



BT

BENEVOLENT FUND



Positive action where it's most needed

Tough economic conditions persist

Rob Pearce, the BT Benevolent Fund General Manager says "people continued to struggle in 2025 as the economic climate remained challenging for many, with energy costs in particular remaining high. Thankfully the BT Benevolent Fund was able to help the most vulnerable in our community by awarding both one-off grants and ongoing support, which was a lifeline for many."



Rob Pearce

Grants in 2025

The BT Benevolent Fund was able to award grants totalling almost £740,000 in 2025, again making a difference to the lives of so many. We continued to see a significant number of people who were experiencing genuine hardship for a number of reasons. For some it was related to ill health or bereavement, but for many it was just the continuing increase in the cost of living. In 2025 the Fund was able to help 445 former and current BT employees and their families, and this included the payment of weekly grants to 105 elderly people on very low incomes. We were particularly pleased to be able to increase our winter fuel payment to this group to £250, meaning that with an increased Christmas bonus they received a total of £500 each in December.

2025 saw energy prices remain stubbornly high and together with a general increase in living costs yet again we saw a lot of people fall into financial difficulty for the first time. Many of them told us of the shame they felt in having to approach a charity for the first time and whilst we are working hard to break the stigma within the BT community of asking for help, we understand that for some it took real courage to approach us. For many of these people we were their last hope as they had nowhere else to turn and it shows

again that no-one is immune from the misfortune that illness, relationship breakdown, job loss and old age can bring.

At the Fund, we see the wide and far-reaching issues and problems that people have to face. Some people struggle with their mobility and we helped here with home adaptations and care costs. Sadly, some lost people close to them and were struggling with funeral expenses and we were glad to help in this regard. Unexpected costs such as boiler replacements, car repairs and general household repairs are common, but for many their savings just aren't enough to cover these costs and can lead them into a spiral of debt.

Thankfully we were able to step in and help with some of these costs to ensure people on low incomes can remain debt free. Unfortunately, many people do fall into debt and build up substantial arrears with things such as rent, council tax and mortgages. For many we were able to help by clearing that debt which came as a huge relief for our beneficiaries. The people we help are always grateful for the financial support we provide, but many also tell us how important the care and support shown by our case managers is.

It's not only larger expenses that the BT Benevolent Fund is able to help with and in 2025 we saw the continuing issue of people being unable to afford the most basic of necessities such as food, fuel and clothes. For some of these people it was common to see them run out of money by the middle of the month, so we issued a number of urgent grants to deal with these situations, helping people manage until their next pay.

Homelessness was another common issue dealt with by the Fund during the year. Even those in employment can find themselves homeless for a number of reasons,

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2026 BTBF Christmas Cards

Our 2026 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 £27,000 on the sale of cards in 2025. 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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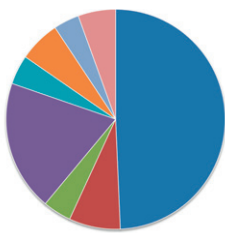
such as relationship breakdowns, evictions and storm damage. The Fund was able to help with urgent and standard grants to ensure these people had a roof over their heads.

This year, as ever the Fund helped current BT employees, ex-employees and BT pensioners. Current BT employees made up around 38% of cases and many of these cases involved significant debt arrears, repossession orders and eviction notices. As part of our work we dealt with a lot of young working families who were struggling to provide a safe and stable environment for their children, because of the added pressure caused by the increased cost of living. Our main goal in these circumstances was to provide support to help minimise the impact this 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 105 of them. In addition to this they received an annual Christmas payment of £250 and an increased winter fuel payment of £250 in 2025, 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.

Grants Analysis 2025

In 2025 we awarded a total of £739,657 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 (£365k)
- Disablement aids and adaptations (£56k)
- Housing and heating repairs (£31k)
- Debt (£142k)
- Furniture and appliances (£32k)
- Funerals costs (£45k)
- Re-housing (£28k)
- Other (£41k)

Steve completes 25 years at the Fund

Last year, our grants manager, Steve Melhuish completed 25 years at the Fund. Here Steve reflects



on his career with BT and at the Fund.

"I had completed almost 36 years working for the GPO/BT, first as an engineering apprentice, then a technician, then a welfare officer, next a personnel manager and finally in employee counselling in what was Westminster District. In 2000 both myself and Phil Jennings, who had also been a manager in the Employee Counselling Unit, which was being outsourced, took early retirement from BT and accepted the offer to job share the role of case secretary at the BT Benevolent Fund.

I can't believe that I will soon have been working for the Fund for almost 26 years and it has been remarkable to see the changes that have happened during that time.

When we joined, all records were on paper with very little in the way of computer information. To make life easier I converted our application form to an Excel spreadsheet with automatic calculations for income and expenditure being made on the form, this helped speed up the application process and removed some of the burden from our case secretaries. We still kept paper records at that time and were planning to convert everything to digital and the Covid pandemic certainly helped to speed up that process as we all had to work from home!

For many years all applications were considered at a monthly meeting of the Trustees in London, now they are considered weekly online and, if urgent, sometimes within hours. Back then all payments to our beneficiaries were made by cheque but I think that the last time I signed one of those was pre-Covid!

We are working as hard as possible to help as many people as we can in these difficult times.

25 years' service is a remarkable achievement and everybody at the BT Benevolent Fund would like to thank Steve for his commitment, enthusiasm and professionalism.

