

BI-ANNUAL REVIEW & NEWS

ACIRT21

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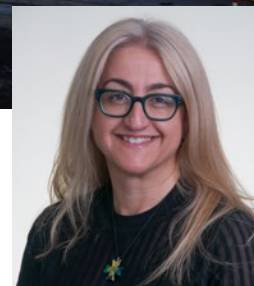
AUGUST 2021



**YOUR
REDUNDANCY
SAFETY NET**

IN CRISIS, THE INDUSTRY AND OUR MEMBERS SHOW THE WAY

Rita Mallia, ACIRT Chair



Rita Mallia can vividly recall the early, uncertain days of the COVID-19 pandemic, when its shock waves were reverberating around the globe yet few could imagine the devastating impact it would have.

Looking back now, she views the construction industry and its many workers – and ACIRT members – as pivotal in demonstrating that we can endure and overcome.

‘We are very fortunate, and that’s to the credit of the industry and the members, because in the early days it was very uncertain what this pandemic actually was, the conditions it would create,’ Rita says.

‘There was uncertainty about people’s health and wellbeing, but we’ve worked through that, mechanisms were put in place to manage the risk. We can say the members did a great job in keeping the industry going in large part.

‘That made it easier for themselves, but it also assisted the broader economy to deal with the fact that many other industries were diminished or shut down as a result of Covid.’

As Chair of a Board that is made up of representatives of unions and employer groups in equal parts, Rita reports that the mix of face-to-face gatherings when conditions have permitted and Zoom hook-ups at other times, hasn’t impacted their capacity to make decisions that will benefit ACIRT’s 90,000 members.

‘We can say the members did a great job in keeping the industry going in large part.’

A special facility for members to draw down some of their ACIRT funds in the event of a stand-down was trialled for a time, and has been reintroduced as lockdowns continue to severely impact workers and their families. The uptake on claims wasn’t high, which points again to the industry’s resilience.

‘In some ways people were working more, around the clock, because of how they were staggering things on-site. There wasn’t much variation in the number of claims, which is good.

‘Now we’re in that boat again, and managing it in a similar fashion and constantly reviewing the situation to make sure people aren’t at risk.

People’s safety is the main priority at the end of the day.’

Faced with a challenge like never before, people’s adaptability has been heartening. Rita’s message to members remains the same: when you need us, we’ll be there for you.

‘ACIRT is there for members in their most challenging of times – when they find themselves without work. We’ll keep ensuring contributions are made and those funds are invested properly, so that when a member does require access to those funds they’re there for them when they’re at their most vulnerable.’

ACIRT BOARD APPROVES COVID-19 SPECIAL PAYMENT

IMPORTANT UPDATE FROM ACIRT CHAIR RITA MALLIA

ACIRT continues to be your Redundancy Safety Net

The ACIRT Board knows that many members will begin to suffer financial hardship as the COVID-19 crisis continues.

Normally you can only claim your benefit if your employment is terminated. This will continue.

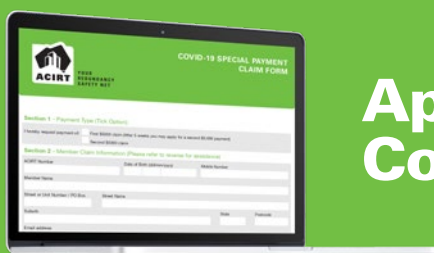
As the crisis continues, the Board has expanded the conditions that you have to satisfy to claim some or all of your benefit to include if you have been stood down by your employer – up to a maximum of \$10,000. Again, we call it our COVID-19 Special Payment. It is supported by both the union and employer organisations represented on the Board.

Our Special Payment is also designed to help the industry. It means that employers won't have to terminate their workers if there is not enough work. It will also make it easier for an employee to re-start when the crisis is over.

It is not an additional benefit. Effectively, your Special Payment is a pre-payment of the redundancy benefit you could claim on termination.



