



BT



BENEVOLENT FUND

Positive action where it's most needed

The Fund continues to offer a helping hand

Rob Pearce, the BT Benevolent Fund General Manager says "2024 was another difficult year for many people, exacerbated by tough economic conditions, high energy costs and high interest rates. We were pleased to be able to help those who applied to us during the year and hopefully this eased some of their financial burden."



Rob Pearce

Grants for 2024

The BT Benevolent Fund had another busy and successful year in 2024, awarding over £660,000 in grants and thus making a significant difference to the lives of so many who, through no fault of their own, were experiencing genuine hardship. That assistance went to 473 individuals, couples and families, and included the payment of weekly grants to 114 elderly people on very low incomes. We were particularly pleased to be able to increase our winter fuel payment to this group to £200, meaning that with the Christmas bonus they each received a total of £400.

2024 saw a continuation of high energy prices and high interest rates and together with the cost-of-living crisis we continued to see many more people fall into financial difficulty and approach a charity for the first time. During the year our one-off grants assisted many individuals, couples and families who frequently had nowhere else to turn. As ever, our cases demonstrated that no-one is immune from the misfortune that illness, relationship breakdown, job loss and old age can bring.

The Fund as ever, was able to assist the majority of grant

applicants who had a variety of issues. Some were struggling with their mobility so the provision of stairlifts, walk-in showers and downstairs toilets were a great help to many. Some sadly lost people close to them and were struggling with funeral expenses and we were pleased to remove some of their burden by helping them with these costs. Unexpected costs such as boiler replacements, car repairs and general household repairs tipped many people over the edge when their savings just couldn't cover the expenditure required. We were able to step in and bridge the gap to

get these people back on an even footing. We also assisted people in general financial difficulty who were struggling with debt and arrears, such as rent, council tax and mortgage bills. Importantly, not only was the Fund able to help people financially, but also through the care and support shown by our case managers. Sometimes it's just good to talk to someone!

As tough economic conditions prevailed, we continued to see an increase in the need to help with the most basic of necessities such as food, clothes and heating and some people, even though they were in employment, found themselves homeless. We issued a number of urgent grants to deal with the most severe of these situations, helping people manage until their next pay cheque and by helping them get a roof over their heads.

This year, as ever the Fund helped current BT employees, ex-employees and BT pensioners. Current BT employees made up around 41% of cases, many of which involved significant debt and

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2025 BTBF Christmas Cards

Our 2025 Christmas cards are now on sale. To order please use the enclosed form or you can order online on our website at www.benevolent.bt.com/christmas-cards. Cards will be sent out from June onwards. We made over £24,000 on the sale of cards in 2024. It's an extremely important source of income for us, so your continued support would be much appreciated and it would really help us!





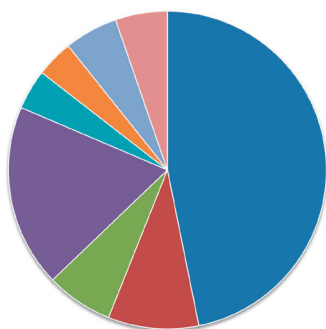
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even risk of eviction. We dealt with many young working families who were struggling to keep their heads above water and provide a safe and stable environment for their children. We were again pleased to be able to support these families and help minimise the impact their situation would have on their children.

As well as current BT employees we help BT pensioners, some of whom are on extremely low incomes and at the end of the year we were paying weekly grants to 114 of them. In addition to this they received an annual Christmas payment of £200 and an increased winter fuel payment of £200 in 2024, funded in part from the grant we received from the Civil Service Insurance Society Charity Fund. We know from the numerous letters, emails and phone calls we receive how vital these payments are and what a difference they make to people's lives. With the change to the Government's winter fuel allowance policy our payment came as a huge relief to many.

