



# BT

# BENEVOLENT FUND



Positive action where it's most needed

NEWSLETTER • 2019

## FUND BUSIER THAN EVER IN 2018



### Fund Manager Debbie Terry writes:

Once again our charitable work hit a record high in 2018, with over £926,000 paid in grants.

Debbie Terry

Due to increased demand we ended 2018 with a deficit of £144,600, the first time since 2011. While this was regrettable, in the intervening years we've achieved surpluses amounting to more than £638,000 and we have substantial reserves, so we don't currently envisage the need to reduce our grant-making.

#### On a Personal Note

I joined the Fund in early 2009, after a lengthy BT career. I knew little about the Fund and even less about the world of small charities. The last ten years have, without a doubt, been the most rewarding of my entire career. It's been a privilege to work with a wonderful team and very supportive trustees, to get to know others in similar charities, and to help so many people in need.

In my first year here we made grants of £609,000, and had income of £803,000. As can be seen from the numbers above, life's got busier since then. In 2009 we helped just 98 current BT people, compared to the 251 who turned to us in 2018. But all this time the core of our work has been the help we give to former employees and their dependents. This is only made possible by the generosity of our members and I thank you all for your support. We never forget that much of our income comes from BT pensioners and we always think carefully before spending your money to help others.

This summer I'll be retiring from the Fund and I'm looking forward to having more time to travel and to enjoy my many other interests. However, I also know I'll miss what's been the best job anyone could wish for. I'm sure my successor, when appointed, will enjoy the role as much as I have and lead the Fund from strength to strength.

#### Grants in 2018

During 2018 we helped 604 individuals, couples and families at times of need. In a continuation of the trend first experienced in 2017, the proportion of our cases coming from current BT employees increased to over 40% of all cases. As ever our remit was worldwide and we were pleased to be able to help pensioners and employees in the USA, Caribbean, India and Indonesia.

The largest grant we made in 2018 was £7,000 to an ex-employee for a specialist powerchair, and in all we made forty grants of £2,500 or more. At the other end of the scale we made seventy-four payments of £250 or less, with our smallest grant being just £50 for food. The rising cost of funerals pushed up our spending, but most of our increased grant spend was because we dealt with more cases and the employees who came to us often had complex and expensive needs.

At the end of the year we were paying weekly grants to 211 former BT people on very low incomes. We know from their feedback what a significant difference these payments make, and we were delighted that we were able to maintain our additional £225 Christmas payments to this group, including a £100 winter fuel payment funded from the grant we received from the Civil Service Insurance Society Charity Fund.

#### Membership

As is the case for most membership organisations, recruiting and retaining contributing members remained challenging in 2018 and total membership numbers fell very slightly to 17,539,

although the generosity of new donors minimised the financial impact of this. In particular 2018 was a year of considerable success in recruiting new employee members thanks to a number of targeted initiatives.

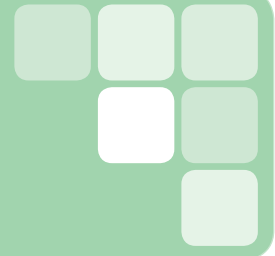
#### Income

In 2018 our income exceeded £1million for the fifth year in a row. Membership donations, together with Gift Aid, made up more than half of this. At a time of escalating employee demand for our help it was disappointing that we received a reduced grant of £20,000 from BT plc, and that matching payments on employee payroll giving contributions were cut back, but a significant donation of £20,000 from Openreach and a very generous £75,000 from the Civil Service Insurance Society Charity Fund were both of enormous value. Investment income, some small legacies and Christmas card sales also boosted our funds, as well as many one-off donations.

### 2019 BTBF Christmas Cards

Our 2019 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 by the artist, Gordon Bruce. Last year we sold out by the beginning of November, so please buy yours in good time. Cards will be sent out from June 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

Clare Dyer	Chair
Jane Shipway	Vice Chair
Kevin Charlesworth	
John Holme	
Rob Jones	
Vivien Lantree	
Matt Rogers	
Clive Selley	

### Officers

Steph Sharp	Hon Solicitor
Lesley Norris	Treasurer
Mike Pearce	Accountant

### Secretariat

Debbie Terry	Fund Manager
Steve Melhuish	Grants Manager
Chris Bennett	Case Secretary
Pippa Jones	Case Secretary
Jackie Standing	Case Secretary
Jules Poole	Assistant Case Secretary
Dawn Bennett	Administrator

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Registered Charity No. 212565