Rita Mallia
ACIRT Chair



Apply online for the Covid Special Payment now



STEEL THE PERFECT FIX

FOR SAMANTHA'S WORKING WORLD

Samantha Evans, Steel Fixer

Little more than a year ago Samantha Evans was working in a warehouse filling orders off shelves, a casual job with so little security that her shifts could be cancelled when she was already on her way to work.

To make ends meet she did some personal training on the side.

Now she works for Blue Steel Australia as a steel fixer, helping to build the new Martin Place station and office tower. Her alarm goes off at 4.20am, she works hard six days a week, and absolutely loves it!

'I like that it keeps you physically and mentally fit,' Samantha says, likening the jackhammers and drills she uses to carrying around her toddler. 'I've met new people and I've learnt something new in life – I didn't even know what steel fixing was. Actually, I didn't even know there was steel in concrete! Now I know that's the skeleton.'

Samantha is a Wiradjuri woman who was introduced to steel fixing through the Aboriginal Employment Agency. She felt overwhelmed at first, but only by the foreign nature of the work, and never because she and co-worker

Tiarnee are the only female steel fixers on the job.

Respectful co-workers

'The people I work with are very respectful, none of them have ever been mean or out of line. I prefer to work with males than females – I like

'To have work that's permanent, to know what I'm doing every day, and to have the support of ACIRT on top of that, it's been really good mentally.'

to have a joke, talk a bit of rubbish, I don't get offended.'

Another education in her new job has been ACIRT, which a union delegate had suggested she look into before her boss told her it was like

superannuation that you could access between jobs if the work dried up. She hasn't had cause yet, but is comforted to know it's there if she needs it, quietly growing in the background.

'To have work that's permanent, to know what I'm doing every day, and to have the support of ACIRT on top of that, it's been really good mentally. It gives me security. I did struggle a lot with Centrelink payments in the past, now I don't need that, I've got a full-time job, I can buy my daughter what she wants.'

Samantha is looking forward to seeing Martin Place through to completion, and being able to take her son, daughter and grandchildren through the new station beaming with pride. 'I can look at it and go, 'Oh my God, look what I've built! My kids and grandchildren, they'll know their Mum built that.'

BRINGING COMFORT IN A TIME OF LOSS

Ben Manna, ACIRT Southern Region Co-ordinator

'It can be hard, but you get a good feeling that you can get their money to them quickly.'

Sometimes Ben Manna's job takes him not only into people's homes but into their grief too. It's never easy, yet the comfort ACIRT provides makes the choppy waters of heartbreaking loss a little easier to navigate.

'I've been dealing with one family for a while, the guy passed away a few months ago and we've been working through their death benefit claim,' Ben says. 'It can be difficult going into those situations, hearing about how the person died, seeing the state the family's in – there's a young child and it's their father who you're doing the benefit for.'

'It can be hard, but you get a good feeling that you can get their money to them quickly.'

As the world has continued to ride the uncertainty of the COVID-19 wave, Ben has seen a trend towards members leaving their ACIRT balance to quietly build for an even rainier day, rather than dipping into it every time they find themselves between jobs.

'Even with people who are getting put off at the moment, they're holding off on claiming the money,' Ben says. 'They're more concerned about it being there for the bad times, rather than every time they change jobs they claim their money.'

'A lot of older guys with large balances are getting put off jobs, and they need to make sure they don't get hit with extra tax because of their ACIRT payment,' Ben says.

'They've got to look into how they claim and whether they claim it all at once – don't just jump at claiming a payment if you've got a large balance. Contact ACIRT or a financial advisor first.'



Gaps starting to appear

While the construction industry has remained strong in the face of the pandemic's many challenges, contractors have recently been telling Ben of gaps appearing in their schedules because jobs that were supposed to have started have been pushed back. Work is coming, but not until later in the year.

His response when they enquire about accessing their ACIRT is to always seek advice about the tax implications to ensure you maximise the benefits being a member brings.





BARRY MARTIN AND JUSTIN DURHAM



HOW ACIRT'S HELPING JUSTIN CROSS THE RIVER IN STYLE

Justin Durham, Water Treatment Operator

Justin Durham likes the camaraderie of working underground, the diversity of skills that tunnelling requires, the way progress can be measured before your eyes.

