

BT



BENEVOLENT FUND

Positive action where it's most needed

NEWSLETTER • 2010

Vision

With a potential beneficiary base in excess of one million people, the Fund is aiming 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' to 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

Alex Wilson	Chair
Kevin Charlesworth	
Allan Gore	
John Holme	
Tom Keeney	
Steve Robertson	
Jane Shipway	

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
Marjorie Graham	Administrator
Robin Snook	Volunteer

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Registered Charity No. 212565

A Fine Balance

As with so many charities, in 2009 the Fund had to balance a reduced investment income with continuing high demand for our help. The sustained difficult economic conditions have resulted in hardship for many and we are delighted to have again been able to assist over 600 individuals, couples and families in a variety of ways. The generosity of our corporate donors has been maintained, and we have been fortunate to have continued to recruit new members, primarily among pensioners but also some current employees, seeing a modest rise in average donations



Alex Wilson
Fund Chairman

due to these new contributors. This has meant that for the second year in a row we were able to distribute over £600,000 in grants and loans, ending the year with a small operating deficit of just over £10,000. Our main challenge remains the need to make more current BT people aware of the Fund, what it does, and why it is needed. Changes in the nature of employment mean many people now only work for BT for a few years, but regardless of this the Fund will be there for them in the future if we are needed.

Fund Chairman, Alex Wilson, writes:

"In late 2008 the Fund's Trustees took a number of steps aimed at making sure we could continue to assist those most in need, with a focus on the relief of serious hardship. During another very busy year in 2009 we were pleased to again be able to help a significant number of current and former BT people and our payments, whether large or small, have in so many ways made a real difference to quality of life and eased what felt like intolerable burdens. As ever, the commitment the Secretariat team brings to their work has ensured that cases have been dealt with quickly and compassionately, and the Fund faces the future with confidence in our ability to maintain that high quality in all we do."

Review of 2009: A Lifeline for Those in Need

As the difficult economic conditions of 2008 continued into 2009, the Fund was able to assist some of those experiencing real hardship through no fault of their own. The impact of low interest rates, erosion of savings, job losses and ill-health left many of those we assisted with nowhere to turn. In other cases, relationship breakdowns, increasing disability or unforeseen household expense meant even those who prudently managed their day-to-day spending found themselves in serious difficulties.

For them, and for many others, the Fund was able to help, both financially and through the care and support shown by the Case Secretaries when responding to requests for assistance. As ever, some cases needed our maximum grant to meet costs such as funeral bills, heating repairs, house adaptations or purchase of mobility aids. In many other cases, however, a modest amount made a huge difference, paying for items such as new glasses, a replacement fridge, or even a warm winter coat.

As ever, the Fund has continued to assist the entire BT family. Our youngest recipient was aged 10, our oldest 94. We have helped those with long service, and others with short service, whether now, recently or in the past. In 2009 current employees made up some 15% of our cases, with 98 coming to us for help, a continuation of the trend first seen in 2008, and clearly linked to the economic climate. These cases can often be complex with significant debt and risk of the loss of housing, and we try to do all we can, especially where, as is often the case, young children are involved.

However most of those we help are pensioners, and our Care in the Home Scheme has helped many older pensioners who have become increasingly frail to remain in their own homes, by contributing towards the cost of gardening, shopping, cleaning and personal care. Both this and our Pensioner Contact Scheme have continued to be

partially funded by the generous financial support we receive from the Civil Service Insurance Society. In 2009, over 11,000 Pensioner Contact letters were sent, resulting in many of BTs older pensioners receiving assistance, while others who did not need our help told us how pleased they were to hear from us. We have continued to pay weekly grants to over 200 elderly people on small incomes, and were once again able to add a modest Christmas bonus.

We count ourselves extremely fortunate that all our activities have continued to be generously funded by BT, both through their annual donation and by the provision of our office and support services. However it is our many members who provide most of our income, and in 2009 subscription income hit a record peak of nearly £476,000. The generosity of the over 16,500 pensioners who support us is second to none, and although attracting new members from among BT employees has continued to be challenging, those who have joined during the year have been generous in their donations. Gift Aid payments and additional BT funding under the Give As You Earn scheme also make a real difference.

A sustained focus on containing expenditure has meant that in 2009 operating costs again accounted for less than 16% of our income, and in particular the appointment of new auditors has made a significant saving,



Debbie Terry
Fund Manager

resulting in more money being available for those we help.

