



BT BENEVOLENT FUND

Positive action where it's most needed

NEWSLETTER • 2017

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

Tom Keeney **Chair**
 Kevin Charlesworth
 John Holme
 Rob Jones
 Matt Rogers
 Clive Selley
 Jane Shipway

Officers

Steph Sharp **Hon Solicitor**
 Mike Pearce **Treasurer**

Secretariat

Debbie Terry **Fund Manager**
 Chris Bennett **Case Secretary**
 Pippa Jones **Case Secretary**
 Steve Melhuish **Case Secretary**
 Dawn Bennett **Administrator**
 Robin Snook **Volunteer Case Secretary**

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Registered Charity No. 212565

Death of Honorary President

It's with great sadness that we report the death on 1st March of Allan Gore at the age of 89. Allan was a trustee of the Fund for twenty years and latterly our Honorary President. He had a 55-year history of public service, having started work in the Post Office as a boy messenger in 1942 and retiring as Chief Welfare Officer for the London Region. He never married and devoted his life to the good of others.



Allan Gore

Allan lived in Reading, where the Fund has its office, and until 2015 he came in every week without fail to authorise our case list, dealing with beneficiaries with exemplary fairness and empathy. After stepping down from day-to-day involvement with our work due to increasing frailty he was delighted to be made Honorary President and remained engaged and interested to the very end of his life.

Former Fund Manager Barrie Seaman, who worked with Allan for over ten years, commented: "My abiding memory of Allan is his clear-headedness. Always practical, pragmatic and sound, he was an exceptional servant of the Fund."

Allan Gore personified dedication to public service throughout his extraordinary 55-year association with BT and its predecessors. The Fund gained immeasurably from his commitment to our work and all our trustees, staff and former employees were greatly saddened by his death.



2017 BTBF Christmas card.

BTBF 2017 Christmas cards

Our 2017 Christmas cards are now on sale either using the order form enclosed with this Newsletter or from our website using PayPal, credit or debit cards. This year's image has been generously donated to the Fund by the artist, Mark Tisdale. Last year we sold out in early November, so please buy yours in good time.

Review of 2016

We made grants totalling £730,000

Fund Manager Debbie Terry writes:

In 2016 we had another busy and effective year and grant spending once again increased

Debbie Terry



Looking to the future

2016 was a year of change both within BT and beyond. In February the company completed its acquisition of mobile phone operator EE, which resulted, as the year went on, in quite a few of their employees coming to us for help. We expect this to increase in 2017. Brexit, of course, was the big UK story of the year and there are some indications that rising fuel and food costs could start to impact on those we help. However the Fund is extremely fortunate to have very healthy reserves, which we were able to add to in 2016, which means we're well placed to cope with any increased demand. We also benefit hugely from over 18,000 regular supporters, a strong and engaged trustee board, and a stable and committed employee team.

This review has focused on the Fund's financial performance. But just as key - and maybe more important - is the impact we make, week in week out, on lonely or worried callers who appreciate having someone who cares, listens and understands. Without you, our supporters, we couldn't make this difference - thank you.

Grants in 2016

As in previous years, 2016 saw need in many varied forms. Our largest grant was over £8,000 for adaptations so a disabled child could come home from hospital, while our smallest was just £30 for food in the week before Christmas. The oldest person we helped was a pensioner of 102, who needed a warm winter coat and shoes and the youngest an employee of just 20 who we helped with re-housing costs. Our average grant was just over £1,000, and the areas of highest demand were debts relating to housing, where we're often able to prevent eviction, and home repairs and funerals. In all we helped 487 individuals, couples and families with nowhere else to turn and in situations not of their own making.

Weekly Grants

One of the ways that the Fund makes a real difference to the lives of some former employees is by the payment of weekly grants to those on extremely low incomes. In 2016 we carried out a major review of these payments and as a result were able to increase many of them.

Our review showed that although our payments of up to £20 a week really helped, there were still about 130 people who were some way below what's regarded as an adequate income. Following agreement by our trustee board, we were able to increase our maximum grant to that group to £30 a week. We're extremely fortunate that our strong financial position's made this possible, and we know from feedback what a difference it's started to make to those concerned.

