



BT BENEVOLENT FUND

Positive action where it's most needed

NEWSLETTER • 2012

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

Clare Chapman	Chair
Jane Shipway	Vice Chair
Kevin Charlesworth	
Dan Fitz	
Liv Garfield	
Allan Gore	
John Holme	
Tom Keeney	

Officers

Rachel Chapman	Hon Solicitor
Mike Pearce	Treasurer

Secretariat

Debbie Terry	Fund Manager
Chris Bennett	Case Secretary
Steve Melhuish	Case Secretary
Phil Jennings	Case Secretary
Marjorie Graham	Administrator
Robin Snook	Volunteer Case Secretary

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Registered Charity No. 212565

New Chair for the Fund

The Fund saw a significant change in autumn 2011 as the long-serving Chair of our Trustee Board, Alex Wilson, stepped down from BT. We have been delighted to welcome Clare Chapman, his successor as BT Group People Director, as our new Chair.

In his nine years as Chair, Alex oversaw a period of unprecedented growth for the Fund. Thanks to steady rises in subscription income, donations and the value of the investment portfolio, we became less reliant on financial support from BT. Under his leadership the Fund's work became better known both within the company and with former employees and pensioners, as the steady increase in the number and value of grants given every year showed.

Clare Chapman, who has previously held top HR roles in the Department of Health and at Tesco, has already made it clear

that she is determined to do all she can to ensure the continued success of the Fund:

"With demand at such a high level, the Fund ended 2011 with a financial deficit, so raising its profile, increasing membership and encouraging BT people to make one-off donations is even more crucial than ever."

Clare added: "I'm delighted to take up this role and am hugely committed to the Fund's work. The value of a caring and responsive helping hand at times of need simply can't be emphasised enough."



Clare Chapman, Fund Chairwoman



A Legacy to the Fund

Like many other charities, the Fund needs to raise extra income to manage the increasing demand on our resources, so that when asked for help we do not have to turn people away. We would be extremely grateful if members could consider leaving a legacy to the Fund in their wills, since such gifts are crucial in safeguarding the future of our work. If you feel you could help, please call our office for our information pack on legacies.

2012 AGM

Notice is hereby given that the 31st Annual General Meeting of the Fund will be held at 12 noon on Tuesday 19th June 2012 in BT Centre, 81 Newgate Street, London EC1A 7AJ. All are welcome. The meeting includes a review of the year 2011 and is followed by refreshments.

It would assist us greatly with building security arrangements if you could let the Fund know if you are planning to attend.

CSiS Charity Fund

The CSiS Charity Fund is a significant donor to the BT Benevolent Fund, but many people may not have heard of them. Like the Fund, they are a Registered Charity, regulated by the Charity Commission and managed by a board of independent Trustees. Their objects are to "help to relieve need, hardship and distress amongst serving, former and retired civil and public servants and their families, both directly and by action in the local communities in which they live."

The Charity Fund is linked exclusively to the Civil Service Insurance Society (CSiS), a not for profit insurance Intermediary which offers insurance products to civil servants and BT people and their partners. CSiS transfers its entire trading surplus to the CSiS Charity Fund, which in turn distributes this money to civil and public service charities – putting the money back into the community from which it originated.

The CSiS Charity Fund has close links with the BTBF and is proud to have been a supporter of the Fund for many years. In 2011 they awarded us £50,000 to help accelerate our Pensioner Contact scheme, which aims to identify people in need who may not otherwise know of our existence. This valued funding is also a major resource for our Care in the Home scheme. We are delighted that they hope to be able to support our work for many years to come.

For more information about the CSiS Charity Fund visit their website: www.csischarityfund.org or through the CSiS website at www.csis.co.uk

Our Impact

This is what some of those we helped in 2011 said to us:

"This is the first chance that I have had to THANK YOU so much for all your help. Everyone who dealt with me was so considerate and caring. Tears came to my eyes when I received your letter."

"I'm lost for words but wanted to thank you and your team for all that you have done for me and my son. It is so great to know that there are good people out there willing to give a helping hand."

"I am writing to say thank you so very much for the cheque. I never expected to receive anything like that. I really cannot explain how grateful I am. It has taken a massive weight off my mind and was a light at the end of a very dark tunnel."