The Fund has been fortunate during the year in retaining its experienced Secretariat team and Board of Trustees, both giving great support to the Fund's manager, Debbie Terry, in her first year in the role. Debbie says: "It's an enormous privilege to work for the Fund. No two days are the same, and the challenge of making it better known, particularly in BT, so that we can do even more for those we help, is demanding but rewarding. I send my very sincere thanks to all our members for what they make it possible for us to do to help those less fortunate."

Employee Members – Could You Give More?

Only 12.5% of our members are current BT employees. While many give very generously every month, others have been members for so long that their donations have failed to keep up with inflation. If you're one of the 900 or so BT employees giving us less than £1 a month, we would be extremely grateful if you'd consider increasing your donation. To do so, simply email us at benevolent@bt.com with your revised amount, and we'll do the rest.

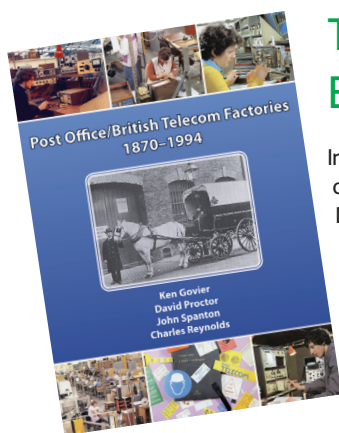
Please also consider adding the Fund's website address as a footer to your emails, and take the opportunity to sponsor our work with your colleagues. If we had more BT members we could do even more for colleagues in need.

If you hear of a team event or meeting where the Fund could have a recruitment stand, or have any other ideas about raising the profile of the Fund among your colleagues, please email Debbie Terry at benevolent@bt.com.

Planning Ahead

It's important to the Fund that we plan for the long-term. To maintain our current level of assistance in the future, we need to remain financially stable against a background of people living longer and having greater need for our help.

For this reason, we're asking members to consider leaving the Fund a legacy. We know that it can be difficult to get around to making a will, but it is essential in order to make sure that after death your estate is dealt with as you would have wanted. Having a will brings peace of mind, so don't put it off. We do recommend that you consult a solicitor if you are considering making a new will, or changing an existing one.



The History of BT Factories

In the 2009 Newsletter we publicised a book about the history of Post Office/British Telecom Factories, written by Ken Govier, David Proctor, John Spanton and Charles Reynolds. The authors had generously promised all profits from sales of the book to the Fund, and sales were so good that we recently received a cheque for £1,000. A few copies are still available at £8.95, so if you're interested, it can be ordered online from www.ypd-books.co.uk, or by phoning 01904 431213.



In the Swim

Although almost all our cases involve people experiencing financial hardship, a few are different. During 2009 the Fund was delighted to help BT Openreach engineer Mark Jackson who, together with his wife Ann, was fundraising for a hydrotherapy pool for his daughter Chloe. Ten year old Chloe was born with severe cerebral palsy and also suffers from epilepsy. Exercise in warm water is both beneficial and enjoyable for her and means she can have fun with her younger brothers. Mark and Ann had done a great job of raising funds from other charities, work colleagues, family and friends as well as through their own savings, and the Fund was pleased to be able to contribute. The pool was finally installed in August, and Mark says: "It's made a real difference to Chloe's quality of life – we're just so grateful to everyone who helped us make it a reality for her."

2010 AGM

Notice is hereby given that the 29th Annual General Meeting of the Fund will be held at 12 noon on Tuesday 15th June 2010 in BT Centre, 81 Newgate Street, London EC1A 7AJ. All are welcome. The meeting includes a review of the year 2009 and is followed by refreshments.

It would assist us greatly with building security arrangements if you could let the Fund know if you are planning to attend.



Are You Struggling With Heating Costs?

Many people worry about the rising cost of fuel bills and the Fund's Case Secretaries often talk to people who are struggling to meet the cost of their gas and electricity bills. We know that, particularly in the winter, many people cut down on other essential expenditure – including buying food – to enable them to pay fuel bills. When fuel bills take up more than 10% of the household income, this is defined by the Government as being in "fuel poverty" and households in this situation may be able to get help with the cost of heating their homes. Energy suppliers have reduced tariffs for people on a low income or who are disabled.