Additionally, thanks to the generosity of the Civil Service Insurance Society we were also able to make all our weekly grant recipients a winter fuel payment of £100 at the end of 2016, which together with an additional Christmas payment from us of £125, was hugely appreciated.

Income

In 2016 our total income was over £1 million for the third year in a row - an extraordinary achievement for a small occupational charity. £40,000 of that was a cash donation from BT, with a significant matching payment on employee Payroll Giving donations. Other generous donations in 2016 included £43,000 from the Charity Fund of the Civil Service Insurance Society, as well as many from individuals. Sales of our Christmas cards and 2017 calendars brought in £15,000, legacies £3,000, and investment income £116,000. But the most important part of our income by far was the £744,000 we received last year from our regular members and the associated Gift Aid that we're able to claim.

Legal Information - Fair Processing Notice

We need to give you this information about how we use your personal information

- 'We' or 'our' means the BT Benevolent Fund. We are a registered charity.
- You can contact 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
- We are the 'data controller' under the Data Protection Act 1998 (DPA) for how we use your personal information. This means that we control how your personal information is used, and we are responsible under the law.
- We have obtained your personal information either from you directly, from another organisation acting on your behalf (for example another charity) but with your consent, or from BT plc (which provides us with details of BT pensioners).
- We process your personal information fairly and lawfully under the DPA.
- We may process information about your health if you have expressly agreed to this.
- We may disclose your personal information to another organisation which is acting on our behalf, for example if you donate to the Fund, to the mailing house which sends out our annual newsletter. They will use any personal information we send to them only in accordance with our instructions.
- We may disclose personal information to other organisations to help us to deliver items to people who we can help, for example, name and address details to deliver a new cooker. If we do this, we will ensure that the other organisation uses any personal information only in accordance with our instructions (so as to deliver any items we have ordered).
- We keep personal information only for as long as we need it in order to carry out the purposes of the Fund. As a general rule, we will delete personal information within three years of the date of a claim if we no longer need it.
- Please read our privacy notice on our website www.benevolent.bt.com/bf for further information about how we process personal information.



Trustee Board Changes



Clive Selley

Trustees are vital to the Fund in providing the direction and oversight for our work as well as spreading the word about us in BT. In the autumn of 2016 we were delighted that two new trustees joined our board.

Clive Selley is the CEO of Openreach, while Matt Rogers is Openreach's head of Employee Relations. Meanwhile at the end of the year Dan Fitz, a trustee since joining the company, stepped down from the board.

Dan commented: "The Fund is one of those hidden gems that turns our big company into a community. I have enjoyed my six years as a trustee enormously and am grateful to have had this opportunity."

Tom Keeney, chair of the board, said "We're all very grateful to Dan for his significant contribution to our work, and delighted that



Matt Rogers

Clive and Matt have agreed to take time out of their extremely busy lives to join us."

Tom Keeney



From The Archives

How the Fund's changed

In 1950 the Fund's governance was not much changed from the turn of the century. The Trustees were all titled, the Committee a little larger. The capital of the Fund included specific monies set aside to provide places for orphans at Christ's Hospital. It's recorded that "The Committee met ten times during the year and made 71 grants totalling £1,577 4s 6d."

Gift Aid

Most of our pensioner members have kindly given us Gift Aid declarations, which mean that we can reclaim 25p 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. If you've moved house since signing up we'd appreciate a new declaration, and the form is available to download from our website. Do call us if you have any questions relating to Gift Aid.

2017 AGM

Notice is hereby given that the 36th Annual General Meeting of the Fund will be held at 2.00pm on Tuesday 25th July 2017 at BT Centre, 81 Newgate Street, London EC1A 7AJ. As in recent years the meeting will be brief and will consist only of the required statutory elements. Any member wishing to attend is asked to notify the Fund by 1st July 2017 so that access arrangements can be made.

Our Impact

This is what some of those we helped in 2016 said to us:

"Thank you for talking to me with dignity and respect. It was one of the hardest things to do to ask for help and you made it comfortable for me."

"Just to let you know that I'm fully settled into my new flat thanks entirely to the help and assistance from the Fund, for which I'm extremely grateful."

