



# BT BENEVOLENT FUND

Positive action where it's most needed



NEWSLETTER • 2021

## A CHALLENGING YEAR FOR THE FUND

Rob Pearce, the BT Benevolent Fund Manager says "2020 was a challenging year for the BT Benevolent Fund in many ways. We had to make significant changes to our working practices due to COVID-19, with most of the team working from home. We were able to adapt quickly to our new way of working and this ensured that we were able to deliver on our main objective which is to help BT people, past and present who are suffering any form of financial hardship. To that end we continued to award grants to employees and ex-employees that approached us for help for a multitude of reasons."



Rob Pearce

### Grants in 2020

In 2020 the Fund helped over 550 individuals, couples and families. Many of these are current BT employees who now account for 50% of our cases. The Fund was able to help in many ways. In 2020 we dealt with cases where home adaptations, such as the provision of stair lifts and wheelchair ramps were required. We also helped people in general financial difficulty, who were struggling with debt and arrears.

We have to deal with some extremely sad cases and more so during 2020, because of the pandemic. We are privileged to be able to make a small difference when people are going through a difficult time, whether it's helping with funeral expenses or in some cases just to help people with basic necessities! Unfortunately, people lost loved ones, lost their jobs or saw a drop in income because of the Coronavirus and needed our help more than ever this year.

Some BT Pensioners are on extremely low income, so at the end of the year we were also paying weekly grants to 165 of them. In addition to this they receive an annual Christmas payment which we increased to £150, as for many 2020 was a particularly difficult year. Our weekly grant beneficiaries also receive a £100 winter fuel payment funded from the grant we received from the Civil Service Insurance Society Charity Fund.

### Donations

As is the case for many small charities, recruiting and retaining regular donors is challenging and this proved even more difficult in 2020. For the first time, we saw a decrease in the total number of people who donate to the Fund, which now stands at 17,611. During the year we did however have some success in recruiting new employee donors, ending the year with just over 300 more employee donors when compared to the start of the year.

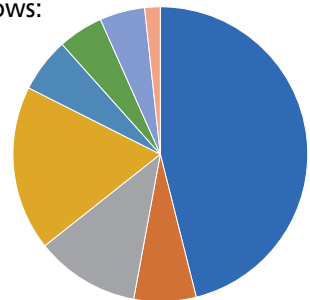
### Income

In 2020 our income exceeded £1 million for the 7th year in a row thanks in part to an extremely generous donation from BT. We also

received a very generous donation of £60,000 from the Civil Service Insurance Society Charity Fund for which we are most grateful. Investment returns, Gift Aid claims, some small legacies and Christmas card sales, as well as one-off donations made up the rest of our income. During the current climate your kind donations are more important to us than ever so please accept our heartfelt thanks.

### Grants Analysis 2020

In 2020 we paid out a total of £586,422 in grants and we know that made such a real difference in so many ways. It was broken down as follows:



- Weekly grants (£270k)
- Disablement aids and adaptations (£40k)
- Housing and heating repairs (£67k)
- Furniture and appliances (£35k)
- Funerals costs (£29k)
- Debt (£106k)
- Re-housing (£29k)
- Other (£10k)

### 2021 BTBF Christmas Cards now on sale

Our 2021 Christmas cards are now on sale. To order please use the enclosed form or you can order online on our website at [www.benevolent.bt.com/christmas-cards](http://www.benevolent.bt.com/christmas-cards). Cards will be sent out from June onwards.

We made over £20,000 on the sale of cards in 2020. It's an extremely important source of income for us, so your continued support would be much appreciated.





### Vision, Mission & Values Vision

With a potential beneficiary base approaching two million people, the Fund aims to make itself as widely known as possible throughout this group of individuals in order to make access to the Fund's services straightforward and effective.

### Mission

To increase awareness of the Fund and its activities throughout the company workforce and pension fund membership with a view to recruitment of contributing members and identifying the Fund as a 'resource' for those in hardship.

### Values

- We will react promptly and effectively to those in financial hardship
- We will make efforts to reach out to potential beneficiaries
- We will adopt grant-making policies which are fair and consistent
- We will conduct the Fund's affairs in a manner which ensures a long-term future

### Board of Trustees

Mark Murphy	Chair
Kevin Charlesworth	
John Holme	
Rob Jones	
Vivien Lantree	
Matt Rogers	
Clive Selley	
Beth Courtier	
Jane Shipway	Vice Chair

### Officers

Julia Jackson	Hon Solicitor
Rachel Blackwell	Hon Solicitor
Lesley Norris	Accounts Manager
Mike Pearce	Treasurer/Accountant

### Secretariat

Rob Pearce	Fund Manager
Steve Melhuish	Grants Manager
Chris Bennett	Case Secretary
Pippa Jones	Case Secretary
Jules Poole	Case Secretary
Jackie Standing	Case Secretary
Marcus Pascal	Administrator

### Office

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Email benevolent@bt.com  
Website www.benevolent.bt.com

Registered Charity No. 212565

### New Faces at the Fund

We saw some changes to the BT Benevolent Fund team during the year as we welcome Rachel Blackwell and Marcus Pascal. Rachel joins as one of our Honorary Solicitors and currently works as a senior lawyer in BT. Rachel replaces Steph Sharp who is stepping down after 7 years at the Fund. We would like to thank Steph for all her hard work, advice and guidance.