## New Faces at the Fund



Clare Dyer



Vivien Lantree



Lesley Norris



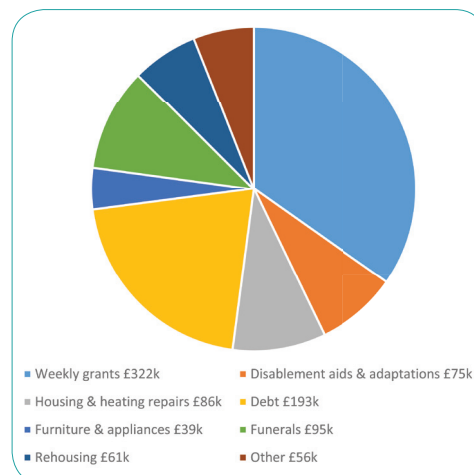
Jackie Standing

2018 was a year of change with Tom Keeney, our long-serving trustee and chair of our board, leaving BT in July. In his place we've been delighted to welcome Clare Dyer, BT's Director of HR for People Transformation, as our new chair. Additionally one of our honorary solicitors, Vivien Lantree, switched roles to become a trustee in January. Vivien says: "I'm delighted to be a trustee of the BT Benevolent Fund. Life can be difficult and can put people in some very unfortunate situations. The Fund provides crucial financial support to our people – past and present."

In the Fund team day-to-day management of our accounts has been taken over by Lesley Norris, with Mike Pearce stepping back to an advisory role whilst continuing to produce our annual accounts. Finally, Jackie Standing joined us as a caseworker in November, following her retirement from BT. 2018 also marked the final retirement of our long-serving volunteer caseworker, Robin Snook, after sixteen years with the Fund.

## Grants Analysis 2018

The £926,522 we paid in grants in 2018 was broken down as follows:



## Our Impact

This is what some of those we helped in 2018 said to us:

*"I am writing with sincere thanks for your generosity and kindness in assisting with my late husband's funeral expenses. As you can imagine this has been an extremely tough time and your help has taken a financial weight off my shoulders."*

*"I just wanted to write and express our thanks for the kind grant you've recently awarded to Mum. Your generosity has, over a number of years, provided immeasurable help to her and made a real difference to her quality of life where she would have struggled with even basic living costs."*

*"Thank you so much for your kindness. You will never know how much this will help us."*

*"I can't thank you enough for this. You have made a very stressful and challenging time much more bearable. I look forward to being able to pay back into this brilliant charity."*

*"I received the letter and cheque today. Thank you so much for all your help - it's going to make a massive difference to our lives."*

*"I cannot say how much your help means to me and my family. I actually sat and cried at my desk when I read your email this morning."*

*"Thank you so much.... your kindness and consideration for us and our dear dad in his present situation is emotionally overwhelming and we are so appreciative of all your continuing help."*

## 2019 AGM

Notice is hereby given that the 38th Annual General Meeting of the Fund will be held at 1.00pm on Wednesday 31st July 2019 at BT Centre, 81 Newgate Street, London EC1A 7AJ. Any member wishing to attend is asked to notify the Fund by 1st July 2019 so that access arrangements can be made.

## Pensioner Contact Work



**Robin Snook's long association with the Fund started on 10th February 1969, his first day of GPO employment, when he signed up as a member contributing the princely sum of 2d a month to the Fund. He writes:**

"Little did I know that this would, in time, lead to my active involvement in the Fund's day to day work. My career, which started in what was then called Staff Group, resulted in me eventually becoming a Welfare Officer in Guildford, Brighton, London and Tunbridge Wells. I often dealt with employees in need on whose behalf I asked the Fund for help. And in those days Welfare Officers carried out regular reviews of weekly grant beneficiaries on behalf of the Fund so I also dealt with pensioners.

Eventually retiring in 2002, I was contacted by Steve Melhuish, inviting me to join a team of retired volunteers who undertook home visits to potential beneficiaries. I readily accepted, but after a few years the benefits of visiting pensioners in their homes were outweighed by the costs of travel and, sometimes, overnight stays – money that could be better spent on grants to those in need, so it was decided to replace face-to-face meetings with phone calls.

### Current contact scheme

These days the Pensioner Contact scheme involves a letter to pensioners aged over 75 inviting them to let the Fund know if they think they might

need our help. Those who respond are phoned by a caseworker to gain basic details of income, expenditure and any savings, and what sort of help they're looking for. It's also an opportunity to check if the pensioner's claiming appropriate state benefits. The Fund aims to write to everyone in this age group every three years, a continuous cycle of letters and replies. In many cases people respond that although their financial affairs are in good order, it's comforting to have been remembered, and to know that the Fund is here to help.

