



# BT BENEVOLENT FUND

Positive action where it's most needed

NEWSLETTER • 2015

## 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

Joe McDavid	Chair
Tom Keeney	Vice Chair
Kevin Charlesworth	
Dan Fitz	
Allan Gore	
John Holme	
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

## Office

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Registered Charity No. 212565

## New Chair for the Fund

In March of this year the Fund's Trustee Board said goodbye to our Chair since 2011, Clare Chapman, when she left BT. At her final Trustee meeting Clare expressed her admiration for the professionalism of the Fund and said that it would always have a special place in her heart. Other trustees expressed their admiration of her commitment to our work.

Clare's replacement as Chair is Joe McDavid, who joined the Trustee Board in 2014. Joe is a senior BT manager who has been a member of the Fund for many years and until recently was HR Director of Openreach. He says: "As Chair of the Trustee Board I look forward to making sure that we continue to help existing and past BT employees when they need it most."



Joe McDavid, Chair of Trustees.

## 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. Do call us if you have any questions relating to Gift Aid.

## 2015 AGM

Notice is hereby given that the 34th Annual General Meeting of the Fund will be held at 1.30pm on Tuesday 28th July 2015 at BT Centre, 81 Newgate Street, London EC1A 7AJ. In line with arrangements introduced in 2013, 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 2015 so that access arrangements can be made.



## Christmas Card Now on sale

Our 2015 Christmas card is now on sale using either the order form enclosed with this Newsletter or from our website using PayPal, credit or debit cards.



## Changes at the Fund: Case Secretaries

The Fund marked the end of an era in December 2014 when one of our longest-serving Case Secretaries, Phil Jennings, retired. Phil had a 34 year career in BT, mainly as a Welfare Officer, followed by 14 years at the Fund. Many of our beneficiaries will very much miss his wealth of experience and dedicated and compassionate approach to dealing with their often complex issues.

In Phil's place we have been delighted to welcome Pippa Jones to the team. Pippa was formerly a BT manager who had previously done a secondment with us as a fundraiser - in fact, it was her idea that we should start selling Christmas cards, now an established and valuable source of publicity and income for us. Married with two sons, she lives near Reading. Of her new role, Pippa says: "Dealing with the wide variety of people who approach the Fund for help is constantly interesting, and this is the most rewarding job I've ever done."



Phil Jennings



Pippa Jones

## Our Impact

This is what some of those we helped in 2014 said to us:

"I received the great news this morning re your grant. It has put a smile on my face and lifted a weight off my shoulders."

"The service that you offer is superb and I would like to thank you on behalf of Ms X who, thanks to you, has been able to keep her home."

"Thank you so much for arranging to meet the cost of my stairlift. It has made an immediate difference and will enable me to stay in my own home for the foreseeable future."

"We were absolutely astounded by your most generous grant of £1,000. No words can express our gratitude to you....what a tremendous difference this will make in providing for Mum's on-going care in her own home."

"I reached my lowest point ever this year and without your help I feel I would have gone under."

"I am writing to thank you so much for the amazing thing your Fund did for my mother, in awarding her £2,000 towards her recent re-wiring bill for her house. This was immensely kind and the amount was totally unexpected."



## Wills and Legacies

The Fund has arranged a subsidised will-writing scheme in conjunction with the National Federation of Occupational Pensioners. For more information please see the leaflet which is being sent with this Newsletter.

**Legacies, whether large or small, are of immense importance in helping us make more grants year by year as well as safeguarding our future work. Please consider remembering the Fund in your will.**

## 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](mailto: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 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.com](http://www.benevolent.com) for further information about how we process personal information.

# Record Grants and Record Income in 2014

## Fund Manager Debbie Terry writes:

It's hard to believe that yet again the Fund is reporting record grants for the third consecutive year – and income over £1million for the first time in our 161-year history.

In all, during 2014, we helped 690 individuals, couples and families in urgent and serious need, including 122 current BT employees hit by unforeseen events and family tragedies



Debbie Terry

which seriously affected their ability to cope financially.

BT Technology designed and built us an online case management system and also re-designed and took over the management of our website, both pieces of work saving us significant expense. BT Group Legal carried out a privacy and data protection review for us, and an individual member of their team arranged a 'Glasswalking' fund-raising event which raised a staggering £2,300. And BT Today carried more stories than ever about our work, which resulted in more employees becoming aware of who we are and what we do.

**When I joined the Fund in 2008 some people suggested to me that the concept of 'benevolence' was perhaps dated and irrelevant. They simply could not have been more wrong. Yet again in 2014 we showed the Fund to be necessary, effective and a real lifeline to those we help.**

## Grants in 2014

Charitable grants made last year came to £770,205, up 4.5% on 2013, with one-off grants amounting to £547,171. Just three areas of need accounted for over half of these payments: debt relating to housing and other priority expenses, essential household repairs, and assistance with funeral bills. While our average grant was £820, we made ten payments of less than £100 and 18 of over £2,000.

At the end of the year we were paying weekly grants to 228 former BT people, or their dependents, on very low incomes, and once again we made an extra Christmas payment of £100 to this group, which we know makes a significant difference at a difficult time of the year.