Grants Analysis 2024

In 2024 we awarded a total of £661,980 in grants to people suffering financial hardship. This was a lifeline for so many and the grant awards were broken down as follows:



- Weekly grants (£310k)
- Disablement aids and adaptations (£61k)
- Housing and heating repairs (£45k)
- Debt (£123k)
- Furniture and appliances (£27k)
- Funerals costs (£25k)
- Re-housing (£36k)
- Other (£35k)

Donations remain flat

We had some success in recruiting new donors in 2024. These were mainly BT pensioners who kindly donate to the BT Benevolent Fund directly via their BT pension payments. However, recruiting BT employee donors remains extremely challenging and we saw a continuing decline in the total number of BT employees who donate to the Fund. This means that we saw an overall decline in donor numbers which now stands at 16,015, 2.6% less than last year. New donors tend to give more and some existing donors increased their donations, so thankfully donor income remained fairly flat.

Income

In 2024 our income exceeded £1 million for the 11th year in a row thanks in part to extremely generous donations from the Civil Service Insurance Society Charity Fund, the Post Office Fellowship of Remembrance and Openreach, for which we are most grateful. Investment returns, Gift Aid claims, legacies and Christmas card sales made up the rest of our income.

The majority of our income comes from individual donors and without your kind contributions we wouldn't be able to carry out the work we do, so please accept our heartfelt thanks.

New Face at the Fund

2024 was another year of change at the Fund with Mark Murphy leaving BT at the end of December and standing down as our Chair. We would like to thank Mark for his guidance and dedication over the last 5 years.

We are however delighted to welcome Jessica Norton, BT's Director of Group Reward as our new Chair. Jessica brings with her a wealth of experience as a reward specialist and is a chartered tax advisor by background with extensive transactions, financial services and private equity experience.



Jessica Norton

"Give as you Live"

If you shop online, please consider signing up to "Give as you Live" to help us this year. Every time you make an online purchase, order a grocery delivery, book a trip or switch your energy providers, you can generate donations that support our work - and it's completely free!

To find out more and sign-up visit www.giveasyoulive.com/join/btbf

Free wills

Just a reminder that we've partnered with FreeWills.co.uk to provide all our supporters with the opportunity to make their own fully comprehensive Will free of charge. You can make your personalised Will online in three simple steps from the comfort of your own home and with live support from their Will specialists. Find out more at www.benevolent.bt.com/donate/leave-a-legacy.



Vision, Mission & Values

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

Jessica Norton	Chair
Kevin Charlesworth	
John Holme	
Rob Jones	
Matt Rogers	
Clive Selley	
Jane Shipway	Vice Chair

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Ciara Burke	Hon Solicitor
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Rob Pearce	General Manager
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Chris Bennett	Case Manager
Pippa Jones	Case Manager
Jules Poole	Case Manager
Jackie Standing	Case Manager
Marcus Pascal	Office Manager

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Registered Charity No. 212565

Our Impact

This is what some of those we helped in 2024 said to us:

"We are so grateful to the BT Benevolent Fund for coming to our rescue. You have been there for us several times over the years and we are so thankful that your help has enabled us to remain in our house. We have lived in this house for 43 years and all the home adaptations have made it possible for us to stay here. Our three children have grown up in this house so it has a lot of sentimental value for us. We will be forever grateful for your help."

"We would like to express our enormous thanks for the grant of £50 per week, which will greatly ease the burden of the costs of daily care currently being incurred and the grant for the wheelchair access ramp, which will facilitate wheelchair access to the garden and enable visits by car to family and friends, especially for birthdays, Christmas and special events. As you can understand, confinement to just the inside of the ground floor of the house has caused a considerable mental strain in addition to the ongoing physical pain and drastically reduced mobility. This grant will definitely go a long way to resolving some of the most pressing issues we face. Once again, thank you all very much for your kind assistance."

"Dear BT Benevolent Fund, I cannot thank you enough for your kindness and generosity in helping me through what has been a very difficult time. This will enable me to sort out my finances and budget for the future. May I take this opportunity of thanking all at the Fund who have been so helpful and supportive."

