



# BT

# BENEVOLENT FUND



Positive action where it's most needed

NEWSLETTER • 2013

### 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
Dawn Bennett	Administrator
Robin Snook	Volunteer Case Secretary

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Registered Charity No. 212565

## Great Support for the Fund

Clare Chapman has now completed her first full year as Chair of the Fund. She writes:

"I am delighted that in 2012 the Fund assisted more than 650 current and former BT colleagues who asked for our help. That we were able to respond to so many cases is in large part due to the generosity of our members, both old and new.

At a time when many charities are reporting a fall in donations, last year saw the Fund recruit more new members than for many years, particularly among BT pensioners. Many others were generous in increasing their contributions, or buying our Christmas cards. I send you all my very sincere thanks for enabling us to help those less fortunate. I believe the Fund demonstrates a long held commitment to making a difference in people's lives when it matters most - at times of hardship.

There are very few benevolent funds in the UK linked to single employers, and I feel BT can be very proud of the work the team at the Fund does. With over a million potential beneficiaries, we remain relevant, focused and effective, offering compassionate and non-judgemental assistance when it is needed most."

She concluded: "My thanks go to my fellow Trustees and to the dedicated team at the Fund, but most of all to our many supporters who make our work possible."



Clare Chapman, Chair of Trustees.



## 2013 AGM

In late 2012 the Fund's Trustees reviewed the current arrangements for our Annual General Meeting. In recent years attendances at the meeting have declined significantly, while the costs associated with holding it have increased. At a time of growing demand for our help, we feel it to be more important than ever that we spend as much of our income as possible on charitable assistance and minimise all other costs.

It has therefore been decided that

the 2013 AGM, which will consist of the required statutory elements, but no additional presentations, will be combined with the regular meeting of the Fund's Trustees which is being held on Tuesday 30th July 2013.

It is essential that any Fund members wishing to attend advise the Fund by 1st July, so that access arrangements can be made. It should be noted that the meeting will be held in the afternoon and therefore lunch will not be provided.

## A Legacy to the Fund?

At the Fund we constantly need 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. Please consider leaving us a legacy in your will. 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.

## Our Impact

This is what some of those we helped in 2012 said to us:

"I want to thank you - you listened when no-one else wanted to, and helped when nobody else would."

"Your assistance and support has been a lifeline for me, at a time when I had nowhere else to turn. You have all been so kind to a former colleague of 60 years ago."

"I have been enjoying my new found freedom on my mobility scooter. It has improved my quality of life immensely. Your understanding of my needs was first class and I congratulate you on the handling of my request for help."

"I am writing to thank you for paying for the much needed stair lift. Mum will be 97 in September and is extremely independent, and it means she can stay in the house where she has lived for over sixty years."

"I can hardly find the right words to say how grateful I am; thank you for making my mobility car possible."

## Fund Hits 160



Sir Rowland Hill

In 1853 – the year that the first post boxes appeared on mainland Britain's streets, and 23 years before Alexander Graham Bell made the first telephone call – the Post Office Clerks' Charitable Fund was set up, with the involvement of penny post founder Sir Rowland Hill, for "the relief of urgent cases of distress amongst families of deceased Clerks of the General Post Office".

In that first year eight widows were helped at a total cost of £105. Growth was slow, and in 1902 there were just 20 cases. By 1985, however, 154 cases were handled, with grants of over £23,000 being awarded. In that year it was formally agreed that the Rowland Hill Fund would look after Post Office beneficiaries while the Fund catered for BT people. Today both Funds often work together to assist people with service in both organisations. The RHF can be contacted on 0800 6 888 777, with much more information being available at [www.rowlandhillfund.org](http://www.rowlandhillfund.org)

1996 saw the BT Benevolent Fund being registered with the Charity Commission with a structure very similar to today. The Fund's current Trustees are determined to safeguard our legacy for the future and look forward to the Fund's 175th anniversary!

CSIS Charity Fund  
Helping Public Service Communities



## CSIS – The Insurance Intermediary with a Social Conscience

For over a century the Civil Service Insurance Society (CSIS) has offered insurance products exclusively to Civil and Public Servants. At the end of every year it donates all surplus income to its own charity - The CSIS Charity Fund. The Charity Fund distributes this money to civil and public service charities - putting the money back into the community it originated from.

The CSIS Charity Fund has been a major supporter of the BT Benevolent Fund for many years and this year they awarded us £60,000. We are extremely grateful for this and it will help us to accelerate our Pensioner Contact and Care in the Home Schemes.

All BT people are eligible to access CSIS insurance for home, car or travel and every policy sold helps to keep this virtuous circle going. You can contact them on 0845 60 77 444 or visit their website at [www.csis.co.uk](http://www.csis.co.uk)

## Pensioner Email Addresses

Thank you to those of you who sent us your email addresses last year. The Carol Concert tickets were won by John Jordan who, together with his wife Christine, thoroughly enjoyed the concert in December. If you would like to be sent our summer and winter electronic Newsletters, please send your email address, name and pension number to [benevolent@bt.com](mailto: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 our work.

# Review of 2012: Another Successful Year

**At a time of continued austerity, the Fund counts itself extremely fortunate to have had a year of significant achievement in 2012, with our total income exceeding a record £900,000 and membership growing to over 19,000. As a result of this we were able to help more than 650 individuals, couples and families who frequently had nowhere else to turn.**

## Recruitment Success

During 2012 a number of reports focused on a drop in UK charitable giving. In contrast, the Fund is very heartened to have recruited a record 1,400 new pensioner members last year, up by a third over the previous year. While attracting new employee members remained challenging, their numbers showed only a small decrease over the year.

