no activity at the branch at present.

TATIL LIFE ASSURANCE / TRINIDAD AND TOBAGO INSURANCE LIMITED

01:01:12 – 31:12:14

Salaries were settled at 12 per cent over the period and implemented in December 2013. A breakdown in negotiations on the items of COLA, Severance Pay, Vacation Leave and other matters was before the Minister of Labour as at time of preparation of this report.

TEACHERS' CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:11 – 31:12:13

These negotiations were resolved in April 2014 and revised salaries averaging 13 per cent and COLA of \$200.00 per month applied as of May, 2014. A residual issue affecting retroactive payments and signing of agreed terms was the cause of direct forms of protest action by the workers at Teachers' Credit Union (TCU) and which issue remained pending as at time of preparation of this report.

TELEPHONE WORKERS CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:10 – 31:12:12

01:01:13 – 31:12:15

A settlement was arrived at on a 10 per cent wage increase for the former period, with increases in various allowances otherwise. It should be noted that the contract at TWCU is the singular one with indexed COLA in BIGWU and TWCU workers' salaries are the highest in the classification comparator Credit Union sector. Proposals for the period following were in the process of being prepared for submission as at time of preparation of this report.

TEXTEL CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:07:13 – 30:06:16

The agreement was signed on 26th May 2014 after a relatively brief period of negotiation which was conducted

in an atmosphere of cordiality and mutual respect. Salaries were increased by 10% following consolidation of 50% of the previous COLA of \$200.00. A new COLA of \$175.00, \$200.00 and \$225.00 was agreed for each successive year. Workers also benefit from a performance incentive of approximately 1% on their anniversary date. There was a slight improvement in qualification for the highest tier of vacation. Workers will now also receive a severance package upon retirement.

TRANSCORP CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:13 – 31:12:15

Proposals were submitted by Cover Letter dated May 19th 2014 for the new period.

TRINIDAD AND TOBAGO MORTGAGE FINANCE COMPANY LIMITED

01:07:09 – 30:06:12

As previously advised, these negotiations have been obstructed by the unwelcome presence of the PSNC/IMC in the free collective bargaining process in Public/State sector negotiations. An 8 per cent interim salary increase was applied by agreement between the Union and employer earlier in 2013 and the matter of salaries and other unresolved items are before the Industrial Court for determination.

TRINIDAD AND TOBAGO POLICE SERVICE CREDIT UNION AND CO-OPERATIVE SOCIETY LIMITED BU I

01:01:13 – 31:12:16

These negotiations were concluded in September 2013 with staff receiving monthly salary increases of \$400.00 in January 2013, another \$400.00 from January 2014 and an additional \$700.00 commencing from January 2016. These monetary values translate to on average a 20% to 35% increase for the lowest to the highest paid workers in this Bargaining Unit. Additionally, a monthly COLA of \$370.00 will be paid over the first two years and increases to \$375.00 in the final year of the agreement. Pension contributions borne by staff will now be lessened to 35% and subsistence payments will increase to \$50.00. The jewel on the crown of this package is the newly negotiated staff loan facility that provides credit facilities that are 3% less than the current rates in some instances.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

TRINIDAD AND TOBAGO POLICE SERVICE CREDIT UNION AND CO-OPERATIVE SOCIETY LIMITED BU II (Managers)

01:01:13 – 31:12:15

This matter was settled with a few meetings being held at bipartite level. Salaries were increased by \$1,500.00 per month in the first year and by \$1,000.00 per month in each of the second and third years of the collective agreement.

Cola was settled at one hundred dollars per month for the life of the collective agreement.

TRINIDAD AND TOBAGO BUILDING AND LOAN ASSOCIATION

This is a new branch of the Union and proposals for a first Collective Agreement were submitted on November 27, 2012. Negotiations were underway as at time of preparation of this report.

USINE STE MADELEINE CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01/06/2013 – 31/05/2016

Negotiations are ongoing and will be completed shortly.

WESTERN UNITED CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:03:12 – 29:02:15

These negotiations have been settled in principle with a 13% increase over the period. Of equal importance is the enhanced Medical coverage that considers family as well as the introduction of a Pension Plan that invests 10% of the worker's monthly salary for the purpose support after retirement. The cost of this investment is shared, i.e. 2/3 by the employer and 1/3 by the employee.

The details of the pension plan are still under review by the staff representatives but the expectation is that the full agreement should be ready for signing by September 2014.

WORKS CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

01:01:10 – 31:12:12

These negotiations were resolved at a 12 per cent increase over the period, with revised COLA of \$200.00 per month.

COMMERCIAL / RETAIL / MANUFACTURING

ICHRIS INDUSTRIES LIMITED

01:01:12 – 31:12:14

Proposals were exchanged between parties in May 2012, but eight meetings proved unsuccessful in moving this employer from his initial offer of 3% increase. On March 6th 2013 a breakdown was reported to the Ministry of Labour and discussions there have yielded as much as 13% for Bargaining Unions 1&2 (after consolidation). COLA has been introduced in the agreement at \$50.00, \$75.00 and \$100.00 for each respective year. Paternity has increased from 5 days to 10 days, Subsistence from \$32.00 to \$40.00. And a statutory half hour / per month has been agreed to for internal Union Meetings.

LA HORQUETTA REGIONAL COMPLEX

27:08:03 – 26:08:06

Recognition Majority Union (RMU) status was granted in 2004. The breakdown in negotiations for a first Collective Agreement has been the subject of a Trade Dispute before the Industrial Court since 2006. No progress was made over the years as questions have arisen as to who the employer is since the Complex was established by the Ministry of Community Development in 1998, and a Board of Directors is appointed from time to time by the State. The Union has in 2013, applied to the Industrial Court to have the Ministry joined as a party to the dispute. The Union submitted Evidence and Arguments in support of its application on 26th March 2014; Attorneys from the office of the Solicitor General submitted Evidence and Arguments on behalf of the Permanent Secretary of the Ministry of Community Development on 25th April 2014. As part of their submissions they have contended that the Chief Personnel Officer (CPO) is the employer.

The Industrial Court has indicated that due consideration has to be given to the consequences of any decision it may make in regard to both this application and the outcome of the substantive issue, having regard to the precedents which may be set for some seventeen (17) similar Regional Complexes throughout the country.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

The Court also directed that its Ruling in the dispute be reserved following the receipt of submissions by the parties.

SMITH ROBERTSON AND COMPANY LIMITED

01:01:09 – 31:12:12

01:01:13 – 31:12:14

Negotiations for the former period prior were concluded on a 12 per cent increase and revised monthly COLA of \$80.00 over the period. Negotiations for the period following were underway as at time of preparation of this report.

EASTERN COMMERCIAL LANDS (TRADING AS TRU VALU LIMITED) BARGAINING UNIT # 4 – MONTHLY PAID SUPERVISORS

01:06:14 – 31:05:17

Proposals were submitted by Cover Letter dated June 27th 2014 for the new period.

EASTERN COMMERCIAL LANDS (TRADING AS TRU VALU LIMITED) WEEKLY PAID BARGAINING UNIT #2 – MONTHLY PAID CLERICAL STAFF

01:01:12 – 31:05:15

Bilateral discussions commenced for a first Collective Agreement on February 27th 2013. The negotiations were completed after three (3) meetings and parties agreed to salary increases of 10% over the three year period broken down as 4% + 3% + 3%. Parties agreed to the introduction of a Cost of Living Allowance (COLA) conceding payment in Year 1, with \$125.00 per month in Year 2, and \$150.00 per month in Year 3.

TRU VALU SUPERMARKET LIMITED WEEKLY PAID BARGAINING UNIT

01:03:10 – 28:02:13

This collective agreement was submitted to the Minister for registration with the Industrial Court. Proposals for a revised collective agreement will be submitted shortly.

RESEARCH / EDUCATION

CARIBBEAN AGRICULTURAL RESEARCH AND DEVELOPMENT INSTITUTE

01:01:08 – 31:12:10

There has been no relevant activity over the period.

CARIBBEAN INDUSTRIAL RESEARCH INSTUTITE

01:01:11 – 31:12:13

As earlier reports advised, negotiations at CARIRI were obstructed by PSNC/IMC presence and reported to the Industrial Court. The employer's original position of a 3% increase over the period and freezing of all cash allowances otherwise was the subject of intense protest activity by CARIRI workers while the matter was being processed at the Court. Final agreement was arrived at by consent in April 2013 on a 9% increase with improved cash allowances over the former period, with proposals for the period following being referred to the employer as at time of preparation of this report.

