



# BT

# BENEVOLENT FUND

Positive action where it's most needed



NEWSLETTER • 2018

## Fund grants hit a new high

### Fund Manager Debbie Terry writes:

Last year was an extremely busy one for the Fund with record grants made at home and abroad, and more employees helped than ever.

Debbie Terry



### Grants in 2017

In 2017 the team at the Fund dealt with 538 requests for help, and in a significant shift from previous years, nearly a third of these came from current BT employees. In all we made grants amounting to just over £850,000, our highest amount ever, and only made possible by the continued generosity of our members, whose donations, at £623,000, made up more than half of our income.

The largest grant we made in 2017 was £10,000 to an employee to enable adaptations to be made to her home to accommodate her husband's increasing disability, and in all we made 20 grants of more than £2,500. At the other end of the scale our smallest grant was just £90 to pay for a Debt Relief Order. Part of the increase in our grant spending was as a result of our 2016 decision to increase our maximum weekly grant to the worst-off pensioners we support to £30. We also made additional Christmas payments to this group of £225, which included a £100 winter fuel payment funded from the grant we received from the Civil Service Insurance Society Charity Fund.

### Overseas help

2017 was unusual in terms of grants made to employees and ex-employees overseas. As a result of Hurricane Irma we helped five BT employees based in Houston, Texas, who suffered significant damage to their homes and possessions. A few weeks later we assisted another employee whose apartment block in Mexico City was demolished by the earthquake

there. We also decided to write to all BT pensioners in parts of Florida and the Caribbean affected by hurricanes Irma and Maria, and to date have helped 12 people who were surprised and delighted to hear from us at a time when their lives had been devastated. You can read one of their stories on the back page.

### Income

Some months ago we learnt that our former trustee, Allan Gore, had left the Fund a substantial legacy in his will. This helped us to achieve income of over £1 million in 2017 for the fourth year in succession. We also received donations of £60,000 from the Civil Service Insurance Society Charity Fund, and £40,000 from BT as well as a £27,000 matching payment on employee donations made through the Payroll Giving scheme. With membership and other donations, investment income, Gift Aid claimed on pensioner donations, and sales of Christmas cards, the Fund ended the year with a useful surplus to safeguard our future work.

### Membership

All membership charities find recruiting new supporters difficult and the Fund's no exception. During 2017 our membership numbers declined by almost 3%, and recruiting current BT people remained very difficult despite the tax advantages of payroll giving. Over 90% of our members are pensioners, and we're extremely grateful for their continued support.

### Our strength

The Fund is a small charity; it's not part of BT plc, nor of BT Pensions. We're governed by our very committed Trustee Board, and regulated by the Charity Commission. We keep our overheads low, and in 2017 less than 12% of our income went on operating costs. In all we have just seven part-time employees and one volunteer. In 2017 we were lucky enough to gain more legal support from BT, in the form of an additional Honorary Solicitor, Vivien Lantree, and we recruited a new Assistant Case Secretary, Jules Poole. Our people really are our strength. We all care deeply about what we do and in particular the Case Secretaries routinely go above and beyond to make sure we can help as many of those who come to us as possible, and as quickly as we can. **It's thanks to them that we were able to make a difference to so many people's lives in 2017.**



### BTBF 2018 Christmas cards

#### Now on sale

Our 2018 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. Last year we sold out in mid-November, so please buy yours in good time. Cards will be sent out from July onwards.





### 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**  
 Vivien Lantree **Hon Solicitor**  
 Mike Pearce **Treasurer**

### Secretariat

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

### Office

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Registered Charity No. 212565



## We received £75,000 from CSiS Charity Fund in 2018

The CSiS Charity Fund is a major supporter of the BT Benevolent Fund and we have gratefully received just under £300,000 during the past five years. 2017 was a record breaking trading year for the Civil Service Insurance Society. CSiS is a not-for-profit insurance intermediary that has donated its surplus income to Civil and Public Service charities for over 125 years (latterly through the CSiS Charity Fund). The amazing donation to the Fund this year was only made possible by the ever growing number of serving and retired civil and public servants who choose to purchase their home, motor and travel insurance through CSiS.

All employed and retired BT people are eligible for insurance through CSiS. If you'd like to talk to them about insurance you can contact them on 01622 766 960 or visit [www.csis.co.uk/bt](http://www.csis.co.uk/bt)

Every policy sold helps to support their charitable giving, and to find out more about the charity and other beneficiaries visit [www.csischarityfund.org](http://www.csischarityfund.org)



## Two of those we helped in 2017

These are just two of the hundreds of people we assisted last year. Their names have been changed in order to protect their identity.

