



# BT BENEVOLENT FUND

Positive action where it's most needed

NEWSLETTER • 2014

## 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	
Allan Gore	
John Holme	
Tom Keeney	

## Officers

Steph Sharp	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

## 160 Not Out

Clare Chapman,  
Chair of Trustees, writes:

“The Benevolent Fund's 160th year of operating has turned out to be one of its most successful ever.

In 2013 our income hit a new high, thanks to great support from individual members and corporate donors, and boosted by Christmas card sales and a generous legacy. This meant that we were able to give more out in grants than ever before, responding quickly and effectively to so many people in need.

The Fund's Board of Trustees feels privileged to be able to help people when they often have nowhere else to turn, and we are proud of the work that the Fund does. In 2013 we carried out a detailed review of our long-term strategy, since safeguarding the future of the charity is extremely important to us. We know that the years ahead will bring challenges and change, but are confident that the Fund is in great shape to react, respond and to maintain its charitable work – hopefully for another 160 years.

## Gift Aid

Most of our pensioner members have signed Gift Aid declarations, which means that we can reclaim 25p from HMRC for every £1 you pay us. Please remember that it is important that you let us know if at any time you no longer have to pay UK income tax, because of changes in tax thresholds or in your personal circumstances. Do call us if you have any questions relating to Gift Aid.

## Wills and Legacies

The Fund is in discussion with the National Federation of Occupational Pensioners about a subsidised will-writing scheme for members of both organisations. Please call us for more details.



Clare Chapman

We know our work makes a difference to people's lives, because they tell us so, and in 2014 we are continuing to make a positive impact on the lives of BT people both past and present.

Above all it's our individual members whose regular donations underpin everything we do. Your support is invaluable and we thank you for it.”

## 2014 AGM and proposed changes to the Constitution

Notice is hereby given of the 33rd Annual General Meeting of the Fund at 1.30pm on Wednesday 30th July 2014 at BT Centre, 81 Newgate Street, London EC1A 7AJ. In line with previous arrangements, the AGM will last about 15 minutes and will consist only of the required statutory elements. Any member wishing to attend is asked to notify the Fund by 1st June 2014 so that access arrangements can be made.

Following the Charity Commission's recently revised Model Constitution, the Fund proposes to update its own Constitution. A summary of the changes is enclosed with this newsletter. Please contact the Fund if you would like a copy of the proposed amendments. The new Constitution will be proposed at the AGM.



## New Honorary Solicitor for the Fund

Steph Sharp took over as the Fund's Honorary Solicitor in November 2013. Steph is a Senior Solicitor in Openreach and joined BT Legal just over 10 years ago having previously worked in commodity trading and asset finance. She has worked in BT Group and BT Wholesale and brings to the Fund a great breadth of legal and business experience.



Steph Sharp

## The Richness of Life

**Robin Snook, the Fund's volunteer Case Secretary, has been musing on his conversations with some of our older clients whom he dealt with last year.**

While each need is different, he writes "In every case there is the common thread of them having been part of BT – it is not unusual for them to have trodden the same streets, worked in the same buildings, or even have fond mutual memories of the same colleagues.

I have felt privileged to learn of remarkable events in their lives – sadly some tragic, but gladly most of a much happier nature. Some occurred in past times, but many are happening now, and the continuing achievements of our pensioners are indicative of their resilience to relentless change.

Many, even in advancing years, do invaluable work for numerous charities and churches – fundraising, committee duties, regular shifts in charity shops – and much more. There are those who quietly help their neighbours, and others who serve local and national organisations.

Many others have vivid memories of their working lives; there was the International telephonist who was forever getting lost in the maze of London's Faraday Building, and who had fond memories of retreating to the cool, peaceful haven of nearby St Paul's Cathedral in his lunch break.

One pensioner has written and published a remarkable book of his experiences as an espionage agent during the Second World War, while another explained why he had felt more comfortable in changing his German family name when the war ended.

Then there was the lady who suffered two major errors made by her Local Authority which resulted in overpayments of Housing Benefit. She single-handedly challenged their eventual demand for reimbursement – and won.

Another gentleman vividly recalled a particular childhood day, a fine morning in his Ghanaian school classroom when, studying the geography of England, he announced to his teacher, "Halifax, that's a nice name, it must be a lovely place". His teacher added this as his second name in her register, since when he has ensured that it is included in all official documents."

Robin concludes "I feel very fortunate to be making my own modest contribution through my work for the Fund, and I want to thank all those I deal with for adding so much to the richness of life."

## Our Impact

**This is what some of those we helped in 2013 said to us:**

"I am so overwhelmed and cannot thank you enough for the help and support shown by the Benevolent Fund."

"We were both left speechless and so very grateful when we saw the amount the cheque was made out for."

"When I saw your email I was in tears, thank you so much for all your help - without it I don't know what I would have done."

"Thank you so very much for all that you have given. This will truly give us quality of life that we just haven't experienced for so long."

"Words fail me to explain what a difference this will make, but let me assure you that we will always appreciate your help."

"I really do appreciate the assistance the Fund has been able to provide, as without it we would certainly have lost the house."

## Our electronic Newsletters

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.



# Records broken 2013: The busiest year ever for the Fund

## Fund Manager Debbie Terry writes:

I'm delighted to report that 2013 was almost certainly the busiest year we have ever had at the Fund. We gave over £737,000 in charitable aid, which is the highest amount ever given in a single year.

In all we helped 741 individuals, couples and families when they had nowhere else to turn, including 107 current BT employees, showing that even those in regular employment are not immune from unexpected life events leading to financial hardship. Our smallest grant was £35, and our largest £2,500.