CIPRIANI COLLEGE OF LABOUR & COOPERATIVE STUDIES

01:01:08 – 31:12:10

All matters have been settled with the exception of salary increases. The matter is presently before the Industrial where conciliation is in progress. The employer failed to turn up for the first of two meetings held so far. The Union has based its position on the existence of research done by the Union and a compensation survey done by the employer to argue for a twenty three percent increase for the workers of what is a tertiary level educational institute. The employer had held steadfastly to a five percent salary offer and has now advanced a nine percent offer to the Union.

ENVIRONMENTAL MANAGEMENT AUTHORITY

This is a new branch of the Union and proposals were submitted on April 03, 2013. Counter-proposals were submitted by the Employer on August 23, 2013 and negotiations were underway as at time of preparation of this report.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

MEDIA

CCN TV6

01:01:11 – 31:12:13

Negotiations were underway as at time of preparation of this report and were heading for the Ministry of Labour.

DAILY NEWS LIMITED

01:06:09 – 31:05:12

All matters have been agreed with the exception of shift bonus and the annual appraisal system. These two matters will be adjudicated upon by the Industrial Court. The union had submitted proposals to the employer, for a revised collective agreement since 20th November 2013. The employer replied on 25th November 2013 saying that the proposals were receiving attention and undertaking to communicate further. The employer failed to do so. On 15th May 2014, the employer applied to the Minister for an extension of time.

TRINIDAD EXPRESS NEWSPAPERS LIMITED

01:01:13 – 31:12:15

Proposals from the branch were being reviewed as at time of preparation of this report.

GUARDIAN MEDIA LIMITED

01:01:11 - 31:12:13

Bilateral discussions began in May 2012, broke down after seven meetings and were referred to the Ministry of Labour by the Company. The Union's initial wage proposal was \$1,000.00 in Year 1, 8%, in Year 2, and 7% in Year 3. The Company's counter offer was 6%.

The Union had three (3) joint meetings with the Company and the Ministry, and one (1) individual meeting with the Ministry.

The matter was filed at the Industrial Court as a Breakdown in Negotiations and after four (4) conciliation meetings before a judge, parties agreed in April this year to a settlement of 4% + 4% + 4% over the three-year period. Parties further agreed to a re-introduction of Cost of Living Allowance (COLA) of \$100.00 from Year 3.

This was a major milestone as COLA had not featured in Collective Agreements at Guardian Media Limited for the past twenty years.

Proposals were being prepared for submission for the period January 01, 2014 – December 31, 2016 as at time of preparation of this report.

OTHER

COATES BROTHERS

01:01:13 - 31:12:15

The agreement was signed on 14th February 2014.

Features included a 15% increase in salary plus COLA of \$300.00 and improvements to the long service award.

EXPORT CENTRES COMPANY LIMITED

Recognition was granted at ECCL in September 2009 and negotiations were in conciliation at the Court as at time of preparation of this report. ECCL is a State Enterprise, salaries are low and the turnover of CEO's high, causing repeated interruptions in a negotiations already challenged by the strictures of line Ministry / IMC guidelines.

INSTITUTE OF CHARTERED ACCOUNTANTS OF TRINIDAD AND TOBAGO (ICATT)

Recognition Majority Union (RMU) was granted for two (2) Bargaining Units on 17th June 2013.

Proposals are being prepared for submission as at time of preparation of this report.

PUBLIC SERVICES ASSOCIATION

01:01:13 – 31:12:15

Proposals were submitted in July 2012 and among other things seeking a buy out for the period January 2003 to December 2012. The matter is before the Conciliation department of the Ministry of Labour.

NEGOTIATIONS REPORT

July 01, 2012 to June 30, 2014

REPSOL E&P LIMITED

01:06:12 – 30:05:15

The Union submitted counter-proposals to the employer on 11th June 2013 and two meetings have been held so far with the employer. The matter has been delayed due to changes in personnel at the company.

ST. JUDE'S SCHOOL FOR GIRLS

01:09:09 – 31:08:12

A trade dispute over the breakdown in negotiations for a first Collective Agreement is currently in conciliation at the Industrial Court. The cost items have been thorny issues since the employer had claimed an inability to negotiate since the school relies on a subvention from the Ministry of Gender, Youth and Child Development who have since been joined as a party to the negotiations.

The imminent proclamation of the Children's Authority Act is likely to give a much needed boost to the pace of negotiations as all the Industrial Schools must be brought up to a higher standard, including staffing and compensation, in order for the Act to be proclaimed.

TRINIDAD AND TOBAGO CANCER SOCIETY

01:01:14 – 31:12:16

The Branch leadership is expected to submit for distillation by this Central Office. Timelines have been set for submission to the employer by the end of July 2014 with active dialogue to commence shortly thereafter.

TRINIDAD AND TOBAGO POLICE SERVICE SOCIAL AND WELFARE ASSOCIATION

01:06:11 – 31:05:14

Recognition Majority Union (RMU) status was granted on May 23, 2011 and proposals were submitted to the Employer in May 2012. The Employer representatives initially refused to meet and treat in good faith, and requested to be informed as to whether the Union represented 50% of its workers. The breakdown over negotiations was referred as a Trade Dispute by letter dated November 23, 2012, no counter-proposals having been received by the Union and no meetings having been held. After one conciliation meeting at the Ministry the Employer submitted counter-proposals which included a salary increase of 0/0/0. The matter is currently still before the Ministry of Labour.

TRADE UNIONS

NATIONAL TRADE UNION CENTRE

01:01:13 – 31:12:15

The workers are working on their input to proposals which will be forwarded to the employer by September 2014.

TRINIDAD AND TOBAGO UNIFIED TEACHERS ASSOCIATION

01:01:10 – 31:12:13

The Union is awaiting proposals from the branch in order to submit to the employer.



Mario Als
Deputy President

ORGANISING REPORT

July 01, 2012 to June 30, 2014

Overview

The BIGWU continues to be the preferred Union for members within the Financial Services Sector and increasingly we are attracting membership from a broader cross section of the Society as well as we continue to receive several referrals from Legal Counsel and the Ministry of Labour, in particular.

During the period under review the Union continued to be plagued with the major problem of the length of time it takes for applications for Certificates of Recognition to be processed by the Registration Recognition and Certification Board (RRCB).

Currently, no Board exists and in-fighting in NATUC has resulted in delays in advisories to the Ministry of its agreed representatives. This matter was finally settled in late May and the Minister of Labour was advised the following names as NATUC representatives, Cde Vincent Cabrera (BIGWU); Cde Judy Charles (TIWU) and Cde Carla Walcott (NUDE). There still remains the matter of NATUC and the ECA agreeing on the remaining two joint representatives. NATUC is of the opinion that the current members are operating as Consultants representing employers and is attempting to change these representatives.

This report covers the operations and activities of Organising Department which include Cde Cabrera, Cde Jackson-Smith and Cde Sanatan.

Operations:

Outstanding Applications before the RRCB

- ALGICO Supervisors (now Pan-American Life) (October 2009) Clarification meeting held, awaiting further meeting as a result of new structure.
- ASCO (January 2010) Clarification meetings held. Awaiting board to determine bargaining units.
- British American Supervisors. (30th November 2012.) Waiting on board to determine bargaining

units.

- RBC. (presently at clarification stage) The President has assumed full responsibility for this claim.
- Occupational Safety and Health Authority. (June 2011) waiting for the establishment of bargaining units.
- Trinidad Hotels.(June 2013) waiting for the establishment of bargaining units
- Seafood Industry Development Company. (June 2013) clarification meeting held.
- National Entrepreneurship Development Company. (NEDCO)(June 2013) clarification meeting held February 2014.
- Unemployment Relief Programme Managers - Claim submitted May 2011
- Seamen & Waterfront Workers Union (SWWTU) (July 2013) Issue has arisen about whether or not recognition issued to NUGFW covers workers. Decision pending if to continue claim.
- Kenson Production Services Limited. (September 2013).
- Lab Medica Services Limited. (March 2013).
- FIRE SERVICES ASSOCIATION OF TRINIDAD & TOBAGO (SECOND DIVISION) (22nd May 2014)

Certificates of Recognition won during the reporting period

- Aero Services Credit Union.(16th July 2012)
- Environmental Management Authority. (EMA) 1st October 2012.)
- Alston's McAl Group Employees Credit Union. (17th June 2013)
- Institute of Chartered Accountants. (17th, June 2013).