Rachel Blackwell

Marcus joins as our Administration Officer after having worked at BT for 38 years. Marcus started life at BT as a Customer Apparatus and Line Tester (Lineman) working his way up to a Senior Project Manager, with many interesting roles in between! Marcus replaces Dawn Bennett who is retiring after 9 years at the Fund. We would like to thank Dawn for all her hard work and dedication during this time.



Marcus Pascal

Between them Marcus and Rachel bring a wealth of experience and will be great additions to the team.

### Our Facebook page

Our Facebook page at <https://www.facebook.com/btbenevolentfund/> continues to grow in popularity. If you have a Facebook account please could you like, follow and share our page with as many of your BT Facebook friends as possible. Visiting our Facebook page is a great way of keeping up to date with Fund activities!



### amazon smile

Did you know that when you buy something on Amazon you may be able to help the BT Benevolent Fund at no additional cost to yourself? All you need to do is:

- go to <https://smile.amazon.co.uk/> Note the different url.
- log in using your normal Amazon account details.
- you'll be asked to select a charity.
- in the search box at the bottom of the page enter "bt benevolent fund".
- press select.

Alternatively go to <https://smile.amazon.co.uk/ch/212565-0> which will automatically select the Fund for you.

Then each time you buy something from Amazon, as long as you log in via Amazon Smile, Amazon will make a small donation to the BT Benevolent Fund. Everything else is exactly the same, so no need to change anything else on your account and it would really help us!

### 2021 BTBF AGM

Notice is hereby given that the 40th Annual General Meeting of the BT Benevolent Fund will be held at 1pm on Tuesday 3rd August 2021 at BT Centre, 81 Newgate Street, London EC1A 7AJ if current restrictions allow.

### Privacy notice

The BT Benevolent Fund is a registered charity. We are sending you this newsletter because you have said it is ok to do so. You can ask us to stop sending our newsletter by contacting us by phone on 020 8726 2145, by email at benevolent@bt.com or by post at: Room 323, Reading Central Telephone Exchange, 41 Minster Street, Reading RG1 2JB. For more information about how we process your personal information, please read our privacy notice on our website [www.benevolent.bt.com](http://www.benevolent.bt.com).



# Life as a Case Secretary at the BTBF by Pippa Jones

I have been a case secretary at the BT Benevolent Fund since 2015. There are four of us and we each work two days per week. I work Wednesdays at home and Thursdays in the office. On both of my "duty days" I am responsible for answering calls and e-mails that come into our shared e-mail account.

I spend at least half of my time working on one-off cases for employees, ex-employees and pensioners. Potential beneficiaries come to us in a number of ways, but each case generally starts with a phone call that can last about half an hour. I try to make the call as painless as possible, because I am fully aware that for most people asking for help is not easy. Potential beneficiaries are not asked to complete an application form, instead we do it all over the phone as we find we can learn a lot more from a conversation than from a completed form.

At the end of the call I tell the person what supporting papers I need to see (and why) and then I write to them enclosing an envelope they can use to send the papers to me. When the supporting papers are received, I prepare the case to be submitted for consideration. The case goes through various levels of authorisation and the Grants Manager then writes to the applicant with the Fund's decision. There are about 18,000 people who donate to us regularly (from their pension or salary), so when I submit a case to the Fund I imagine all those people are looking over my shoulder checking how we allocate the money that they have generously donated.

There are approximately 170 people, predominantly pensioners, on very low incomes to whom we pay a weekly grant. Currently the amount we pay varies between £10 and £30 per week (the amount for



each person is calculated according to their disposable income) and payments are made as a lump sum twice a year. I am responsible for managing this whole process, advising the beneficiaries, making sure that payments are made on time and regularly reviewing every grant to make sure that the correct amount is being paid. These weekly grant payments can make a huge difference to so many people. For example, for some, it means they don't have to choose between heating their home and eating.

I have a finance background, so I'm very much at home with figures and spreadsheets and often volunteer for extra duties to help the Fund Manager with his reporting. The rest of my time can be spent taking calls from people wishing to increase their monthly donations, scanning the post that has been received for colleagues who are working from home during the pandemic, processing Christmas card orders etc.

The role of a case secretary is nothing like anything I have ever done before, but I love it. I look forward to my Wednesdays and Thursdays working for the Fund and never know what the days will bring. It is both humbling and rewarding to be part of a small team that makes such a big difference to the lives of others.