## Income

Our corporate supporters remained as generous as ever in 2014. We received £50,000 from BT, as well as continued support in the form of our Reading office and much other practical assistance, and £60,000 from the Civil Service Insurance Society Charity Fund. Sales of Christmas

cards made a profit of almost £14,000, while legacies accounted for £6,500. However, almost three quarters of our income came from our members through regular donations. The majority of these are either Gift Aided, or attract an annual BT matching payment under the Give As You Earn scheme, bringing membership income to over £723,000 in total. Maintaining membership is challenging, particularly as regards employee members, and total numbers fell slightly in 2014, but income rose due to the generosity of new and existing members who increased their donations during the year.

**Overall our total income for the year was a record-breaking £1,030,587.**

## BT Support

As well as the donation above, the Fund was fortunate to enjoy a year of unparalleled support from within BT. Thanks to the Better Future team we received £7,700 from Sharesave residues, and over £3,400 from the sale of tickets for 'Disney on Ice' at Christmas.

## Memories

Our Case Secretaries speak to many pensioners with interesting memories of the 'old days'.

One such was Mrs G, whose late husband worked as a mast erector for over thirty years. With others, he erected the first mast on the then PO Tower, working at a dizzying height above London's pavements.

Another was Mrs A, who recalled that her late husband's first employment was as a 13-year old miner. Since his mother felt it much safer for him to work above ground he moved to the then GPO. Unfortunately during training he fell from a pole, fracturing his spine, but he was soon back to work and enjoyed a forty-year career. As Mrs A remarked, GPO engineers were made of stern stuff.

A 92-year old grant recipient, Miss T, had taught English before joining BT as a telephonist. Her pronunciation and style of speaking prompted a radio broadcaster to urge her to become a newsreader, but she preferred to remain in a job she loved.

# Case Studies

In 2014 the Fund dealt with 690 individual cases as well as paying regular weekly grants to more than 220 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.



## Jim

Jim worked for BT for over 30 years before retiring to Somerset. In February 2014 he and his wife were given just an hour to leave their bungalow

due to rising floodwater. Fortunately they were insured and were able to stay with relatives, but there were many expenses the insurance did not meet, including the high cost of the numerous phone calls it took to sort out the many resulting problems, essential clothing for the lengthy period they were away from home, and other unavoidable purchases. The Fund gave a grant of £500 towards these costs. Jim and his wife were finally able to move back home in September.

## Rose

Rose has worked for BT for over 20 years. Three years ago her husband had a heart and lung transplant, which was successful but which resulted in

a number of on-going health problems. The strain of caring for him and for their teenage daughter resulted in her having a lengthy spell off work due to stress and depression, during which their mortgage and other essential payments fell into arrears. Friends and family helped as much as possible, but eventually her manager persuaded her to approach the Fund. We made a grant of £2,000 towards their mortgage and council tax arrears, and Rose is now back at work.

## Phyllis

Phyllis is a widow of 91 and has spent much of her time since retiring from BT doing voluntary work in Sussex, including organising

the annual Poppy Appeal in her area. Taken ill in the winter of 2013, she fell behind with her electricity and gas bills due to the cost of taxis she needed to get to and from hospital. This was causing her great concern and we were pleased to be able to clear her arrears and give her a grant towards the cost of her journeys to hospital.

## Richard

Richard was a former BT manager who was referred to the Fund by a local support agency in Essex. He had suffered from

serious mental health issues for many years which had eventually resulted in him leaving his job, being divorced and having to move out of the family home with virtually no possessions. After a spell in a hostel he had been found a small flat and was attempting to slowly rebuild his life. Richard found it difficult to talk on the phone, but with the help of his support worker we were able to pay for some essential electrical appliances and carpeting for the flat.

## Bethan

Bethan has worked for BT in Wales for over 15 years, and has three young children. Tragically in the summer of 2014 her husband

committed suicide. The family had never been in debt, but in this situation Bethan had nowhere to turn for the portion of his funeral costs not covered by a DWP grant. Fortunately a colleague put her in touch with the Fund and we were able to pay the outstanding amount.

## Ted

Ted left BT in 2001 to become a self-employed taxi driver and to care for his elderly mother, with whom he lived. He had been unable

to work for over a year due to a leg injury when his mother died. With no income and the loss of her state benefits, sorting out his finances was complex. He had not coped well with the subsequent emotional and financial strain and was facing eviction when he found out about the Fund. We were able to make a grant of £1,000, which stopped the eviction proceedings, as well as paying him a temporary weekly grant until he re-started work.

## Everyone's Welcome!

This year, the Civil Service Retirement Fellowship is celebrating 50 years and has opened its doors to all retirees by introducing a new Associate membership category. Now you no longer need to have been a civil servant to enjoy their extensive range of member benefits which currently include:

- Free quarterly member magazine
- Membership of their book and



1965 - 2015

Your charity,  
your choice

photography groups (with free books/competition prizes)

- Membership of their holiday club (offers some great travel deals)
- Free volunteering training opportunities
- Access to useful advice and information

Additionally, they operate a network of 150 groups that offer the chance to make some new friends and enjoy local activities such

as educational speakers. If you have some time to donate, you could help on their two befriending schemes, the National Visitors Network and Phone Buddy which provide a valuable lifeline to anyone experiencing loneliness in later life.

The cost of associate membership is £20 and you can sign up online at [www.csrff.org.uk](http://www.csrff.org.uk) or to find out more about joining give them a call on **020 8691 7411** or email: [info@csrff.org.uk](mailto:info@csrff.org.uk) quoting 'BTBF/15'.

The CSRF is a registered charity.