Donations

As with all small charities, recruiting and retaining donors is challenging but we did manage to recruit 601 new donors in 2025. 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 number of BT employees who donate to the Fund. This means that we saw an overall decline in donor numbers, which now stands at 15,633, 2.4% less than last year. New donors tend to give more and some existing donors increased their donations so thankfully this helped to increase our individual donor income.

Income

In 2025 our income exceeded £1 million for the 12th 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.



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

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Registered Charity No. 212565

Our Impact on those people we have helped in 2025

This is what some of those we helped in 2025 said to us:

"I just wanted to express my heartfelt gratitude. I can't tell you how much weight you have lifted from my shoulders by providing this additional help. I will be forever grateful to you for your generosity and I can't express how much your grant will help me."

"I cannot thank you enough for your incredible support during this difficult time. Sometimes, I have to pinch myself to believe that you and your wonderful team have helped us so much - without your assistance, I truly don't know where we would be today. Thanks to your help, we have been able to pay our rent and bring everything up to date. This has given us the peace of mind to sleep better and live without constant worry. We are deeply grateful for everything you've done."

"I just wanted to thank you for processing my application with empathy and professionalism. You seemed to comprehend my personal circumstances even better than I did. Your grant will go a long way towards clearing my debts, particularly the utility bills and council tax. It also means I won't need to fret about covering the rising costs. I cannot thank you enough."

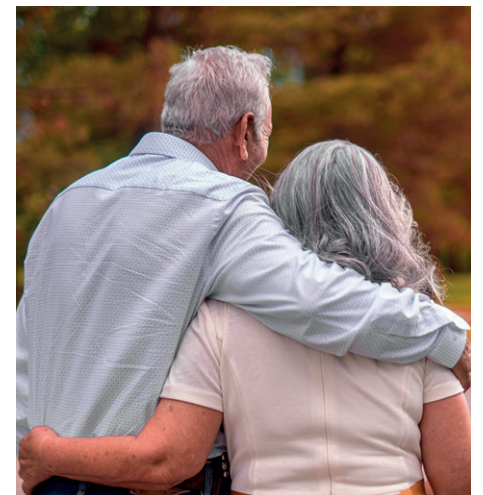
"I want to thank you for all your kindness during our conversations regarding applying for help. You have always listened and explained what was happening step by

step. I appreciate the caring and professional manner you have shown."

"Thank you so much for the grant. I am beyond overwhelmed. The feeling of being seen and heard is a significant boost to my wellbeing alongside the financial support. The Fund supported me through my application so I would like to offer my appreciation for your kindness."

"I would like to say a very big thank you for all your support over the years. I do not know how I would have survived without your help"

"I would like to take this opportunity of thanking you so, so much for the wonderful grant award and everything you've done for me. I'm so bewildered by your kindness and want to thank you from the bottom of my heart."



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.

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 2025 the Fund dealt with 340 individual cases as well as paying regular weekly grants to 105 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. Names and some other details have been changed to maintain confidentiality.

Keeping the lights on

Joanna, who is a BT pensioner, is disabled following a car accident and also suffers from arthritis. She was struggling to heat her home and fell into substantial arrears with her energy supplier. With no savings and just a modest income she was also struggling to buy food. We were able to clear her energy bill arrears and award a grant for basic living costs to help get Joanna back on an even keel.

Starting again

Mark, who works for Openreach, was made homeless following a relationship breakdown and needed to find new accommodation quickly. He suffers with ADHD and fibromyalgia and was finding it very difficult to cope with his situation. He had built up debts furnishing the home he shared with his partner and was devastated when she told him to leave. The Fund were able to help Mark with the cost of a rental deposit and first months rent to ensure he had a stable environment from which to rebuild his life.

Preventing homelessness

Mary is a single Mum with 3 children. She worked for BT for

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10 years, but left to care for her children fulltime. She was clearly struggling financially due to the increased cost of living and had fallen behind with her rent and some other priority debt. Because of her rent arrears she was threatened with eviction which with 3 children she found extremely traumatic. We were able to step in and clear the rent arrears and award a grant to help with some of her other debt.

David gets back on the road

David is widowed and has 2 young children. Trying to balance work with bringing up his children is challenging and costly. David had no savings and significant debt but was just about managing until his car broke down. His car was essential for his work and to take his children to school, but he was unable to afford the repair costs. We were able to cover the costs of the repair to get him back on the road again.

Care in the home

Justin worked for BT for over 40 years. Now aged 88, he suffers from a number of health issues which severely impacts his mobility. Justin and his family were determined to keep him at home rather than going into care. We were able to award Justin a "Care in the home" grant to help with his care costs and ensure that he could safely remain in the house which has been his home for over 50 years.

A shower makes the difference

Ingrid worked for BT for 20 years. Now aged 86 she has various health problems including severe arthritis and fibromyalgia which affects her mobility. Ingrid's doctor

had recommended she changed her bath for a shower which would help with access and be much safer. While a local authority grant was available, she couldn't afford her part of the contribution. The Fund was delighted to help Ingrid by covering the contribution required, enabling the work to go ahead.

Help for Laura and Kaleb

Laura and Kaleb are married with 3 children. Laura works in an EE call centre and they were managing quite well until Kaleb lost his job, which meant that they struggled to buy food and other household essentials. Their mortgage interest rate had increased significantly a couple of years ago and was taking up most of their income and high energy bills were also adding pressure to the family. We awarded Laura and Kaleb a grant to help with the increased living costs and to provide some financial respite until Kaleb found a new job which he now has.



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