"To call the receipt of the payment a blessing and a huge relief is an understatement. We were particularly grateful for the speedy response to our application and the really understanding but thoroughly professional and fair way in which we were treated."

"Thanks to your payment I am sitting in the warm."

"We cannot thank you enough for the grant given, it will help ease a lot of burdens at this sad time. You dealt with my request with the utmost dignity and professionally, and for that we offer gratitude."

"I finally feel I can breathe again. Now we can start to re-build our lives."

"Today my mother received a cheque for £2,100 towards the cost of my father's funeral. I appreciate everything you and the Fund have done. You have helped make a terrible time manageable."

Two of those we helped in 2016

These are just two of the almost 500 people assisted last year. Their names have been changed in order to maintain confidentiality.

Dorothy is the widow of a BT engineer who, at the age of 98, now lives in a care home. She still enjoys trips to a nearby garden centre with her daughter, herself in her 70s. However the lightweight wheelchair she needed for these and other outings had broken and they couldn't afford another. The Fund was delighted to buy one for her.

Don used to be a BT exchange cleaner. He's widowed and in his 70s and has a number of health problems. Very sadly his eldest son died suddenly and with no other family Don was responsible for the funeral. A DWP funeral payment helped but he had no way of meeting the balance, so the Fund stepped in and paid it.

Case Study

LIFE-CHANGING HELP

We usually use the back page of our newsletter to summarise a number of cases dealt with during the year. This year we have instead chosen to use the story of just one of our grant recipients, in her own words.



I want to share my story as I have been given back my dignity and self-respect by the kindness of the BT Benevolent Fund. I was widowed over forty years ago with two young children, without any savings, insurance, and a half completed home, but my husband's BT pension helped us to survive. I never asked anyone for help but worked as a teacher until I was seventy five.

My health deteriorated

In 2009 I retired and resolved to get involved in village life and do all the things I couldn't do when I was working. Unfortunately things do not always go to plan and I found my health was deteriorating. I began to have difficulty in walking and balance and over time this got gradually worse. In January 2016 I found I could not even stand up; I had to call 999 and was taken to hospital where I stayed until April.

On returning home I was told I must live downstairs as I could not walk without aid and must never attempt to climb stairs because I was always in danger of falling. I felt useless and devastated as I had always been independent and now I had to wash and bathe in the kitchen. I was told to apply for a grant for a wet room from the council but

my application was refused. I was in despair until I read about the Fund and decided to ask them for a loan for a wet room. They explained that they did not make loans but could consider a grant. I thought that I had no chance but a week or so later I had a call from a lady who was so caring and considerate that I decided to apply.

Aid for a wet room

I took a great deal of trouble getting estimates for a wet room and I finally sent in an application, although I felt I did not deserve help, in fact I felt worthless and useless. I began to regard my life as a waste of time. What a surprise I had about a week later when I received a letter to say that the Fund, with added help from the Education Support Partnership, because of my former career as a teacher, would finance my wet room. I could hardly believe it and could not put into words my feelings or how grateful I was because I began to feel that I had a chance to improve my life.

Hope for my future

The wet room is now installed and I cannot believe how lucky I am, and I am even more fortunate because the money that the Fund and the ESP allocated also enabled me to have new windows in the downstairs room which

is now my bedroom. This is more than anyone would expect but even more than this they gave me back hope for my future, self-respect and dignity. As a result once again I am getting involved in village life and hope to assist others in small ways.



I cannot explain in words my thanks and feelings towards all the people who are involved in making the Fund the success it is, but a special thank you must go to the kind and caring lady who helped me through the many down periods I had and made me feel I was worth something. Thank you so much.



**Education
Support
Partnership**

During 2016 the Fund agreed closer working with the **Education Support Partnership**, the charity for everyone working in education. It's not unusual for former or current BT people we're helping to have partners who worked as teachers and, as the story above shows, by working together we can make a bigger difference to the lives of people in need.

The Education Support Partnership is dedicated to helping education staff and organisations to boost health, happiness and wellbeing through individual support and great management.

<https://www.educationsupportpartnership.org.uk/>