Recruitment has commenced at the under-mentioned organizations:

The Organiser advised that recruitment is underway or been completed in the below-mentioned organisations. Base information was submitted for approval by the President before monies are deposited and a num-

ORGANISING REPORT

July 01, 2012 to June 30, 2014

ber of follow-up details have been requested which the Organiser is pursuing before final approval by the President.

- A.V. KNOWLES & CO. LTD (19 out of 30 potential)
- BANK EMPLOYEES CREDIT UNION (7 out of 11 potential)
- REGULATED INDUSTRIES COMMISSION (12 out of 22 potential)
- BPTT - Offshore Operations Technicians (48 out of 77 potential)
- CARIBBEAN PACKAGING INDUSTRIES (6 out of 30 potential)
- UNIT TRUST CORPORATION (500 Potential)
- NAGICO INSURANCE (data being compiled)

Other Activities undertaken or being pursued by the Organising Department

The Department is also responsible for handling matters involving challenges by employers as to whether members who the Union has submitted matters to the Ministry of Labour for, are “Members in good standing, or are Workers within the meaning of the Industrial Relations Act. In this regard the following representations were made.

- Submission of evidence and arguments with respect to Mr. De Coutou (Caribbean Air Lines)

Recognition Claims Lost/Discontinued/Re-directed:

- **Inter-commercial Bank limited.**

The RRCB advised the Union that it lost this claim. It suggested that a number of Application forms submitted by BIGWU were not applicable for the relevant period as the workers had already left the employment of the bank before or between the time the Union banked the money resulting in the Union having less than 50%+ of workers employed as at the relevant date.

UNICOMER (Courts limited).

As instructed by the President, the Organiser has completed an assignment of preparing a listing of employees comprising both address and work branch totaling two hundred and five (205) workers of UNICOMER and handed over to OWTU. Additionally, letters have been sent to these employees effectively advising that OWTU will now be pursuing the recognition claim.

- **CARIBBEAN AIRLINES (Engineering division)**

Persons in B.U. - 150

Ninety one application forms were received. An opinion by Cde Allen indicates that recognition could be thwarted by the “essential services” doctrine. BIGWU represents Media which is classified as an “essential service”. Cde Cabrera has advised workers that BIGWU will not pursue claim and CAL Workers have been referred to NWU.

Summary

It should be noted that the process involved in gaining recognition status on behalf of any group of workers is, as previously reported, cumbersome and at times frustrating. Beginning with the recruitment of 50% + one of any potential bargaining unit; the management of the Claim process involves several clarification meetings with the RRCB officer assigned to the claim which requires in most cases further consultation with the potential branch members before the bargaining units are established and the final check of records is done.

The department has also actively engaged the new potential branches in a process of development of proposals during the recognition process period. Several branch meetings are held to complete proposals prior to gaining recognition as well as to elect a Negotiating Team and hold Branch Elections.

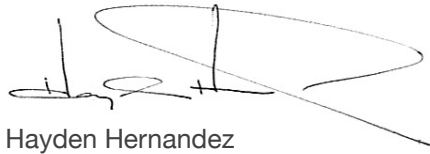
ORGANISING REPORT

July 01, 2012 to June 30, 2014

The ideal is to have draft proposals completed, a Negotiating Team in Place and a Branch structure before the Certificate of Recognition is received so that the branch can hit the ground running as soon as possible. The above process is currently being repeated for each branch for which the Union seeks recognition.

We note that notwithstanding the lengthy time it has taken for many of the Applications for Certification of Recognition to be processed by the RRCB there has been a marked improvement in the processing of Applications and other matters dealt with by the RRCB with the retirement of the previous Secretary and the appointment of a new Acting Secretary Mr. Brendon Taitt.

NATUC is currently compiling information in this regard to engage the Minister of Labour on proposals to repeal/reorganize the recognition process and to push for an early appointment of a new board in the meantime. Other sectors of the Trade Union movement, NWU in particular, have also organized protests and continue to be vociferous on this issue.



Hayden Hernandez
Deputy General Secretary

Monday, July 14, 2014

ORGANISING REPORT - APENDIX

July 01, 2012 to June 30, 2014

BRANCHES	MEMBER COUNT	MALE	FEMALE
AGRICOLA CREDIT UNION	31	3	28
BETHEL CREDIT UNION	2	1	1
BGWU CREDIT UNION	1	0	1
CATHEDRAL CREDIT UNION	8	1	7
COOPERATIVE CREDIT UNION LEAGUE	0	0	0
COPOS CREDIT UNION	11	2	9
DIEGO MARTIN CREDIT UNION	1	1	0
EASTERN CREDIT UNION	224	57	167
FIRST NATIONAL CREDIT UNION	21	1	20
PROGRESSIVE CREDIT UNION	13	2	11
NEAL & MASSY CREDIT UNION	14	4	10
NHA EMPLOYEES CREDIT UNION	3	0	3
PECREDIT UNION CREDIT UNION	14	1	13
PUBLIC SERVICES CREDIT UNION	64	13	45
RHAND CREDIT UNION	29	6	23
SAN F'DO COMMUNITY CREDIT UNION	8	0	8
SECREDIT UNION CREDIT UNION	20	3	17
T.T FIRE SERVICE CREDIT UNION	11	2	9
T.T POLICE CREDIT UNION MANAGERS	9	2	7
T.T POLICE CREDIT UNION	80	27	52
TATECO NORTH CREDIT UNION	4	1	3
TEACHERS CREDIT UNION	28	4	24
TELEPHONE WORKERS CREDIT UNION	15	4	11
TEXTEL CREDIT UNION	3	1	2
TRANS CORP CREDIT UNION	13	2	11
USINE ST MADELINE CREDIT UNION	1	0	1
VENTURE CREDIT UNION	1	0	1
WESTERN CREDIT UNION	12	3	9
WORKS CREDIT UNION	28	7	21
AGOSTINI INSURANCE BROKERS	26	5	21
AIC FINANCIAL	6	1	5
ALGICO	156	25	131

ORGANISING REPORT - APENDIX

July 01, 2012 to June 30, 2014

BRANCHES	MEMBER COUNT	MALE	FEMALE
CLICO	122	26	96
CENTRAL BANK	231	83	148
DEPOSIT INSURANCE CORP.	5	1	4
EXPORT IMPORT BANK	3	1	2
FIRST CITIZENS	917	242	675
NEW INDIA ASSURANCE	22	2	20
REPUBLIC BANK LTD.	2,064	404	1660
SCOTIA	4	2	2
TATIL LIFE ASSURANCE	43	10	33
TATIL	63	20	43
TRINIDAD & TOBAGO MORTGAGE FINANCE	105	27	78
CCN EXPRESS	145	87	58
CCN TV 6	55	32	23
DAILY NEWS	124	66	58
TBC CNC 3	19	13	6
TRINIDAD BROADCASTING CO	16	8	8
TRINIDAD PUBLISHING CO	158	38	120
C.A.R.D.I.	18	7	11
C.A.R.I.R.I.	90	46	44
CIPRIANI	64	21	43
CANCER SOCIETY	4	2	2
COATES BROS.	3	3	0
ICHRIS INDUSTRIES	13	8	5
NATUC	3	1	2
P.S.A.	12	4	8
REPSOL	38	36	2
SMITH ROBERTSON	22	6	16
TTUTA	23	5	18
ECL T/A TRU VALU	306	95	211
\$ VALU WEEKLY PAID	62	15	47
\$ VALU MONTHLY PAID	12	1	11
DELEGATE TOTAL	5,623	1,491	4,125

WOMEN'S COMMITTEE REPORT

July 01, 2012 to June 30, 2014

BIGWU Women's Committee

Denise Peters	President
Natalie Lambie-Knox	Vice President
Vanesa Baptiste-Roberts	Secretary
Channel Cabrera	Asst. Secretary
Vanda Babb	Executive Member with the responsibility for finance
Sonja Noray	Executive Member
Gabriella Samuel	Resigned
Nicole Samuel	Resigned

It is indeed a privilege to report on the activities of the Women's Committee for the period June 2012 – July 2014. Congratulations go out to both Sister Gabriella Samuel nee Matamoro on her marriage. Gabby as she is lovingly called resigned from BIGWUWC due to family commitments. We also congratulate Sister Nicole Samuel who was admitted to the Bar and subsequently resigned due to time constraints related to her new career.

We thank both of our sister comrades for their contributions in the past and wish them both the best in their future endeavours.

Serenity Place

In 2012 BIGWU Women adopted Serenity Place situated in Point Fortin. Serenity Place is a safe haven for women and girls who are battling abuse and various forms of addictions. Our aim is to empower the women of the home as they journey along their road of recovery and enter / re-integrate into the workplace and into the society at large.