**The Fund currently has 14 members aged over 100, and 1,088 in their 90s. Together their donations amount to over £18,300 a year.**

Our total membership rose during 2012 to 19,035, with subscription income amounting to over £540,000. In addition we were grateful to receive £50,000 from BT and £55,000 from the Civil Service Insurance Society Charity Fund. Our income was completed by Gift Aid repayments, investment income, a number of one-off donations, sales of Christmas cards and legacies.

## Trends in 2012

We saw more people than ever in debt, generally with rent, mortgage, Council Tax and utility bills. Again and again we see how quickly the impact of ill-health, redundancy or relationship breakdown can result in people being unable to make ends meet. To our concern, we have seen a small but steady increase in cases where employees have resorted to payday loans to manage until the end of the month. While we do not usually assist with repaying such loans, we can often help with other debts, thus doing what we can to help the individual repay their loans before punitive interest charges build up.



Treasurer Mike Pearce and Fund Manager Debbie Terry, pictured with former CSiS Trustee Adrian Rees, at a reception for the CSiS Charity Fund at the Cabinet Office in August 2012.

Our other areas of high demand in 2012 were for help with heating and household repairs, and with funeral bills. Lack of savings often means a new boiler can be unaffordable, and increasingly people do not leave enough to pay ever-increasing funeral costs.

**The level of need varies enormously, and our 2012 grants ranged from £50 to £2,500.**

We currently have 202 former BT people on very low incomes receiving weekly grants ranging from £5 to £25. We know from their feedback what a huge difference these make to their lives.

In total in 2012 the Fund gave grants, both one-off and regular, amounting to more than £685,000, as well as making a number of interest-free loans, repayable from salaries, to employees. The year ended with a small operating surplus of just under £9,000.

## Fund Manager Debbie Terry writes:

"Every year at the Fund is different and presents its own challenges, and 2012 was no exception. After a sizeable deficit in 2011 we were determined to balance the books, and the fact that we were able to do so without turning down a single eligible case is in very large part thanks to the continued generosity of all our supporters. The term 'Benevolent Fund' is sometimes seen as old-fashioned, but the fact is that we are necessary, relevant and effective, and I'm determined that will continue to be the case in the years ahead."

# From the case files

In 2012 the Fund dealt with 653 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.

## Clive

Clive is a BT engineer who frequently works away from home. His wife had been experiencing mental health problems resulting in her taking

time off work. They have two young children and had always kept on top of their household bills, but it was not until a repossession letter arrived that Clive found that their mortgage had not been paid and more than £4,000 was owed. He immediately explored all ways of raising the money, including cashing his Sharesave Scheme, selling his car and borrowing from family members. However he could not raise the full amount. His manager suggested he contact the Fund and we were able to loan him the remaining sum, which he is repaying from his salary.

## Audrey

Audrey worked as a BT telephonist for sixteen years. At the age of 88, her mobility is poor and she has dementia. Her 85-year-old husband is

her carer as well as working part-time for a local supermarket to supplement their low income. On receiving a Pensioner Contact letter, the couple asked the Fund for help with replacing their dangerously worn stair and living room carpets, and we were able to do this and to buy them a new fridge freezer.

## Donald

Donald left BT in 2009 after many years as an engineer. Now aged 62, he has spinal cancer and is in a wheelchair. His BT leaving payment was used to pay off

their mortgage and for home adaptations, while another charity had paid for an adjustable bed. His wife works a few hours each week but is primarily his carer. Donald approached the Fund to see if a week's respite break at a specialist centre was possible, so that both he and his wife could 'recharge their batteries'. The Fund was pleased to help with this and also replaced their broken cooker.

## Margaret

Margaret retired from BT in 1988 after over 20 years as a Clerical Officer. She and her husband, now both in their eighties, have been

in receipt of a weekly grant from the Fund for some years. On a recent review of this grant we learnt that Margaret's husband had been hospitalised as a result of a stroke. Her daily visits to hospital had incurred extra expense, and once he came home they had to contribute towards the cost of the extra care he needed. We were able to confirm that their weekly grant would continue as well as making a Care in the Home payment towards the extra costs.

## David

David is a 50-year-old divorcee who has worked for BT for over twenty years. He recently had to take time off for a knee operation. While

recuperating he suffered a major heart attack, leaving him with speech damage and co-ordination problems. He spent seven weeks in hospital and became increasingly worried about maintaining his household payments when his sick pay ran out. The Fund was able to pay rent, Council Tax, gas and electricity bills for two months while David applied for benefits and adjustments were agreed for his eventual gradual return to work.

## Tracy

Tracy is a BT employee in London with three young children. Her husband had left her and was neither paying

child maintenance nor his share of their mortgage, despite court orders. Tracy had fallen into mortgage arrears and felt she had no option but to sell the property and move into rented accommodation. However, there were upfront payments to be made to the estate agents which she could not meet, having a solicitor's bill to pay as well as high regular childcare costs. The Fund helped with these, enabling Tracy to manage until the house sells.

## John

John worked for BT in the North East for sixteen years, but since leaving five years ago had been unable to find a regular job despite

hundreds of applications, instead doing casual cleaning work. He and his wife were already finding it hard to manage when his daughter had to come to live with them with her two young children. Her partner had become violent and was found to have been involved in drug dealing. John asked the Fund to help with beds and bedding for their grandsons, which we were pleased to do.

## Gloria

Gloria has had a difficult life with addiction and relationship problems. She had worked for BT in the 1980s but none of

her many jobs since then had lasted for long. Her support worker contacted the Fund when her Local Authority was able to move her from temporary bed and breakfast accommodation into a bedsit. This was unfurnished and we were one of several charities asked to help equip it for her. A grant of £500 helped with furniture, curtains and a fridge and, with on-going support, her future now looks brighter.