"Thank you to everyone at the Fund for helping us with this. Everyone we have spoken to at the Fund has been professional, helpful and empathetic. This will make a huge difference at a challenging time and we are all extremely grateful."

"Thank you so much for all your help. We are incredibly grateful for the grant to purchase a bed and chair for John and especially how quickly it has all been processed. I feel quite emotional about it all. Thank you again for your kind support."

"Thank you so much for your help and understanding. I truly am grateful to the Fund for your swift actions and understanding, I'm writing this with tears in my eyes right now. It's so refreshing to know that there are still people, such as yourselves, who want to help and hopefully the assistance you have given me will be the foot back on the ladder I need to get my life back on track. I just want to express my gratitude and sing your much deserved praises."

"I honestly cannot thank you enough for your time and consideration. It was really difficult for me to ask for help but this could help me keep my house and I appreciate that so much. I don't think a thank you is quite enough!"

Our Facebook page

at www.facebook.com/btbenevolentfund/ continues to grow in popularity. If you have a Facebook account please could you like, follow and share our page with as many of your BT Facebook friends as possible. Visiting our Facebook page is a great way of keeping up to date with Fund activities!



Case studies

In 2024 the Fund dealt with over 350 individual cases as well as paying regular weekly grants to 114 elderly people on very low incomes. We can only do this because of the generosity of our individual donors, Openreach, the CSIS CF and the POFR. We hope these short summaries show just how much difference your support makes and demonstrates what our help can mean for those we assist.

Naturally names and some other details have been changed to maintain confidentiality.

Care in the home

Katy suffers from a number of health issues including a brain tumour, which severely impacts her mobility. Even so she was determined to remain in her home rather than going into care. We were able to award a 'Care in the home' grant to help Katy with her care costs and ensure that she could safely remain in the house she loves.

Helping get Martin mobile

Martin is a BT Pensioner with over 40 years' service. He is 87 and lives alone and has a number of complex health issues and a number of mobility issues as a result of childhood TB. He is housebound and only has contact with his cleaner and carer as he has no family. The Fund were able to help Martin with the cost of a mobility scooter which vastly improved his quality of life, allowing him to leave the house more frequently. Martin said "Just being able to get out and about



and meet people has given me a new lease of life!"

Getting Lotty back on the road

After working for BT for over 20 years Lotty was forced into retirement by ill health and struggles to manage on her pension. Lotty, who lives alone, was hit with an unexpected car repair bill. She used up all her savings to pay for the repairs, but just weeks later her car developed another fault, which meant it was undriveable. The car was Lotty's lifeline and not being able to use it was extremely distressing. The Fund stepped in and paid for the essential car repairs to get Lotty back on the road.

Fleeing abuse

Jenny, a single mum with a 3 year old daughter, was the victim of domestic abuse. She had to move to escape her violent ex-partner for her own safety and that of her daughter. Her ex-partner makes no contribution to the upkeep of their daughter so, despite working, Jenny was struggling financially and as well as building up significant energy arrears she was struggling to pay for food for her daughter. We were able to step in and clear her energy arrears and provide a grant to buy food.

A walk-in shower

Edith is 82 and was struggling with her mobility after invasive bowel surgery. She was struggling with many daily tasks and especially getting in and out of the bath. We were able to support Edith by providing

a grant for walk-in shower which Edith described as "life changing".

Cost of living kicks in

Mary couldn't afford to top up her pre-payment meter or buy food and other household essentials after a mortgage increase was swallowing up most of her income. She was yet another victim of increased energy costs and higher interest rates. We awarded Mary a grant of £300 to help her with the increased costs and we have helped so many others like Mary over the last year.



2025 BTBF AGM

Notice is hereby given that the 44th Annual General Meeting of the BT Benevolent Fund will be held at 1.30pm on 6th August 2025 at BT, 1 Braham Street, London E1 8EE.

Privacy notice

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