It became tough at times during the 2013-2014 period, however visits were conducted quarterly, we have seen several women in various stages of recovery, some of whom have been able to leave Serenity Place and become self sufficient and those who have been able to rejoin the workforce.

Whilst Serenity Place is not a branch of BIGWU, the Committee wanted to partner with an organisation which works with women and impact positively in their lives in a positive way. BIGWUWC pledges to continue its relationship with Serenity Place.

1st Shoe & Clothing Drive

In the month of November-December 2012 the Committee had its 1st Shoe & Clothing Drive. The Committee would like to thank all who contributed in making the venture a resounding success.

We were able not only able to make a significant donation of shoes, clothing and even a few furniture pieces to Serenity Place, but we were also able to make donates to St. Dominic's Children's Home and Nazarene House of St. Vincent de Paul.

WOMEN'S COMMITTEE REPORT

July 01, 2012 to June 30, 2014

UNI Americas

At UNI Americas Women Conference held in Montevideo, Uruguay on December 2nd – 3rd, 2012, President of BIGWU Women's Committee Denise Peters was elevated to the position of Titular at the level of;

UNI Americas Women Committee
UNI Americas Regional Committee
UNI World Women
Elected 1st Vice President UNI Americas Women.

The information and knowledge gained through this elevation would greatly lend to the achieving of the objectives of the Women's Committee

UNI Americas Women Committee Meeting was held in Buenos Aires, Argentina on July 25th – 26th, 2013. Discussions surrounded the Bangladesh Accord and the Walmart Campaign. Also discussed was for gender equality in the labour movement in the Americas.

We are to work on the

1. Inclusion in Collective Agreements:
 - Paternity leave
 - Maternity leave
 - Breast feeding breaks
 - Pensions plan
 - Special leave to deal with child care
 - Policies dealing with work place violence and sexual harassment
2. To hold discussions with the employer on
 - Mental Health
 - Domestic Violence
3. To attract and organise female workers through the various social media

One of the reasons UNI Global Union General Secretary Phillip Jennings and UNI Americas Regional Secretary Adriana Rosenzvaig would be to meet with the Caribbean members with a view to build the UNI Caribbean Women Network.

The women representing UNI Caribbean Women met in Antigua to put in place for us to establish a Caribbean Network by month-end September 2014. Some of the issues we have in common were

- First Caribbean
- RBC/RBTT
- Digicel

Though some unions have not identified representative discussions, some talks were held for women committees to be held in those unions that did not have one.

WOMEN'S COMMITTEE REPORT

July 01, 2012 to June 30, 2014

International Women's Day (IWD)

IWD is celebrated annually on March 8th, BIGWUWC played a major role in the organization of the 2013 commemoration of this significant day for women. Together with the Women of the Joint Trade Union Movement we hosted a march throughout the streets of Port of Spain. At the end of the march, representatives from each participating union delivered a letter to the Minister of Gender, Youth & Child Development, The Honourable Senator Marlene Coudray. This letter expressed that despite all the progress made by women since IWD was first commemorated some one hundred and two years ago, several challenges still exist. Highlighted were three areas which we believe the Minister's intervention would greatly benefit

- Women's ability to balance work and family life
- Women's rights at the workplace
- Ensuring 'worker' status for Domestic Workers

We also requested a meeting to discuss these and other issues which affect women in Trinidad & Tobago. A letter was also delivered to Honourable Errol Mc Leod, Minister of Labour and Small and Micro Enterprises Development. This letter was one supporting our comrades of The National Union of Domestic Employees (NUDE) calling on the Minister to use his office to ensure that domestic workers are recognised as workers in the Industrial Relations Act (IRA). To date we have not had any meetings, even though they acknowledge receipt of our letter and also advised that they would make every effort to meet.

In 2014, the Women of the Joint Trade Union Movement (JTUM) supported National Union for Domestic Employees (NUDE) as they hosted a march throughout the streets of Arima to commemorate IWD and among other issues, again bringing to light the plight of domestic workers and the need to amend the Industrial Relations Act (IRA). We were joined by the some leaders of the JTUM, NGOs and ordinary citizens. The march ended on the Promenade in Arima where a small rally took place. Various NGOs and corporate citizens had booths which aided with crowd attraction and dissemination of information pertinent to IWD.

Hot Cross Buns

2013 marked the 3rd year of our annual Holy Thursday Hot Cross Bun sale and a hearty thank you to all our faithful customers who ensured this project was once again a success. Our gratitude to the hard working team who worked tirelessly to make the deliveries:

- Natalie Lambie-Knox and son Micah Knox
- Chennel Cabrera and her fiancé Kyle Dechinea
- Sonja Noray and daughter Kernel Victor
- Vanda Babb

Unfortunately, 2014 several challenges were faced which led us to not being able to host this event. Look out for its return in 2015.

WOMEN'S COMMITTEE REPORT

July 01, 2012 to June 30, 2014

Labour Day

BIGWUWC participated in the annual Labour Day 2013 activities by having a mobile water station during the march and a “cool down” vehicle. This provided much relief to several BIGWU Labour Day participants. 2013 also saw the advent of red BIGWUWC tee shirts.

In 2014, BIGWUWC also made available sleeveless tee shirts bearing the BIGWUWC logo available to the female BIGWU population. Sales of tee shirts bearing the WC logo have been very good and aids promotion of BIGWUWC at all union events.

Inaugural Conference

BIGWU Women held an Inaugural Conference jointly with BIGWU Youth on May 11, 2013, at Premier Quality Services Limited, Macoya. The theme of the conference was ‘Building Women towards Leadership’.

BIGWUWC’s feature speaker was Cde. Folade Mutota – Executive Director WINAD who presented on ‘Leadership’. Co-ordinator UNI Americas Caribbean Support Centre – Cde. Joanne De Freitas presented on women leaders in UNI.

Though the conference was not well attended, the Committee members would like to thank Cde. President Vincent Cabrera, members of Central Executive, specially invited guests and BIGWU members who attended and actively participated.

Arising out of the conference it has been determined BIGWUWC needs to refocus its energies on engaging in advocacy for equal rights not only in the workplace, but in society at large also on empowering itself to be able to make representation on behalf of all BIGWU women.

Upcoming Events 2014

July 16th – 17th or

September 13th – 14th Retreat with Central Executive

October 19th - Climbing/Moving to the Next Level - From Turmoil to Serenity –Journey of a BIGWU Woman
Date to be advised - Programme/Seminar

Date to be advised - Climbing/Moving to the Next Level – From Turmoil to Serenity – Journey of a BIGWU Woman

WOMEN'S COMMITTEE REPORT

July 01, 2012 to June 30, 2014

Conclusion

Even though BIGWUWC has not been very active during the 2nd half of the period under review, the remaining members are committed and anticipate that coming out of this retreat that we would have a clear strategic plan to realise our conference theme – Building Women towards Leadership.

We also intend to

- Continue our partnership with Serenity Place
- Have a Tribute to BIGWU women and
- continue to work closely with Alva Allen – BIGWU E&RO re: pension plan

BIGWUWC will also continue to have a presence at JTUM organized events and endeavors to have a physical presence to lend solidarity in any protests undertaken by BIGWU.



Denise Peters
President
BIGWU Women's Committee

YOUTH COMMITTEE REPORT

July 01, 2012 to June 30, 2014

INTRODUCTION

“We have a powerful potential in our youth, and we must have the courage to change old ideas and practices so that we may direct their power toward good ends.” Mary McLeod Bethune.

The Youth Committee was formed by the need to engage young workers to gain a greater knowledge and understanding of Trade Unionism, while developing on the ideals of solidarity and camaraderie among the branches of BIGWU. However, mobilizing/organizing this group of people has not been met with the enthusiasm, attention and support that has involved and maintained that spark in today’s young worker.

The challenge however, still exists, in finding a niche among the several competing interests in the daily life of a young worker; work, school and further education, social activities, and family life to name a few. Also, detractors like the capitalist media, which constantly portrays trade/workers unions as part of the problem, not part of the solution. “Old-Fashioned” and “incapable of solving the difficulties faced by young workers” are just some of the prejudices that we have to strive to tear down.

Over the last two years, the Youth Committee has tried to improve on our communication level to the general membership with the establishing of its Facebook page, production of its 1st Booklet, having its own email address for the dissemination of notices/circulars/flyers etc., all in a greater need to ensure that the Union’s membership and in particular the young members to become more actively involved in union activities.