**Beryl** is an 85-year old former telephonist who lives alone and has a number of health issues. She was the victim of a distraction theft at a cash machine and lost the money she had taken out for her rent. In desperation she pawned her few items of jewellery. The Fund was able to reimburse the lost rent and pay for her to redeem her jewellery as well as making a grant to help with her utility bills.

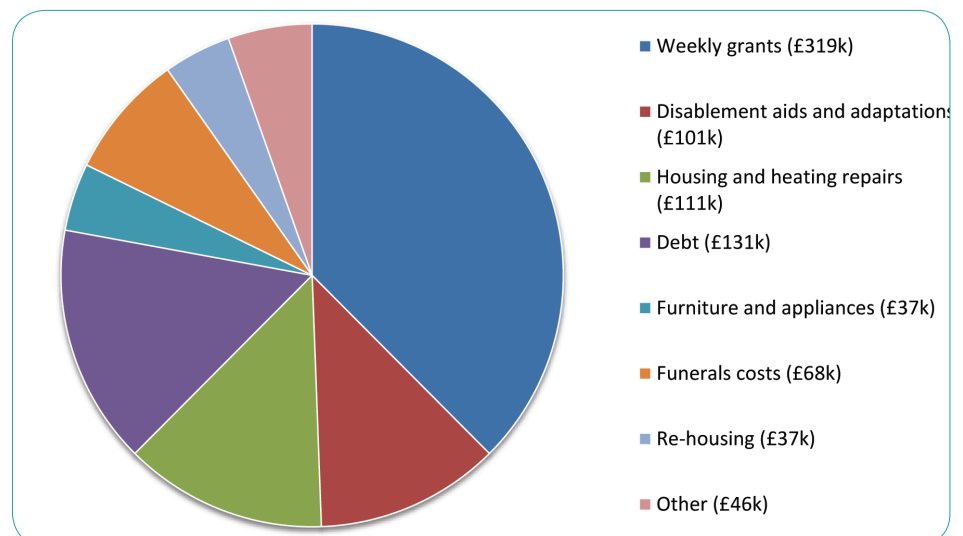
**Andy** had been unable to find work since leaving BT in 2014 and contacted the Fund when he found himself homeless after his marriage broke down. He was sleeping rough and what little money he had went on paying storage fees for his belongings and for food in cafes. We paid for a hostel place while he waited to be re-housed, and helped with his costs when he eventually moved into a bedsit.

## 2018 AGM

Notice is hereby given that the 37th Annual General Meeting of the Fund will be held at 1.00pm on Tuesday 24th July 2018 at BT Centre, 81 Newgate Street, London EC1A 7AJ. Any member wishing to attend is asked to notify the Fund by 1st July 2018 so that access arrangements can be made.

## Grants Analysis 2017

The £850,338 we paid in grants in 2017 was broken down as follows:





## The Civil Service Retirement Fellowship Befriending Services



The Civil Service Retirement Fellowship

Loneliness is a serious issue for people whatever their age but with the population living longer it can be at its most damaging for people in later life. AgeUK figures on the subject show that half of all people aged 75 and over live alone, and 1 in 10 people aged 65 or over say they always or often feel lonely - that's just over a million people. These shocking statistics are what prompted the CSRF to set up two schemes: the Phone Buddy Service, and the National Visitors Network. The Fund has been proud to be referring clients to both schemes in the last year, and a publicity story in BT Today generated a number of employee volunteers to make regular phone calls or visits. If you'd like to be involved, either as a phone buddy or visitor, or want to enquire about calls or visits, call the CSRF on 020 8691 7411, email them at [befriending@csrf.org.uk](mailto:befriending@csrf.org.uk), or visit their website at [www.csrf.org.uk/](http://www.csrf.org.uk/)

## 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's 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.

## Chair leaving BT

Tom Keeney, who's been a trustee of the Fund since 2008, and our Chair for the last 2½ years, is leaving BT in June 2018. Tom's



been a superb champion for the Fund, helping us to raise our profile throughout the company, and making sure that BT's senior executives are aware of the great work we do. Tom will be sorely missed from our Board, and we wish him well for the future.

At the time of writing our new Chair has yet to be appointed.