If you receive an income related benefit, such as Income Support, Pension Credit, Income-based ESA or Income-based JSA, or a disability benefit, such as Attendance Allowance or

Disability Living Allowance, or if you spend more than 10% of your income on fuel costs, you should contact your energy supplier to check whether you should be on a reduced tariff. Additionally, if you are over pension age and have a long term illness or a disability, you should ask your supplier about the "Priority Service Register" as this can help with meter readings and free annual gas safety checks as well as making sure you are not disconnected during the winter.

You may also be eligible for a grant to make your home more energy efficient, for example for insulation or even to install a new heating system.

Getting Help

Check with your supplier to ensure that you are on the best tariff, and to find out what other help might be available. Further help can be obtained from The Energy Saving Trust on 0845 404 0506.

From the case files

In 2009 the Fund dealt with over 600 individual cases as well as paying regular weekly grants to over 200 elderly people on very low incomes. We can only do this because of the generosity of our members, BT, and the CSiS. We hope members will find these examples of the human stories behind a few of our cases of interest, and that they demonstrate what our help can mean for those we assist. Names and locations have been changed in order to respect confidentiality.

Tony

Tony works for BT in London. Early in 2009, his teenage daughter was very seriously injured in a car accident and had to have a series of operations, during the course of

which she contracted MRSA. Tony had some compassionate leave, but needed to take considerable extra time off which affected his pay, resulting in him eventually falling behind with his mortgage payments. The Fund was able to pay those for two months, as well as helping him with the cost of travelling to the hospital. His daughter is now recovering well, and Tony is back at work.

Stan

Stan is a widower in his eighties who worked for BT for many years in South Wales. The Government's 'Warm Front' scheme had paid for his flat to have new electric heaters

but he did not realise how costly they were to run until he got his first winter bill. He had never asked anyone for financial help before, but in desperation asked the BT Pension Centre if they could assist in any way. He was referred to the Fund, who paid his electricity arrears, and he's now managing to budget for future bills.

Margaret

Margaret's late husband worked for BT in London for over 30 years. Now aged 72, she had a hip replacement operation which unfortunately exacerbated an existing

back condition and resulted in her becoming immobile and virtually housebound. She spent her savings on installing a second-hand stairlift so as to be able to get upstairs, but could no longer go out alone. The Fund was able to contribute to the cost of an electric wheelchair which has meant she is still able to be independent in her daily life.

Jane

Jane worked for BT in Middlesbrough before leaving to move to Spain with her children and second husband. Unfortunately the marriage broke down and in order to get

away from the resulting domestic violence Jane decided she had no option but to return to the UK. She had to leave all her belongings behind, but managed to arrange a Housing Association flat, which the Fund helped her to furnish with the basics she needed, as well as assisting with winter clothes for her children.

John

John is a BT engineer based in Cheshire. His marriage ran into problems when his wife became dependent on alcohol after a bereavement. Things got so bad that he moved

out of the family home. His wife was unable to work and debts piled up, resulting in bailiff visits and loss of their previous property. Over time, however, their relationship improved and they decided to give the marriage another chance. To do so, however, they needed to rent a property. The Fund paid the deposit and the first month's rent, thus helping them to make a fresh start.

Matt

Matt is a BT call centre employee in Scotland. With three young children to support, he was already in debt from when he was made redundant from a previous job in 2001.

In 2008 he and his partner separated and she stayed in their home with the children. He stayed with friends until finding a room to rent, but a few months later his landlord left the country, evicting his tenants without returning their deposits. To add to the pressure on him, he had a car accident and as a result of contact with the DVLA found that someone else was using his identity fraudulently. With child maintenance payments being his priority, and repayments on his existing debts, Matt had no chance of saving a deposit for new accommodation. The Fund helped him with a grant and a loan, which he's now repaying from his salary.

Elsie

Elsie is 77 and was formerly a BT telephonist. She ran into financial problems when her daughter, who had lived with her for many years and shared the household

expenses, moved out. Although she took prudent steps to economise, she could not afford to save for unexpected bills. The Fund was able to pay for her new glasses, to fix a plumbing problem, and for external handrails to her front door. It was important for her to be able to go out safely as Elsie still does voluntary work every week for her local Citizens Advice Bureau and for the Red Cross.

Gloria

Gloria worked for BT as a telephonist in Glasgow for many years. In recent years she'd had two part-time jobs, but as a result of being diagnosed with

breast cancer, had to stop working. At the same time she found out that she'd been overpaid Housing Benefit. The Fund assisted with the necessary repayment, easing the stress on her at a very difficult time. Following treatment, Gloria is now on the road to recovery and feeling positive about the future.