Civil Service Insurance Society

## A major supporter of the BTBF Fund

The Civil Service Insurance Society founded in 1890 is a major supporter of our Fund. The CSiS is a 'Not for Profit' company limited by guarantee and has no shareholders, but is accountable to members drawn from within its Public Sector audience. After meeting the expenses of the business, CSiS donates all of the remaining annual surplus to deserving charities within the Civil and Public Service through the CSiS Charity Fund.

All employed and retired BT people and their partners are eligible for insurance through CSiS. If you would like to have full details of their products go to [www.csis.co.uk/bt](http://www.csis.co.uk/bt) or for a quote phone 01622 766960. Every policy sold helps their charitable giving.

CSiS sets great store with the provision of quality insurance products and a close personal relationship between their clients and the CSiS team, and because of their 'Not for Profit' status they are able to offer advantageous terms.

## Our Impact

This is what some of those we helped in 2020 said to us:

*"I would not be here if it wasn't for the BT Benevolent Fund. Many thanks to the whole team and keep up the good work"*

*"Sadly, my Mum passed away last month, she had written a letter with her last wishes and one of those was to write and thank you for helping her so much with payments and grants. They made a massive difference to her last years and enabled her to be comfortable in her own home."*

*"I just wanted to say a massive thank you to you. You went above and beyond for me and my two girls. We were going through the toughest, scariest and most testing of times. You were a fantastic support and made us feel like we matter."*



## Case studies

### Some typical recipients

In 2020 the Fund dealt with over 550 individual cases as well as paying regular weekly grants to 165 elderly people on very low incomes. We can only do this because of the generosity of our individual donors, BT, and the CSiS Charity Fund. We hope these short summaries show just how much difference your support makes. Naturally names and some other details have been changed in order to maintain confidentiality.

#### Charlotte's story

Charlotte is an ex-BT employee who approached the Fund for help to purchase domestic appliances. She had been the victim of domestic abuse, so she and her two daughters had to leave their home and were unable to return to retrieve their possessions.

She moved into a local authority property, but it was unfurnished, so we initially made an emergency payment of £50 to her to buy a microwave so that she could at least provide a warm meal for her children. There was no fridge, cooker or washing machine and they were sleeping on mattresses and sitting on deck chairs in the lounge with no curtains or blinds.

Charlotte's elder daughter is 10 and autistic and was distressed by their living conditions. Her younger daughter is 3 and was very confused with the whole chain of events. We followed the emergency payment with a grant for a fridge, cooker and washing machine for which Charlotte was extremely grateful, telling us what a huge difference it made.

#### New mobility scooter makes the difference

We received an application from Malcolm an ex-BT employee with 42 years' service for help to buy a mobility scooter. Starting work as a messenger boy and then as an underground engineer and finally head of maintenance control, this gentleman took early retirement in 1991 aged 57. He told us "Joining the Post Office and later BT was the best thing I ever did and was a really enjoyable part of my life for over 40 years. I found retiring difficult".

Now aged 86, he decided to surrender his driving licence due to his age, so his doctor recommended using a mobility scooter as his arthritis prevents him from walking very far. As well as having severe arthritis in both knees, this gentleman also broke 4 vertebrae in his back and is in constant pain. As a result his mobility is severely affected.

He lives alone having lost both his wife and his son. Tragically his son suffered an abscess on his brain when he was just 36. He had just retired from being a professional footballer and he then spent the next 4 years of his life needing 24-hour care. Having to pay for the care for his son had a significant impact on Malcolm's finances, so he really needed our help to buy the mobility scooter.

Having the scooter means that he can maintain his independence, using it for trips to his local shops and just to get out an about. He is 'over the moon' with his scooter and is so grateful for the help we were able to provide.

#### Help with home after abusive relationship

Sandra, a BT employee, had to flee from her home with 3 young children following physical and

mental abuse by her partner. She was suffering from general and mental health issues and had nowhere to turn. We were able to help with a rental deposit and first months' rent to ensure that the family had a roof over their heads and then followed up with help to partly furnish her home and help with living expenses.

#### Bathroom adaptations for an elderly couple

We were approached by Phil, a BT pensioner with long service, who was a carer for his wife who had severe mobility issues and was unable to use their bathroom safely. In fact, due to their age and poor health they both struggled to use the bathroom safely, which was causing them a lot of anxiety. We were able to pay for the necessary adaptations to ensure that they could both safely use the bathroom to maintain not only their hygiene but their dignity.

#### Former homeless employee in danger of eviction

We were contacted by another charity in connection with a former BT employee who had struggled with alcohol addiction, which resulted in him losing his home and his job.

He had been living in temporary accommodation provided by the charity for some time and eventually they were able to find him a local authority property.

He managed to get his life back on track, but due to his extremely low income he fell behind with rent and council tax and was at risk of being evicted. We cleared his rent and council tax arrears to ensure that he could continue the progress he had made.