"I will never forget such generosity at such a crucial time."

"We can't thank you enough for your help. We were down to £4.34 before the grant arrived, and about to fall to pieces."

Our Trustees

As well as our new Chair, 2011 saw more changes to our Trustee Board, with the retirement of our Vice Chair, Steve Robertson from BT and the appointment of experienced Trustee Jane Shipway as our new Vice Chair.



New Board Member Liv Garfield

Recently the Fund was delighted to welcome Steve's successor, Liv Garfield, as a new Trustee. Liv became CEO of Openreach in 2011, having previously been BT Group Director of Strategy and Regulatory Affairs.

Married with two sons, she worked for Accenture before joining BT in 2003. Her passion and enthusiasm for everything she does is a great asset to the Fund.

Jane Shipway



Review of 2011: Fund in more demand than ever

As the economic downturn continued to bite in 2011, the BT Benevolent Fund had a record year for paying grants to BT people, pensioners, and their dependents. In total, just over £703,000 was awarded in the form of one-off and regular grants and Care in the Home payments. This is the most ever given in a year and was only made possible by the continued support of our loyal members and generous corporate donors.

During the year the Fund dealt with over 660 cases, including helping 113 employees and their families. In some of these cases our payments prevented eviction and repossession; in others they paid for hospital travel costs, for school uniforms and for help following floods and fires. At the end of 2011 204 pensioners were being paid weekly grants, some with extra amounts for care costs. It was thanks to all this activity that the record spend was significantly higher than the £615,000 awarded in 2010.

Help at Home and Abroad

As ever, significant debt was a problem for many and the Fund gave much help with arrears of rent, mortgage, council tax and utility bills. Many other payments assisted with home and heating repairs, as well as alterations to cope with illness and disability. We continued our programme of mailings offering assistance to older pensioners throughout the year. In February we identified BT pensioners living in or near Christchurch in New Zealand and wrote to each of them offering our help following the earthquake there. A few cases of urgent need resulted and several people contacted us to tell us how touched they were to be remembered so far away.

A concern for much of 2011 was the decision by the Charity Commission to legally test whether single-employer benevolent funds such as ourselves satisfy the 'public benefit' test established by the 2006 Charities Act. This involved time and expense for the Fund in preparing a legal submission, so in February we were delighted to learn that our charitable status has been confirmed by the Tribunal's decision.

As ever, in 2011 we did all we could to attract new members and increase our income. Thanks to the support of BT Group HR and the Pensions Centre



Fund Manager Debbie Terry and Treasurer Mike Pearce

a leaflet about the Fund was sent to everyone in the BT Pension Scheme, resulting in new members and increased donations, as well as identifying some people who needed our help. An 'Increase Your Donation' postcard inserted in the last Newsletter was very successful and regular mailings asking BT pensioners to join the Fund resulted in over 1,000 new members. Although employee recruitment remained difficult, by the end of 2011 we had just over 2,100 employee members.

Thanks to our Supporters

In 2011 we retained the experienced and capable team at the Fund and BT's backing continued in the form of our Reading office and much other practical support, as well as a significant financial donation. We were also particularly grateful to the Civil Service Insurance Society Charity Fund for their generous donation, to the many other individuals who gave amounts ranging from £5 to £1,000 and to the closing regional Welfare Fund that gave us their remaining funds. We worked hard to manage our spending, with the result that operating costs took just 15% of our income.

Fund Manager Debbie Terry writes:

"The Fund has never been busier than we were in 2011 and as a result we ended the year with a deficit of £36,000. While this is disappointing, it clearly demonstrates how vital we are to the many people we are here to support. In most cases those who come to us quite simply have nowhere else to turn. Our focus in 2012 is to grow our income so as to be able to help even more people."

Pensioner Members: Win Carol Concert Tickets

Last year the Fund produced two additional electronic Newsletters which were emailed to employee members. If you would like to receive these extra Newsletters in 2012, please send your email address, name and pension number to benevolent@bt.com.

We promise we will not share your address with any other organisations and will only use it to send you information about the work of the Fund. A draw will take place from all those sending us their email details, with a pair of tickets for the BT Carol Concert in December 2012 for the winner.