Young members are the lifeline for the continued growth of any trade union, therefore trade unions need to invest more intensely in the organizing of young members through education and the involvement in decision-making ventures/structures that affect them.

With the Union having over 50 branches, the Youth Committee continues to request of the General Council to submit names of interested young persons to represent their branch at youth events. We have been able to maintain a core committee base of ten (10) members and these members continue to plan activities and welcome the ideas and support of new and interested members.

ACTIVITIES:

Over the reporting period some of the activities that the youth committee would have organised and participated in are listed below:

July 2012	BIGWU Youth invited to a half day seminar by OWTU. Topics addressed include culture, labour, youth development, women’s	
August 2012	BIGWU Youth Committee organized a two (2) day seminar.	August 08 & 09, 2012
	Organized a march around the Queen’s Park Savannah and cultural show at CWU Hall.	August 12, 2012

YOUTH COMMITTEE REPORT

July 01, 2012 to June 30, 2014

	Issued a press release to salute the heroic and triumphant T&T Olympic team.	
October 2012	Organized a bus ride for its members. October 06, 2012	October 06, 2012
	Sent two members to the annual Barbados Workers Union Regional Seminar. Cleopatra Alexis Bernard (CCN TV6) and Nikolas Reece (CLICO).	Cleopatra Alexis Bernard (CCN TV6) and Nikolas Reece (CLICO).
	Production of its 1st booklet which was distributed at the Unions 5th Biennial Conference of Delegates, also had on sale token items – key rings, teacups etc.	
November 2012	Focus on health the Youth Committee organized a Zumba class at the Union's office for the month of November.	
	Participated in the Union's Annual Children's Christmas Party by operating the adult tea station and distributing the lunches for the volunteers.	
December 2012	Attendance at 3rd UNI Americas Youth Conference, where they held elections and BIGWU Youth Committee member was elected to serve a four year term on the UNI Americas Youth Committee.	Anton Barran (BIGWU) December 07-08, 2012
March 2013	Environmental Awareness – participated in Matura Beach Clean Up with Nature Seekers.	
	Representation/Attendance at both Privatisation COSSABO.	
May 2013	Participated in May Day celebrations.	
	Held its 1st joint Youth and Women's Committee Conference.	May 11, 2013 at Premier Quality Services Limited.

YOUTH COMMITTEE REPORT

July 01, 2012 to June 30, 2014

June 2013	Participated in the Labour Day march.	July 07, 2013
	Produced stickers "I am BIGWU Youth" that was circulated and stuck on members' jersey during the march.	
July 2013	Participated in the March For Justice.	July 07, 2013
August 2013	Participated in a walk/march in Rio Claro with the End Hunger Committee and Friends for Change.	August 11, 2013
September 2013	Attendance at JTUM COSSABO.	
October 2013	Training for two Youth Committee members at CCLCS – 10 week Saturday IR classes. Jean-Paul Bethelmy (Rhand CU) and Cleopthra Alexis-Bernard (CCN TV6).	Jean-Paul Bethelmy (Rhand CU) and Cleopthra Alexis-Bernard (CCN TV6).
	Sent a member to the annual Barbados Workers Union Regional Seminar	Necorya Marcano-Duncan (First Citizens) October 14-18, 2013
November 2013	Participated in the Union's Annual Children's Christmas Party by operating the adult tea station and distributing the lunches for the volunteers.	
January 2014	Tobago Open House	
April 2014	Attendance at the launch of Youth Alive TT facilitated by Leading From Above the Line Trinidad and Tobago.	Anton Barran (BIGWU) and Jean-Paul Bethelmy (Rhand CU).
May 2014	Invitation by UNI Americas Youth to participate in Youth Online/Distance Learning Program on Promotion of Decent Work by ILO ACTRAV in Spanish only.	Necorya Marcano-Duncan (First Citizens) May 26 – July 25, 2014.
June 2014	Participated in the Labour Day march.	



YOUTH COMMITTEE REPORT

July 01, 2012 to June 30, 2014

CHALLENGES:

As mentioned in the last report to the General Council, in April 2012 we lost our interim President Elisha Richards-Young (PALIG), with the Vice President, Nikolas Reece (CLICO) accepting the responsibility. Nikolas served as the Acting President until September 2013 when he left his place of employment to go on to be a teacher. The Union and the Youth Committee, both, thanks Nikolas for his service and commitment.

With the continued commitment of the current Youth Committee members, the committee will continue to face varying challenges but it will continue to function and grow and develop to its fullest potential. On the departure of the Acting President, Nikolas Reece (CLICO), the Youth Committee had amongst itself nominated and voted on a new Acting President to lead and guide the committee until the Youth Committee has its formal elections. The new Acting President is Cleopatra Alexis-Bernard (CCN-TV6).

Mentioned in previous reports a few areas of concern that need addressing still remain, and we highlight these again:

- The largest branch of the Union, RBL has only one active representative
- Other branches of the union that actively take part in union events do not have any representation on the committee
- Meetings are forced to compete with the demands of the young worker
- Creation of more educational/training opportunities for members
- Time management classes for the youth committee members

THE COMMITTEE:

For reminder sake the current members of the Youth Committee are as follows:

NAME	BRANCH	POSITION
Cleopatra Alexis-Bernard	CCN TV6	Interim President (Acting)
Anton Barran	BIGWU	Interim Secretary
Tamar St Louis	Cathedral Credit Union	Interim Assistant Secretary
Alisa Romany	Teachers Credit Union	
Chennel Cabrera	BIGWU	
Jean Paul Bethelmy	Rhand Credit Union	
Kevin Jeremiah	TATIL	
Kevon Allard	Daily News Limited	
Lizanne Burke	PALIG	
Lorenzo Cabralis	Republic Bank Limited	
Necorya Marcano-Duncan	First Citizens Bank	

YOUTH COMMITTEE REPORT

July 01, 2012 to June 30, 2014

FUTURE PROJECTS:

Activities to look forward to from the Youth Committee in 2014 and beyond:

- International Youth Day 2014
- School Initiative
- Fundraisers
- BIGWU's Annual Children's Christmas Party
- Annual Cancer Society Children's Christmas Party
- Youth Committee Retreat
- Next Youth Conference
- Elections for Youth Committee Executive

CONCLUSION:

The Youth Committee looks forward to the continuous and unwavering support from the Union's General Council and its Central Executive in all our future endeavours.

Submitted by:



ANTON BARRAN
INTERIM SECRETARY

6th

Biennial Conference of Delegates



AUDITED FINANCIAL STATEMENTS

As at 31 December 2012



REPORT OF THE AUDITOR

TO: THE MEMBERS OF BANKING, INSURANCE AND GENERAL WORKERS' UNION

I have audited the accounts, which have been prepared under the historical convention and the accounting policies as set out later in the document.

Respective responsibilities of the Banking Insurance and General Workers' Trade Union Management and the Auditor.

The Banking Insurance and General Workers' Trade Union Management are responsible for the preparation of the accounts. It is my responsibility to form and independent opinion, based on my audit on those accounts and to report my opinion to you.

Basis of opinion

I conducted my audit, in accordance with Auditing Standard. An Audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the Management in the preparation of the accounts and of whether the accounting policies are appropriate to the Banking, Insurance and General Worker's Trade Union circumstances, consistently applied and adequately disclosed.

I planned and performed my audit so as to obtain all the information explanations which I considered necessary in; order to provide me with sufficient evidence to give reasonable assurance that the accounts are free from material misstatements, whether caused by fraud or other irregularity or error. In forming my opinion I also evaluated the overall adequacy of the presentation of information in the accounts.

Opinion

In my opinion, the financial statements present fairly, in all material respects, the financial position of the Banking Insurance Workers' Trade Union, and the result of it operation for the year ended 31st December 2012.



