



BT BENEVOLENT FUND

Positive action where it's most needed

NEWSLETTER • 2016

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

Honorary Life President

Allan Gore

Board of Trustees

Tom Keeney *Chair*
Kevin Charlesworth
Dan Fitz
John Holme
Rob Jones
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*

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Registered Charity No. 212565

Flood Relief



The flooded shop.

The catastrophic floods in many parts of the UK this past winter resulted in the Fund helping several employees and former employees in dire need. One such family were the Eddingtons who run the village store in the pretty Lake District village of Braithwaite. Richard Eddington used to work in Corporate Sales in BT but these days the shop is the main livelihood for him and his family.

In a few short hours on December 4th the shop, which has traded since 1850 in the same building, was totally inundated by the rising waters of Coledale Beck; all their stock was lost and there was considerable damage to the building itself.

Fortunately they were insured and were able to call on local builders once the loss adjuster had approved the necessary work. However drying out two foot thick Lakeland stone walls and all the work then needed to turn the building back into an inviting store was a slow task.



The gutted shop interior.



Cement being poured into the shop.

Meanwhile the Fund was able to make a grant to the family so that their essential household bills could be paid during a period when they were receiving virtually no income.

Richard commented "The store was gutted, its contents loaded on to skips and over the subsequent weeks we spent endless hours attached to a phone or a computer as we set about rebuilding our business. We can't wait to be open again and welcome both old and new customers."



2016 BTBF Christmas card.



Picture on front of 2017 calendar.

BTBF 2016 Christmas card and 2017 calendar

Our 2016 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 we are also producing a 2017 calendar containing pictures kindly donated by the BT Archives. This too can be ordered from our website or via the enclosed order form.

www.benevolent.bt.com/bf

Review of 2015

We made grants totalling £700,000

Fund Manager Debbie Terry writes:

Seven years at the Fund have taught me to expect the unexpected. Every year's different and 2015 was no exception.



Debbie Terry

Grants in 2015

We started 2015 confident that need for our help would increase, as it has for several years. To our surprise, this wasn't the case, with the first half of the year showing a slowdown in requests for assistance. Fortunately this trend reversed as the year went on, and by December we had made grants totalling £700,000. Of these, £476,000 were one-off payments while the remainder were weekly ones.

Of the 523 individuals, couples and families who came to us in 2015, some were current employees hit by sudden misfortune, while others were elderly pensioners with nowhere else to turn. Again and again we saw how quickly the impact of ill-health, bereavement, redundancy or relationship breakdown can result in people being unable to make ends meet. Other areas of significant need were for help with funeral bills, home adaptations relating to disability, and home and heating repairs.

Sixty of our grants were for £250 or less, while forty were for more than £2,000, showing the range of need that reaches us. And at the end of the year we were paying weekly grants to 233 former BT people on very low incomes, the highest number for some time. We know from their feedback what a significant difference these payments make, so we were also delighted to be able to make an extra Christmas payment of £125 to this group.

Every year we write to about one-third of BT's older pensioners to make them aware of the Fund. In 2015 this resulted in 120 cases where our help made a real difference. There's huge value in making ourselves known to this older population; so many of those we write to each

year tell us how pleased they are to hear from us, and that knowing we're there for the future brings great reassurance.

Income

For only the second time in the Fund's 162-year history, our income in 2015 was over £1million. Membership subscriptions, including Gift Aid and the BT matching payment on employee Give As You Earn donations, once again made up the lion's share of this, at nearly £726,000. During the year we recruited some 650 new members, ending 2015 with 18,611 contributors.

We were also grateful to receive £50,000 from BT's Better Future programme and £60,000 from the Civil Service Insurance Society Charity Fund. Other income came from investments, Christmas card sales, legacies, one-off donations and the sale of tickets donated by BT for 'Disney on Ice' at the O2 Arena over Christmas.

Looking Ahead

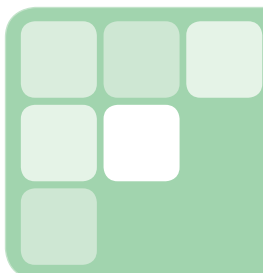
The Fund's trustees see safeguarding its future as one of their key responsibilities. During 2015 we carried out a review of our long-term strategy and were able to satisfy ourselves that we're well-placed to operate for at least the next twenty years. We know membership will inevitably decline over this period, because there will be a gradual reduction in pensioners in the closed BT Pension Scheme, so making sure we have several other sources of income is critical. Other factors will impact on demand, not least the recent acquisition of EE by BT. We were therefore pleased that in 2015 we were able to add more funds to our investment portfolio, thus ensuring future security for those we assist.

In conclusion, the Fund is thriving, necessary and effective – thanks to all our generous supporters.

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 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 as 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.bt.com/bf for further information about how we process personal information.



Honorary President for the Fund



Alan Gore

2015 saw a number of changes to our Trustee Board, the most momentous being our longest-serving trustee, 87-year old Allan Gore, deciding that the time had come to step down after more than 20 years. Allan joined the Post Office in 1942 because he wanted to become a telephone engineer and ended a varied career as Chief Welfare Officer for the London telephone region.

In recognition of Allan's tireless commitment to the Fund the trustees unanimously agreed to create the new position of Honorary President so as to maintain his connection with our work, in which he still takes a keen interest.



Rob Jones

In other changes, last March our Chair, Clare Chapman, left BT, and in July we were delighted to welcome a new trustee, Rob Jones, who is BT's Head of Internal Audit. Our Board is now chaired by Tom Keeney, BT's Director of Employee Relations.