But in every case the person's financial position is only part of their story. Our dialogue often reveals vivid accounts of their or their late partner's time with BT: memories of erecting the lofty masts of Rugby Radio Station, the great storm of 1987, life as a quartermaster aboard a BT Marine cable ship, and many more. On some occasions we find that we have shared experiences, of mutual former colleagues, of having visited each other's home towns, of treading the same BT buildings and getting lost in the split-level, logic-defying corridors of London's Faraday Building. Irrespective of whether or not we have shared memories, our common histories of employment with BT invariably forge a comfortable bond. Unfortunately, many of our pensioners live alone, with little or no contact with relatives, but some have good neighbours and friends. Although our contact may be relatively brief, it can often provide the person with a much-needed opportunity to talk and enable the caseworker to offer suggestions about alleviating their isolation.

In the majority of these cases, the person's need falls within the Fund's remit for help, be it in the form of a weekly grant for everyday living costs, or a one-off grant for the repair or replacement of domestic appliances, home maintenance or assistance with a shortfall in funeral costs, to name but a few.

In conclusion, sadly some good things must come to an end, but our precious memories are hopefully there to stay. It's been a tremendous privilege to work with the dedicated team at The Fund in Reading."

### Legacies

Legacies from former members make a huge difference to small charities like the Fund. We ended 2018 with a sizeable deficit, and with need for help being as high as ever so far in 2019, we know we'll probably face another shortfall at the end of this year. **Please consider remembering the Fund in your will – even modest gifts can make a real difference to our ability to assist as many people as possible in the future.**

## Gift Aid

Most of our pensioner members have kindly given us Gift Aid declarations, which mean that we can reclaim 25p from the tax man for every £1 you pay us. Earlier this year we wrote to those for whom we held very old declarations, asking them to sign new ones so that we could be sure our records are accurate. We're grateful to all those who returned the new forms. 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.

## 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 Studies

## Some typical recipients



In 2018 the Fund dealt with over 600 individual cases as well as paying regular weekly grants to more than 210 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 your support makes. Naturally names and some other details have been changed in order to maintain confidentiality.

**Sharon** is a BT employee in her forties. She suffered a brain haemorrhage at work, badly affecting her speech, which resulted in several months off while she recovered. A single parent with two children, she struggled to meet all her bills when she went on to half pay. A money advice service negotiated minimum payments on her outstanding bills, and her manager suggested she contacted the Fund. We were pleased to make a grant towards her housing and living costs, which kept her debt-free until she started back to work on reduced hours. She's now fully recovered and back to full-time working.

**Douglas** and his wife are both in their mid-eighties and had worked for BT for 40 and 15 years respectively. Both had a number of disabilities and much of their pension was going on paying for people to help them at home. Their only son lived abroad and they couldn't leave the house safely due to steps which they couldn't see properly. The Fund made a grant to pay for the replacement of the steps with a ramp and handrails, so they could get out to medical appointments and other essential visits.

**Kay** works for BT in a Scottish contact centre. She'd separated from her husband and started divorce proceedings, when she came home from work one day to find he'd gained entry to the house, taken all the furniture and appliances, and smashed or damaged all her other possessions. He'd also run up gambling debts using an account in her name. BT arranged counselling for her and the Fund made a grant for new furniture and white goods to help her make a fresh start.



**Sylvia** is 64, single, and a BT pensioner. She'd spent many years caring for her elderly father and hadn't been able to work for the previous eight years. When he died she lost her carer's allowance and had to move on to universal credit, which was a lower amount. She had a number of health issues and paying for her father's funeral had taken all her modest savings. We paid her a grant to cover food and fuel until she received her first UC payment.

**George** is 79 and a widower on a very low income. He was the victim of a distraction theft at a cash machine and his money for rent and food was stolen. When we talked to George we found he had a number of

financial problems, was in arrears with his gas and electricity and had pawned some items to raise cash. We made a grant to pay his urgent bills and to replace the money he had lost.

**Rosemary** had worked for BT for eight years in the 1980s. She had longstanding mental health issues and had recently been hospitalised for several months. During this period she couldn't keep up with her bills, and when she approached us she'd been threatened with eviction from her flat. She was being helped to apply for appropriate benefits by the Citizens Advice Bureau and we made a payment to her landlord which safeguarded her home.

### BENENDEN CHARITABLE TRUST



**Benenden Charitable Trust (BCT) makes grants to individuals to help improve their health and wellbeing and relieve hardship and distress.**

The charity helps current and former members of Benenden Health and accepts applications from non-Benenden Health members when referred by the BT Benevolent Fund. Grants can be for a variety of health-related needs, such as purchasing specialist equipment and home adaptations, as well as financial help where managing everyday living costs is a struggle. We'll also consider assistance in unexpected situations which aren't related to a health condition, such as bereavement, divorce or redundancy. Benenden Charitable Trust and BT Benevolent Fund can also work together in circumstances where the cost of the help needed would be above the scope of either charity on its own. **You can contact Benenden Charitable Trust on 0800 414 8450 (Mon-Fri 8am-4pm) [www.benenden.co.uk/charitable-trust](http://www.benenden.co.uk/charitable-trust)**