.....
Noel Boissiere, FFA,
St James
26th May, 2014

STATEMENT OF FINANCIAL POSITION

as at 31st December, 2012

	NOTES	TT\$ 2012	TT\$ 2011
NON CURRENT ASSETS	4	5,594,959	5,524,717
INVESTMENTS	5	627,597	679,045
CASH RESOURCES			
Cash On Hand / Bank	6	5,791	26,071
Accounts Receivable	7	172,632	163,630
		178,423	189,700
TOTAL ASSETS		6,400,979	6,393,462
CURRENT LIABILITIES			
Bank Overdraft	6	562,582	347,713
Creditors and Accruals	8	105,792	148,137
Loans - Short term portion	9	149,484	95,784
		817,858	591,634
NON CURRENT LIABILITIES			
Demand Loans	10	382,633	319,522
Mortgage Loan	11	2,085,521	2,261,522
TOTAL NON CURRENT LIABILITIES		2,468,154	2,581,044

STATEMENT OF FINANCIAL POSITION

as at 31st December, 2012

<i>Balance Sheet cont'd</i>	Notes	TT\$ 2012	TT\$ 2011
MEMBERS' FUNDS	14		
General fund		1,626,603	1,682,728
Relief Fund		845	4,769
Capital Fund		1,446,975	1,446,974
Death Benefit Fund		40,541	86,312
Officers' and Staff Severance Benefit Fund		-	0
TOTAL MEMBERS' FUNDS		3,114,964	3,220,784
TOTAL LIABILITIES AND MEMBERS' FUNDS		6,400,976	6,393,462

The notes attached form an integral part of these accounts

Signed On Behalf Of The Union

PRESIDENT

GENERAL SECRETARY

TRUSTEE

These Accounts have been approved on the September 20, 2012.

STATEMENT OF COMPREHENSIVE INCOME

for the year ended 31st December, 2012

	<i>Schedules</i>	TT\$ 2012	TT\$ 2011
INCOME	<i>A</i>	5,416,027	5,324,214
LESS EXPENDITURE			
Constitutional	<i>B</i>	695,968	538,635
Establishment	<i>C</i>	905,004	860,560
Administrative	<i>D</i>	850,637	941,074
Personnel Cost & Allowances	<i>E</i>	2,727,937	2,770,533
Financial	<i>F</i>	281,123	256,960
TOTAL EXPENDITURE		5,460,669	5,367,763
NET DEFICIT		-44,642	-43,548

STATEMENT OF COMPREHENSIVE INCOME

for the year ended 31st December, 2012

SCHEDULE	TT\$ 2012	TT\$ 2011
A INCOME		
Entrance Fees and Subscriptions	4,796,682	4,782,324
Interest received on Loans to Members	2,721	2,684
Interest received on Fixed Deposits	6,030	5,690
Interest received on Units UTC	13,335	4,414
Interest received on U.S. account	-	5
Service Fees IR	312,685	241,944
Rent Received	162,000	208,000
Training room rental	-	7,512
Education Inflow	64,500	62,800
Bonus Points	-	1,286
Gain on Exchange	-	7,521
Gain on Value of Units	-	35
Events E.M.C.	45,196	-
Other Income	12,878	-
TOTAL INCOME	5,416,027	5,324,214

STATEMENT OF COMPREHENSIVE EXPENSES

for the year ended 31st December, 2012

Schedule cont'd

	TT\$ 2012	TT\$ 2011
B CONSTITUTIONAL		
Affiliation fees	129,016	94,616
Corporation Promotion:	-	
Donations	20,856	29,690
Gifts	3,904	30,789
Public Relations	97,611	68,312
Members benefits / Publications	48,221	46,685
Executive Costs:		
Cancer Care	1,686	1,706
Honoraria	64,800	72,900
Legal and professional fees	5,000	-
Meetings	153,484	94,238
Organizing:	66,807	99,698
Solidarity	104,581	-
TOTAL CONSTITUTIONAL	695,966	538,635
C ESTABLISHMENT		
Computer Expenses	30,950	24,181
General Office: Photocopier	40,309	54,875
Equipment - Maintenance	15,534	24,793
Periodicals	10,966	11,218
Premises - Maintenance	91,736	49,662
Security	1,500	6,675
Depreciation	156,471	131,122
Electricity	61,298	60,853
Rates & Taxes	21,014	11,414
Rent Paid	30,000	32,500
Telephone:		
Cellular	110,619	131,158
Business other	55,095	84,150
Travel:		
Overseas	70,042	57,565
Rental - Vehicle	85,905	85,905
Local Travel	10,513	3,385
Transportation - Gas account	78,544	66,728
Parking Fees	21,635	24,377
Loss on Sale/Disposal of Assets	12,873	
TOTAL ESTABLISHMENT	905,004	860,560

STATEMENT OF COMPREHENSIVE EXPENSES

for the year ended 31st December, 2012

Schedule cont'd

	TT\$ 2012	TT\$ 2011
D ADMINISTRATIVE		
Accounting Fees	7,900	16,200
Audit Fees	12,000	15,000
Consultancy Fees	25,200	26,800
Training / Education:	-	-
BIGWU Annual Programme	38,333	74,823
Local Training	850	8,775
Overseas Training	5,133	13,133
Research	-	825
Entertainment	8,202	6,063
Events:		
Christmas Fiesta	70,164	144,342
Delegates' Conference	101,422	-
Labour Day	139,133	114,107
May Day	31,756	7,366
Open House	39,532	84,395
Women's Committee	7,440	3,230
Youth Committee	33,392	11,071
Other Events	-	24,767
General Office:		
Office Supplies	33,517	35,254
Other	115,090	115,274
Insurance - Business	31,348	44,329
Loss on exchange	591	-
Internet	16,085	15,033
Postage	3,419	3,722
Loss - Bank	-	-
Miscellaneous Expense	3,121	1,506
Stationery Supplies	27,241	30,903
Other Expenses	-	1,962
Receivables Written off	-	54,338
Motor Vehicle Expense:		
Motor Vehicle Expense - Fuel & Oil	52,247	47,646
Motor Vehicle Insurance	11,554	6,814
Repairs & Maintenance	35,966	33,397
TOTAL ADMINISTRATIVE	850,636	941,074

STATEMENT OF COMPREHENSIVE EXPENSES

for the year ended 31st December, 2012

Schedule cont'd

	TT\$ 2012	TT\$ 2011
E PERSONNEL COSTS AND ALLOWANCES		
Salaries	2,142,742	2,235,411
NIS employer's contributions	116,533	99,863
Upkeep Allowance	160,500	132,614
Clothing Allowance	31,000	30,480
Insurance - Group Health	33,136	24,855
Insurance & Int	8,328	10,612
Staff Subsistence	13,102	6,347
Terminal Benefits - Staff	186,672	176,177
Relief / Contract	35,925	54,173
TOTAL PERSONNEL COSTS AND ALLOWANCES	<u>2,727,937</u>	<u>2,770,533</u>
F FINANCIAL		
Bank Charges	10,951	12,077
Credit Card fees	1,128	695
Credit Card Interest	-	-
Overdraft Interest	31,805	7,680
Loan/Mortgage Interest	233,766	236,509
Bad Debts	3,473	-
TOTAL FINANCIAL	<u>281,123</u>	<u>256,960</u>

STATEMENT OF CHANGES IN CASH FLOWS

31st December, 2012

	TT\$ 2012	TT\$ 2011
OPERATING ACTIVITIES		
Net (Deficit)	-44,642	-43,548
Depreciation	156,471	131,122
Disposal of Asset	47,873	3,591
Sundry Adjustments	-15,405	-
	<u>144,297</u>	<u>91,165</u>
Changes in Operating Assets and Liabilities		
Increase in Receivables and Prepayments	-9,003	89,978
Decrease/Increase in Creditors and Accruals	-42,345	94,054
Decrease/Increase in Death Benefit Fund	-45,771	3,912
Decrease in Building Fund	-	-
Increase in Capital Reserve	1	-1
NET CASH PROVIDED BY / (USED IN) OPERATING ACTIVITIES	<u>47,179</u>	<u>279,107</u>
INVESTING ACTIVITIES		
Decrease in Investments	51,448	11,948
Fixed Assets Purchased	-274,585	-66,342
NET CASH USED IN INVESTING ACTIVITIES	<u>-223,138</u>	<u>-54,394</u>
FINANCING ACTIVITIES		
Long Term Loan	-176,001	-161,223
Short term Bank Loans	116,811	-73,906
NET CASH USED IN FINANCING ACTIVITIES	<u>-59,190</u>	<u>-235,130</u>
Decrease In Cash	-235,148	-10,417
Cash and cash equivalents at the beginning of year	-321,644	-311,227
CASH AND CASH EQUIVALENTS AT THE END OF YEAR	<u>-556,792</u>	<u>-321,644</u>

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

1) **REGISTRATION AND PRINCIPAL ACTIVITY**

The Trade Union is registered in the Republic of Trinidad and Tobago in accordance with the Trade Union Act Chapter 88:02. It engages primarily in the representation of employees generally and of the financial sector in particular, in matters related to their employment in order to secure better working conditions for its members'.

2) **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The significant accounting policies adopted in the preparation of these financial statements are set out below: -

a) **Basis of Preparation**

The financial statements have been prepared in accordance with the accounting standards issued by the International Accounting Standards Committee and adopted by the Institute of Chartered Accountants of Trinidad & Tobago.