Tom Keeney

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. 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.

2016 AGM

Notice is hereby given that the 35th Annual General Meeting of the Fund will be held at 1.30pm on Tuesday 26th July 2016 at BT Centre, 81 Newgate Street, London EC1A 7AJ. As in recent years 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 2016 so that access arrangements can be made.

From The Archives

30 years ago

In 1985 the Fund had an income of £62,843 and made grants of £30,664 and loans of £15,547. The 1986 AGM was chaired by Iain Vallance, who noted a sharp increase to 93 cases in 1985 compared to 63 the previous year. A membership campaign had met with considerable success, but total membership was still below 10,000, although minimum subscriptions were just 2p a week or 10p a month.

Our Impact

In 2015 we surveyed a sample of those we'd helped, to see what difference our grant had made to them. All the responses we got were very positive, and this is what some people told us:

"It's nice to know that there are people out there willing to listen to your troubles and do their best to help you. It takes away your worries and life seems better, I thank you so much."

"I didn't realise that help was there for me at this terrible time in my life, but I'm eternally grateful for your kindness and assistance."

"I'd just like to say thank you for the grant. To say this is a weight off my shoulders would be an understatement and the money is going to help massively."

"I'd like to thank you from the bottom of my heart for awarding me the grant of £20 per week. This has made a huge difference to my life, relieving pressure and stress at a time of great difficulties."

"Your kindness to me is staggering and helps me so much. I've been through a bad patch, but this has given me a true lift."

"A very big thank you for the kindness, generosity and empathy that you've extended to us during a dreadful time in our lives."

First Impressions

Case Secretary Pippa Jones has recently completed her first year at the Fund. We asked her how it's been.

"This job is like nothing I've ever done before, so it's been a steep learning curve and I still have a lot to learn as every case and every day is different. It's lovely when people thank me just for being there to listen. During 2015 I dealt with needs ranging from £50 to £5,000 & every grant made a significant difference to the life of the beneficiary. All in all, it's both humbling and hugely fulfilling."



Case Studies

In 2015 the Fund dealt with over 500 individual cases as well as paying regular weekly grants to more than 230 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.



Mark

Mark is a BT engineer in South Wales. His wife had a stroke in 2014 and had been unable to work since then, so family finances were already

stretched. In October his brother, who lives in London, suffered a serious heart attack while having minor surgery. Mark had to make several trips to London to help and the cost of these used money that would have normally paid the family's rent. He had been given only two weeks to pay the arrears to avoid eviction when he approached the Fund. We were able to clear the arrears and help with his travel costs, making life much easier for Mark.

Barry

Barry was a former BT manager whose history of depression had led to him resigning from the company in 2012.

Since then he had only casual jobs, had separated from his wife, and had lost his home. When he came to the Fund his weekly income was just £55 working tax credit and he was sleeping on a friend's sofa. We gave him a grant for everyday living costs and cleared some debts relating to his former rented accommodation.

Arati

Arati is a BT employee with a young daughter. She left her husband due to his having become violent to them both, but her family disowned her when she

divorced him. After a period staying with friends she had managed to rent a flat but it was unfurnished and providing essential items took her limited savings. She suffers from depression and had fallen behind with council tax and water bills. Her BT manager and colleagues had been very supportive and her manager suggested she approach the Fund for help. We were delighted to be able to clear her council tax arrears and BT Employee Assistance helped her to apply for all the benefits to which she was entitled.

Teresa

Teresa's husband had worked for BT for over 20 years and was only 68 when he died suddenly. She works part-time as a hospital auxiliary and

has a very low monthly income. There were some savings which met most of the funeral bill but she was finding it very hard to manage both financially and emotionally. Sadly she was estranged from their two sons, had no other sources of help, and was struggling to adjust to life alone. The Fund made her a grant for daily living costs until she received her BT widows pension.

Bill

Bill spent his entire working life in BT. Now aged 86 he was increasingly disabled and suffered from epilepsy. Bill had been in the RAF, and SSAFA

approached the Fund for help towards a wheelchair ramp, a stair lift, and a walk-in shower. The estimated total cost of the work was £12,000 but Bill and his wife had no savings. The RAF Benevolent Fund agreed to pay for the stair lift, and the Cavell Nurse Trust were also contributing. The Fund made a substantial grant to allow the bathroom adaptations to go ahead.

Ted

Ted is a former BT engineer aged 79. Both his wife and his brother had died in recent months, and then he was seriously ill and in hospital

for several weeks. A friend who visited him found that he was not coping financially nor looking after his home, and had run up rent arrears of over £1,500 resulting in imminent eviction. With his friend's help an assisted care local authority flat had been found and the Fund was pleased to pay his removal costs and for some essential items for his new home.



Formerly the National Federation of Royal Mail and BT Pensioners, NFOP has over 30,000 BT retirees already enjoying the benefits of membership.

There are 150 local groups around the UK run by fellow members, for the members, offering support and friendship.

Membership benefits include:

- Initial advice when you need it, on legal, tax, and financial matters.
- Membership of the Accident Aftercare service providing help if you have a car accident.
- IT assistance on computer problems.

- Discounted rates for various services.
- NFOP Travel Club provides exclusive holiday, hotel and cruise deals.
- An informative and entertaining magazine six times a year.

The NFOP Welfare Fund is a registered charity and can provide grants, on a case by case basis, to assist members who need some help.

You can join the NFOP today for as little as £1.70 a month.

Call **01582 721652** or email **info@nfop.org.uk** for more information. Please quote **BTBF16**.

www.nfop.org.uk