From the case files

In 2011 the Fund dealt with 664 individual cases as well as paying regular weekly grants to more than 200 elderly people on very low incomes. We can only do this because of the generosity of our members, BT and the CSiS Charity Fund. We hope these short summaries illustrate just how much difference our help can make to those less fortunate than ourselves. Naturally names and locations have been changed in order to maintain confidentiality.

Gwen

Gwen is a Cardiff-based ex-telephonist now aged 83 and is in excellent health. For many years she has visited housebound elderly people locally

on behalf of a local charity and gets great pleasure from doing so. She has always managed on her State and BT pensions, but, having just paid for some essential repairs to her flat, she had no savings available when her fridge and cooker, both of which were over twenty-five years old, stopped working. Reluctantly, she asked the Fund if we could help and we were delighted to arrange the delivery and installation of new appliances.

Anne

Anne is a BT manager who suffered a stroke at the age of 51. This turned her life upside down. With her family unable to give any financial help,

she was extremely worried about falling behind with her essential payments while in hospital. A colleague contacted the Fund on her behalf and we were able to make an immediate payment towards her mortgage and council tax while her eligibility for benefits and her long-term employment situation was resolved.

Norman

Norman is a divorced ex-BT engineer in his early 60's, who was medically retired in 1995. Unable to work, he fell in to ever-deeper

debt, resulting in his house being re-possessed. He was struggling to make ends meet on benefits in a tiny council flat and it was the last straw when his TV broke down. Norman found it increasingly depressing that some weeks he could barely afford to eat, while a new television was out of the question. A 'Can we help you?' letter from the Fund came at just the right time. We were able to replace his TV and start paying him a modest weekly grant, which has made a significant difference to his quality of life.

Chris

Chris is a 52-year old BT engineer whose wife was unexpectedly taken ill with a condition that left her permanently in

a wheelchair. She had to give up work and was in hospital for many months, with their savings being used to meet essential bills and some vital adaptations to their house. However their main need was for a downstairs bathroom and Chris approached the Fund to see if we could help. Having looked at their situation, we were pleased to be able to pay £1,500 towards the costs, thus making life much easier for them both.

Alan

Alan worked for BT for many years before taking voluntary redundancy and using his lump sum to set up a small electrical business. Sadly, he

was defrauded by his son-in-law, losing his business and eventually also the family home. Divorced, declared bankrupt and suffering from severe arthritis, life could not get much worse. He was able to secure a Housing Association flat, but had very few possessions. His son did what he could to help, but even with buying second-hand furniture and items from charity shops, there were some essential items he could not afford. The Fund assisted with a grant for a bed, bedding and curtains, thus helping at an extremely difficult time.



Eric

Eric was referred to the Fund by the BT Pensions Centre, whom he asked for help with the cost of his mother's funeral. We learnt that he

had been his mother's carer for over twenty years, having been unable to work since leaving BT in the 1980's with manic depression. His mother had died leaving debts and Eric was about to be evicted from their rented property as he could not afford the costs on his own. While the Social Fund contributed to the funeral expenses, Eric had simply nowhere else to turn for the remainder of the costs. We were able to pay the balance of the bill and help him with the cost of his move.

Philip

Philip worked for BT for twelve years as an overseas telegraphist, before moving to work in France. Aged 58, he had returned to the UK to look after

his elderly father until his death. When he got in touch with the Fund in the autumn of 2011 he was very worried about winter fuel bills, since due to a tiny income he had not even been able to buy any new clothes or shoes for over two years. The Fund awarded him a £20 weekly grant, which is making a significant difference to his day-to-day situation.

Sandra

Sandra is a widow in her mid-seventies living in Cornwall. Her late husband worked for BT for almost forty

years. Tragically her daughter was recently diagnosed with an inoperable brain tumour and Sandra has been travelling to Bristol to visit her on a regular basis, involving train, taxi and overnight accommodation costs. Worry about these extra expenses, in addition to the trauma of her daughter's condition, were making life very difficult. The Fund gave Sandra a grant towards the travel costs and suggested other sources of support and counselling.