(b) **Use of Estimates**

The preparation of financial statements in conformity with International Accounting Standards requires management to make estimates and assumptions that affect the reported amount of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results differ from those estimated.

(c) **Historic Costs**

The accounts are prepared on the basis of historic cost and no adjustments have been made to take into account the effects of inflation, except for the revaluation of the fixed assets and investments.

(d) **Foreign currency transactions**

Items included in the company financial statements are measured using the currency that best reflects the economic substance of the underlying events and circumstances relevant to the entity ("the measurement currency"). The financial statements are presented in Trinidad and Tobago Dollars.

(e) **Fixed Assets**

Fixed Assets are stated at cost and include improvements that significantly add to productive capacity or extend the useful life. Cost of maintenance and repairs are charged to expenses. Upon retirement or disposal of items, the cost and related depreciation are removed from the accounts and gain or loss if any, are reflected in the earnings for the period.

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

3) FINANCIAL RISK MANAGEMENT**FINANCIAL RISK FACTORS**

The union is exposed to liquidity risk, operational risk, compliance risk, reputational risk arising from the financial instruments that it holds. The risk management policies employed by the Union to manage these risks are discussed below.

a) LIQUIDITY RISK

Liquidity risk is the risk that the Union will encounter difficulty in meeting obligations associated with financial instruments. The Union has procedures with the object of minimising such losses such as maintaining sufficient cash and other highly liquid current assets and by having available an adequate amount of committed credit facilities.

(b) OPERATIONAL RISK

Operational risk is the risk that derives from the deficiencies relating to the Union's information technology and control systems as well as the risk of human error and natural disasters. The Union's systems are evaluated, maintained and upgraded continuously.

(c) COMPLIANCE RISK

Compliance risk is the risk of financial loss, including fines and other penalties, which arise from non-compliance with laws and regulations of the state. The risk is limited by the supervision applied by management, as well as by the monitoring controls applied by the Union.

(d) REPUTATIONAL RISK

The risk of loss of reputation arising from the negative publicity relating to the Union's operations (whether true or false) may result in a loss of revenue. The Union applies procedures to minimise this risk.

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

Depreciation is provided on the reducing balance method at rates sufficient to write off the assets over its estimated useful life. Website development is written down on a straight line basis over five years. The disposal relate to obsolete items written off.

DEPRECIATION RATES	%
Office Equipment	20
Furniture & Fittings	10
Computers	30
Motor Vehicle	25
Website	20
Office Improvement	25
Building Renovations	4

4. FIXED ASSETS

DETAILS	COST	DIS- POSALS	ADD'N 2012	ACC'M DEP'N	DEP'N CLAIMED	N.B.V. 31.12.12	N.B.V. 31.12.11
	TT\$	TT\$	TT\$	TT\$	TT\$	TT\$	TT\$
Land & Buildings	4,239,950	0	0	0	0	4,239,950	4,239,950
Building Renovation	964,472	0	0	111,782	34,108	818,582	852,690
Computer Equipment	222,317	0	0	133,776	26,562	61,978	88,540
Office Equipment	174,480	-6,503	32,522	82,316	20,113	98,068	92,162
Office Improvements	58,945	-188	0	36,253	5,626	16,879	22,692
Office Furniture	244,089	0	7,776	68,953	18,161	164,751	175,136
Motor Vehicle	169,230	-41,182	234,287	115,685	51,900	194,750	53,545
TOTAL	6,073,483	-47,873	274,585	548,765	156,470	5,594,958	5,524,715

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

5. INVESTMENTS HELD TO MATURITY

	TT\$ 2012	TT\$ 2011
First Citizens Bank - Fixed deposits	56,121	55,925
Bank Employees' Credit Union	61,307	69,734
First Citizens Bank - Fixed Deposits	49,986	49,809
UTC a/c # 657126-1 Death Benefit	459,429	502,881
UTC a/c # 827911-1 Severance a/c	594	537
UTC a/c # 0355947-5 US\$	160	159
TOTAL INVESTMENTS	627,597	679,045

Comparative Figures

Certain changes in presentation have been made and the comparative figures have been restated accordingly with no resultant effect on results of the financial position of the Trade Union.

Investments

Investments are classified into the following categories:

- (i) Trading
- (ii) Held-to-Maturity
- (iii) Available-for-sale

The classification is dependant on the purpose the investments were acquired. The plan determines the appropriate classification of its investments at the time of the purchase and re-evaluates such designation on a regular basis.

Trading

These are investments that are principally for the purpose of generating a profit from short-term fluctuations in price and are included in assets.

Held-to-Maturity

These are investments with fixed maturities that the plan has the intent and ability to hold to maturity and are included in assets.

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

*Notes cont'd***Available-for-sale**

These are investments intended to be held for an indefinite period of time, which may be sold in response to needs for short-term liquidity or changes in interest rates and these are included in assets unless the plan has the express intention of holding the investment for less than twelve months from the balance sheet date or unless some of these investments may need to be sold to raise operating capital, in which case they are included in assets.

Investments are stated at fair value in accordance with IAS39. Fair value is the amount for which an asset could be exchanged, or liability settled, between knowledgeable, willing parties in an arm's length transaction. Fair value includes the appropriate market value.

Purchases and sales of investments are recognized on the trade date, which is the date that the plan commits to purchase or sell the asset. Cost of purchase includes transaction costs.

Trading and available-for-sale investments are subsequently carried at fair-values. Realized and unrealized gains and losses arising from changes in fair values are either included in the income statement or a fair value reserve account in the period in which they arise. Held-to maturity investments are carried at amortized cost.

Cash and Cash Equivalents:

Cash and cash equivalents are carried in the balance sheet at cost and comprise cash in hand, cash at bank and deposits held at call with banks and funds held in Money Market Funds. Bank overdrafts are included within borrowings in current liabilities on the balance sheet. For the purpose of the cash flow statement, cash and cash equivalent also include the bank overdrafts.

	TT\$ 2012	TT\$ 2011
6. CASH & BANK BALANCES		
Scotia Bank Ltd.	2,817	2,817
Republic Bank Ltd. (US\$)	1,450	16,319
Petty Cash - Woodbrook	1,405	5,530
Petty Cash - (US\$)	119	119
Bonus Points	-	1,286
Closing Balance - 31:12:12	5,791	26,071
OVERDRAFT		
First Citizens Bank	-163,202	-108,201
Republic Bank Ltd. (TT\$)	-399,380	-239,512
Closing Balance - 31:12:12	-562,582	-347,713
TOTAL CASH BALANCES 31:12:12	-556,791	-321,643

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

	TT\$ 2012	TT\$ 2011
7. ACCOUNTS RECEIVABLE		
Loans - Officers' - Borde Street	106,825	111,265
Loans - Officers' - Woodbrook	44,004	44,170
Receivables - U.N.I.	4,487	5,000
Sundry Debtors	-	3,195
Salaries	10,551	-
PAYE	5,265	-
Transportation and Gas a/c	1,500	-
TOTAL ACCOUNTS RECEIVABLE	172,632	163,630
8. CREDITORS & ACCRUALS		
Audit fees	12,000	15,000
Settlements Received	49,270	35,270
Salaries & Allowances	23,472	11,440
PAYE	-	62,656
TTMF/FC	6,060	7,857
Terminal Benefits	332	332
Officers' VISA Account	14,124	15,582
Group Health	534	-
National Insurance Board - Underpayment	-	-
TOTAL CREDITORS & ACCRUALS	105,792	148,137

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

9. LOANS

i. Republic Bank Limited - Short Term Portion

Demand Loan Acc# 905

Demand Loan Acc# 906

**TT\$
2012**

**TT\$
2011**

95,784

95,784

53,700

-

149,484

95,784

ii. Republic Bank Limited - Long Term Portion

Demand Loan Acc# 905

Demand Loan Acc# 906

256,968

319,522

125,665

-

382,633

319,522

TOTAL INDEBTEDNESS

532,117

415,306

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

10 REPUBLIC BANK LOANS

i. OVERDRAFT FACILITY - \$350,000 LIMIT

For working Capital requirements. Base customer rate plus two and three quarters percent (2 $\frac{3}{4}$ %) i.e. fourteen and a half percent (14.5 %) per annum to fluctuate from operating income.

ii. DEMAND LOAN ACCOUNT # 905 - \$500,000

Republic Bank long term loan to assist at the refurbishing of freehold property situated at #85 Eight Street, Barataria. Interest is charged at a rate of 8.75% variable per annum. Repayable at seven thousand nine hundred and eighty two dollars (\$7,982) per month, in full by April 30th, 2017.