### Trends in 2013

Once again many of those seeking help had arrears of rent, mortgage, Council Tax or utility bills. Again and again we saw how quickly the impact of ill-health, redundancy or relationship breakdown can result in people being unable to make ends meet. Other areas of high demand were for heating and household repairs and funeral costs. Changes in welfare payments affected some, while others had succumbed to extortionate payday loans.

During 2013 we wrote to many of BT's oldest pensioners offering assistance, which resulted in 154 cases where our help made a real difference. The value of making ourselves known to this older population is immense; so many respond telling us how pleased they are to hear from us, even if they do not need our help, and knowing we are there for the future is reassuring.

At the end of the year we had 218 former BT people on very low



(Left to right) Trustee Allan Gore, Fund Manager Debbie Terry, and Treasurer Mike Pearce.

incomes receiving weekly grants ranging from £5 to £25. We know from their feedback what a huge difference these make, and yet again in 2013 we were pleased to be able to maintain our £100 Christmas payment to this group.

### Membership

During 2013 we continued our publicity and recruitment mailing programmes. We recruited 1,095 new pensioner members, and a further 340 generously increased the amount they give us each month. Existing members have stayed loyal to our work, and this is demonstrated by the fact that we currently have 16 members aged over 100, and 1,065 in their 90s. Effective publicity within BT gained us 163 new employee members, although such recruitment remains challenging.

**The hard work we put into membership recruitment resulted in an increase in our total membership by 192 during 2013 to 19,227, with subscription income amounting to nearly £575,000.**

### Income

In 2013 we were grateful to receive £50,000 from BT and £60,000 from the Civil Service Insurance Society Charity Fund. Other individual donors gave us amounts ranging from £5 to £1,000, and our income was completed by Gift Aid repayments, investment income, and a legacy of more than £14,000. Christmas card sales were a real success story, with 3,500 packs sold and many of those who bought them added generous donations to their orders.

**Overall our income was over £975,500, the highest amount ever recorded and a real achievement in difficult times.**

In conclusion, the Fund had another extremely busy and worthwhile year in 2013, and ended the year with a modest surplus of £18,337, which we will use this year to give a little more in appropriate disability-related cases. This once again demonstrates how vital we are to the many people we are here to support. In most cases those who came to us had no other possible sources of help.

# From the case files

In 2013 the Fund dealt with 741 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 some other details have been changed in order to maintain confidentiality.



## Maria

Maria is a BT employee who has a 13 year old wheelchair-bound daughter with muscular dystrophy, as well as two sons.

Some years ago she and her husband moved to a run-down bungalow, living in an outbuilding while they turned it into a suitable family home. Now that the work had been completed, and with no savings left, Maria asked the Fund if it could provide a suitable adjustable bed for her daughter, which would enable her to be more comfortable and independent, and we were delighted to do so.

## Gordon

Gordon worked for BT for twelve years, leaving in 1993. He was divorced and was struggling on a very low income. He had just

turned 60 when he approached the Fund, and had recently moved from a furnished bedsit into unfurnished sheltered accommodation. Gordon had some mental health issues, but had recently been judged fit for work so his Incapacity Benefit had been replaced by Job Seekers Allowance. When he started receiving his small BT pension his JSA was reduced, and he was finding it extremely difficult to find any jobs to apply for. He urgently needed essential items for his new flat and the Fund paid for a cooker, fridge and bed.

## Jayne

Jayne works part-time in a BT contact centre. She recently separated from her husband when she found he was dealing drugs.

Alone with two young children, she had received visits from people seeking drugs as well as threats relating to her husband's activities, so she no longer felt secure on the estate where they rented a property. The Fund was able to help with a deposit on a new property in a different area and with various costs relating to their move.

## Mark

Mark is a BT engineer whose sister had died from cancer leaving three teenage children. Mark and his wife were happy to have

them live with them, but they had to move to a bigger property and found that there were so many additional costs that they had fallen into arrears with mortgage and Council Tax payments, as well as borrowing from a friend to buy school uniforms. The Fund gave some assistance with these debts while Mark and his wife made sure that were claiming all the benefits to which they were now entitled.

## Denise

Denise worked as a BT telephonist for ten years, but eventually left to care for her elderly mother. Denise is single and had recently had surgery

for cancer. Following the death of her mother she lost her Carers Allowance and was placed on Job Seekers Allowance, but was having no success in finding work. She lived very frugally, with no washing machine or TV, and her fridge had broken. She was also in arrears with a water bill. The Fund was pleased to help by paying the outstanding bill and providing a new fridge and a washing machine.

## Iris

Iris's late husband had been a BT engineer for forty years. Now aged 97, Iris was still living independently in her own home, but

had no savings for major household problems. When her boiler broke down and needed replacing she contacted the Fund, having been helped with a new cooker some years ago. We were able to advise her to get more than one quote for the work, give a grant of £1,500, and to arrange a further contribution from the National Federation of Occupational Pensioners.

## The Silver Line

ChildLine founder Esther Rantzen has launched a helpline for older people. Nine out of ten older people say the best cure for loneliness is a chat on the phone, and the Silver Line is here to meet that need.

The free and confidential 24-hour service, available on **0800 4 70 80 90**, is being supported by BT. It is open to older people to offer



information, friendship, advice; link people to local groups and services, and to protect and support those suffering abuse or neglect.

The helpline has taken 30,000 calls since its launch in November. It expects to receive up to one million calls in the first year, and to befriend up to 12,000 older people.

The service is also interested in hearing from potential volunteers prepared to have regular chats with someone who may otherwise not talk to anyone for days. If you feel you could help call them or visit their website at [www.thesilverline.org.uk](http://www.thesilverline.org.uk).