## Busier than ever in 2018

The first quarter of this year has continued the trend of 2017, with a steady increase in employees needing our help, and grant-giving reaching new highs. With income currently forecast to be lower than previous years we anticipate ending the year with a deficit for the first time since 2011.

## Then and Now

The Fund's work has grown significantly over the last ten years. Compared with 2006, grants made have grown by 55%, and income by 72%. In 2006 only 58 employees were helped, while weekly grants were being paid to 264 pensioners on very low incomes. This is quite a contrast with the 160 employees who came to us for help last year, while at the end of 2017 we were supporting 226 pensioners with weekly payments. Due to our growing income we're delighted that we're increasingly able to make larger grants for needs such as disability adaptations, which really change people's lives for the better.

## Our Impact

This is what some of those we helped in 2017 said to us:

"I just want to say thank you so much for all your help. I couldn't believe what I was reading. It was such a lovely surprise as I have been going through such awful financial problems since George passed away."

"Just to say thank you for the Fund's support. I would not be here today if not for your help!"

"I would like to say a sincere thank you for the grant for a new boiler; I'm so looking forward to my first bath in nine months. I've had a bad few years with my partner passing away and numerous health problems. I am so grateful to have been helped this way."

"I received your cheque on Friday and was overwhelmed with the generosity. I was very emotional to think that someone actually cared enough to help me. I will get some new clothes that actually fit me this weekend after losing so much weight being so ill."

"I never expected the total cost of the boiler to be reimbursed and am most grateful to the Fund."

"Thank you so very much for the money you sent me - it will greatly help with the winter fuel bills."

## 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](mailto: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/bf](http://www.benevolent.bt.com/bf)**

# Case Study

## Sophia Henderson's Story



Sophia in her Miami garden

**Sophia Henderson was one of the BT pensioners affected by Hurricane Irma whom we helped in 2017. She kindly agrees that we can tell her story, which shows not only how the Fund helped her when she needed us, but is also a fascinating piece of social history.**

Sophia was born in St Kitts in the Caribbean and came to England as a

child in 1958 to join her parents and brother in Bradford. After attending local schools, her first job was an office junior in a local mill. She married and had twins and in 1972 became a telephonist at the Manchester Road exchange in Bradford. She was the first black person to be employed there, and loved her job connecting callers across the country.

### International telephonist

In due course Sophia applied successfully to become an international telephonist in London. The exchange was opposite St Paul's Cathedral and she remembers her usual walk to work being disrupted on the day Prince Charles and Princess Diana married in 1981.

Sophia worked for BT until the mid-1980's, when she took voluntary redundancy, using her lump sum for the deposit on a house in Croydon. She studied for a degree in Education and History and taught in a variety of schools in and around London. In 1996 she applied for a six-month teaching role in Florida, but ended up staying there permanently, teaching 1st, 2nd, and 3rd grade with Charter Schools USA until she retired in 2015. She still

tutors one afternoon a week, as well as tending the school garden which she established.

### When Hurricane Irma hit

When Hurricane Irma hit Miami in September 2017, Sophia's house and garden experienced serious damage – part of her roof was ripped off, windows were broken, and her garden, which contained fruit and vegetables including papayas, mango trees, sugarcane and pineapples, was devastated. Having very few savings, and no home insurance (which is a common situation in the USA) receiving a letter from the Fund asking if we could help was a wonderful surprise. We were delighted to make her a grant of \$1,700 for the necessary repairs.

**Sophia is just one of 18 employees and pensioners in America, Mexico and the Caribbean whom the Fund has helped recently. We're grateful to our many members, whose donations allow us to reach out to people who had no idea that we existed, and to Sophia for letting us tell her story.**

### Working with the Rowland Hill Fund

The Rowland Hill Fund (RHF) is an independent registered charity, which helps past and present Royal Mail and Post Office Ltd employees, pensioners and their dependents with financial and other assistance in times of need. They offer support for short-term and long-term financial and health challenges and when the unexpected happens, such as debt, bereavement, illness, disability, flood or home eviction.

Here at the BT Benevolent Fund from time to time we're able to join forces with the RHF to help people with past service across the postal and telecoms businesses, which means that we can assist with more costly needs, which might otherwise be outside the scope of both charities.

**Rowland**  
Helping each other **Hill**  
in times of need **Fund**

**If you feel the Rowland Hill Fund could help you or someone you know, phone their confidential helpline on 0345 600 4586, available Monday – Friday from 9am – 5pm. [www.rowlandhillfund.org/](http://www.rowlandhillfund.org/)**