Security Held

First freehold mortgage over property known as #85 Eight Street, Barataria, stamped to cover three million TT dollars (3,000,000).

Adequate fire insurance coverage over the said property with the Bank Interested note thereon.

Letter of Undertaking not to encumber or sell the property at Borde Street, Port of Spain.

11. MORTGAGE LOAN A/C #903

Secured long term Mortgage loan in favor of Republic Bank, Business Centre, Port of Spain.

Purpose:

To assist in the purchase of freehold property situated at #85 Eight Street, Barataria.

Interest

Interest is charged at a rate of five percent (5%) per annum.

Repayment Terms

Repayable over a period of fifteen (15) years on an amortized basis for prompt payment of twenty nine thousand nine hundred and two dollars (\$29,902) per month, comprising capital and interest.

NOTES TO THE FINANCIAL STATEMENTS

31st December, 2012

Notes cont'd

11. MORTGAGE LOAN A/C #903

Security Held

First freehold mortgage over property known as #85 Eight Street, Barataria, stamped to cover three million TT dollars (\$3,000,000).

Adequate fire Insurance coverage over the said property with the Bank Interest noted thereon.

Letter of Undertaking not to encumber or sell the property at Borde Street, Port of Spain.

12. REVALUATION SURPLUS

Represents the surplus on revaluation of freehold property situated on #85 Eight Street, Barataria, 27/27a Borde Street, POS. The valuation was performed by Royce Realty Limited, Chartered Valuation Surveyors, Real Estate Consultants on May 30, 2007.

NOTES TO THE FINANCIAL STATEMENTS

MEMBER'S FUND

31st December, 2012

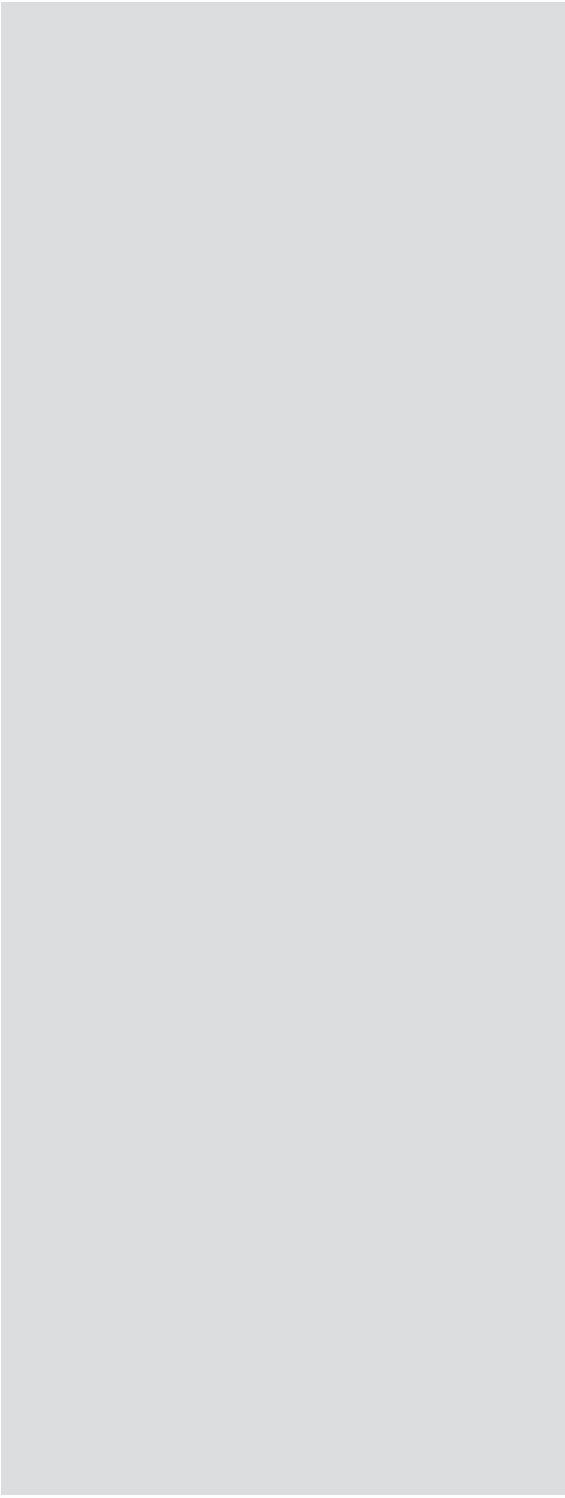
NOTE 14 MEMBERS' FUNDS	GENERAL FUND	RELIEF FUND	CAPITAL RESERVE	DEATH BENEFIT FUND	SEVERANCE BENEFIT FUND	TOTAL
	TT\$	TT\$	TT\$	TT\$	TT\$	TT\$
Balance 01.01.12	1,682,728	4,769	1,446,975	86,312	-	3,220,784
Net Income	-44,642	-	-	-	-	-44,642
Sundry adjustments	-11,484	-3,924	-	-	-	-15,408
Payments - Death Benefit Fund	-	-	-	-80,000	-	-80,000
Change in Fund Investments	-	-	-	34,229	-	34,229
Balance 31.12.12	1,626,602	845	1,446,975	40,541	0	3,114,963

Depreciation rates are calculated on a reducing balance basis except for website development which is written down on a straight line basis over five years.



Notes

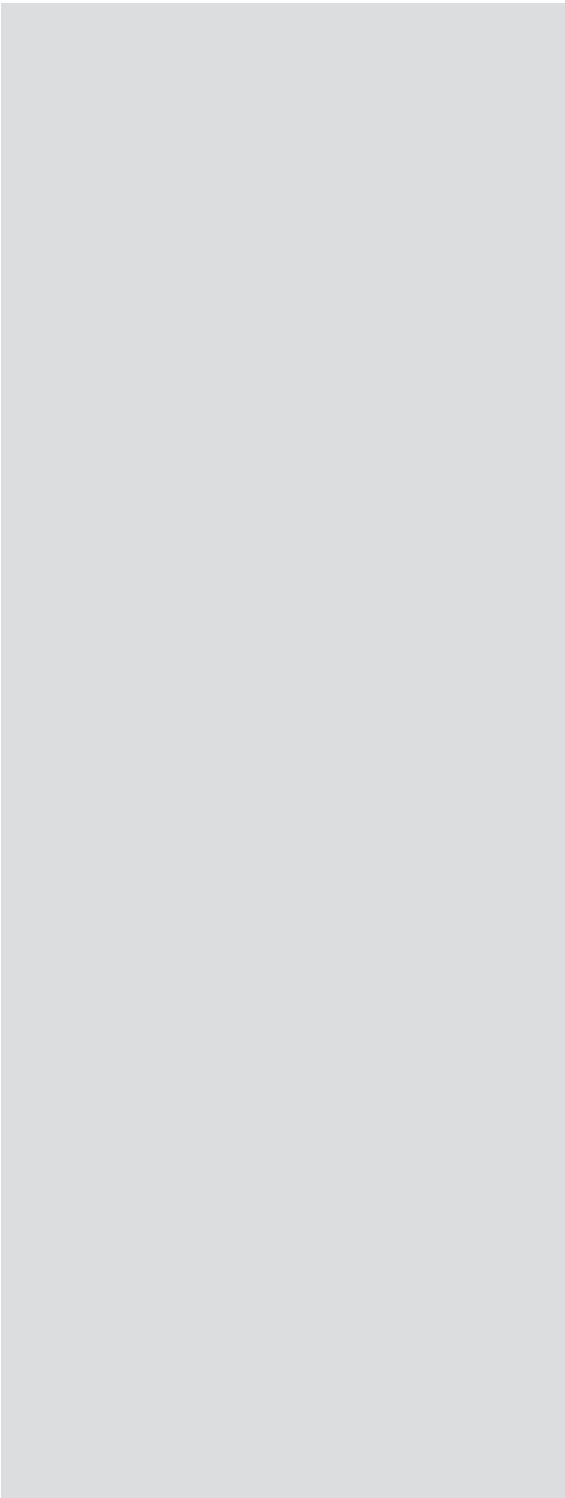
A series of horizontal lines for writing notes, consisting of 25 lines.





Notes

Lined area for taking notes, consisting of 25 horizontal lines.





Strength through Unity

BIGWU Office
#85 Eighth Street, Barataria
Phone: 675-2426, 675-9135, 638-8648
Phone/Fax: 675-4664
Website: www.bigwu.org
E-mail: union@bigwu.org