'You become a machinery operator – excavators, bobcats, Moxy trucks,' he says. 'You're excavating with a tunnel boring machine or road header, you can see the distance you've made each night, there's a sense of achievement every day.'

Working on Brisbane's Cross River Rail, he's switched from formwork carpenter to water treatment operator and is enjoying the ongoing security that tunnelling work provides. 'Once you're in the industry you pretty much stay in it, follow the work around.'

He reckons there's nothing better than having work in a time of crisis such as a global pandemic, 'and you don't have to think or have anxiety about how much is coming in'. Having the

added security of ACIRT has given he and wife Caroline even greater peace of mind.

'I remember just thinking, "Yay!"' Justin recalls of how he felt when he first joined ACIRT, soon after he'd switched to carpentry after driving catering trucks at Brisbane Airport around 20 years ago. 'What it's meant, it's been a backstop. It's an idea that you have a reserve flow of cash when you need it.'



GETTING A BUZZ OUT OF BEING BACK ON THE ROAD AGAIN

Barry Martin, ACIRT Northern Co-ordinator

While many industries have reeled amid repeated pandemic blows, the mood Barry encounters on his Queensland patch has remained upbeat as work on big projects like Cross River has forged ahead. He recently visited the Tweed Hospital site with his NSW colleague Ben Manna and caught up with workers who were similarly optimistic about the months and years ahead.

The horizon is bright, too, with the Brisbane Metro looming as a boom for

ACIRT and its members as the only redundancy fund named in the project's agreement.

'We're picking up a lot more projects,' Barry says. 'If the workers have had ACIRT before, they'll understand about the distribution they get every November if they haven't made a claim. They appreciate that, they're happy to receive it or keep the money with us – and if they do need it they know it's there for them to access later on.'

While the past 18 months have highlighted for Barry that life can go pear-shaped in no time, he's been heartened by what we can do in the face of adversity when we work together to overcome the odds.

'Hopefully we can get on top of it and get some normality back in our lives, but in the meantime members know their ACIRT money is safe and they can access it when they need to. It's a bit of peace of mind for them.'

Meet the Board



Rita Mallia
(Chair) (ACTU)



Chris Melham
(CCF – National)



Callum McKay
(MP and MCA – NSW)



Jason Jennings
(CFMEU)



Jim Wilson
(AWU)



Matt Gissane
(MBA – NSW)



Frank O'Grady
(CFMEU)



Lindsay Le Compte
(AIG)



Brian Seidler
(MBA – NSW)



Peter Glover
(MBA – NSW)



Jim Barrett
(AIG)



Steve McCarney
(PTEU)



Glenn Thompson
(AMWU)



Peter Genovese
(CFMEU)

Financial summary 2021

THE YEAR IN NUMBERS*

Total Assets	\$737,542,260
Total Liabilities	\$1,716,584
Contributions Received	\$108,260,600
Benefits Paid	\$95,055,064
Number of Members	94,555
Number of Employers	2,025
Number of Claims Paid	11,886
Total Member Account Balances	\$630,695,103
Total Value of Funeral Benefits Paid	\$272,035
Total Value of Investments	\$728,523,382

* As at 31 May 2021.

Half of the Board is appointed by union organisations while the other half is appointed by employer organisations. Any decision has to be supported by three quarters of the Board.

**'All of the Board members
are committed to
ensuring the safety net
is there for our members
when they need it.'**

Rita Mallia, ACIRT Chair

COVID LOCKDOWN ARRANGEMENTS

Due to continuing Covid lockdowns at time of printing, there are no staff available to assist in claims processing at ACIRT's Rhodes office, however claims may still be dropped off. Claims may be made online at www.acirt.com.au or call our Contact Centre on **1800 060 467**

for assistance. The office will open again once the lockdown is lifted and restrictions eased.

If you have been affected by the lockdown, you may be eligible for the Covid Special Payment. Visit our website for more information.



Need help? Contact us



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PERTH

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Perth WA 6000



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