



# BT

# BENEVOLENT FUND

Positive action where it's most needed



NEWSLETTER • 2011

### 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                   |
| Steve Robertson    | Vice Chair (to 30.6.11) |
| Kevin Charlesworth |                         |
| Dan Fitz           |                         |
| Allan Gore         |                         |
| John Holme         |                         |
| Tom Keeney         |                         |
| 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 Case Secretary |

### Office

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Registered Charity No. 212565

## Fund in Good Shape

The BT Benevolent Fund had another very busy and successful year in 2010, awarding almost £616,000 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 over 750 individuals, couples and families, and included the payment of weekly grants to more than 220 elderly people on very low incomes. We were particularly pleased to be able to increase our Christmas bonus to this group to £100.



Alex Wilson  
Fund Chairman

Fund Chairman, Alex Wilson, writes:

"I am grateful to the team at the Fund, who worked hard in 2010 to increase our income and keep our costs down. As a result we were able to give significant and rapid help to so many people. Recruiting new members has remained difficult, but many give very generously. The Benevolent Fund fulfils a vital role for the less fortunate among our current and past employees and I see no sign of the need for this work diminishing for many years to come."

Making ourselves better known, both to potential beneficiaries and to new members, remains one of our key aims and has been helped by regular publicity about the work of the Fund within BT throughout the year.

We entered 2011 in a strong position to assist not only with the normal flow of cases, but also with the potential impact of benefit changes and public spending reductions. The early months of the year have already demonstrated that the need for our work is as high as ever.

# Review of 2010: Valuable help to so many

At a time when some smaller charities and benevolent funds find the numbers of people they help are declining, the BT Benevolent Fund continues to experience high demand from present and past employees. In 2010 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.

During the year many of our larger grants contributed to funeral costs, central heating repairs, essential household maintenance and adaptations, and arrears of utility bills. Such cases, along with the replacement of electrical appliances, are the mainstay of our work and we are pleased we can make a difference in this way. Others who approached us needed only modest amounts, but often for essentials such as school uniforms, bedding, dental work or even food. Some cases were more unusual, such as a safety pendant for a vulnerable old person, and roof repairs that involved re-thatching.

The weekly grants we currently pay to more than 220 elderly people on very low incomes continue to make a real difference to their lives, and we were pleased to identify forty-seven new recipients in 2010. These grants can, where appropriate, be supplemented by a Care in the Home payment to aid continued independence by helping with the costs of a carer, cleaner or gardener. In December we were delighted to be able to raise our Christmas bonus to our weekly grant recipients to £100.

In 2010 we helped 75 current BT employees with urgent needs, including the cost of accommodation and travel to seriously ill babies and children in hospital, grants for car repairs so that the person could continue to get to work, and arrears of rent or mortgage caused by serious illness. We gave a number of loans, repayable from salaries, to help clear arrears of housing and utility bills, and helped several employees with re-housing costs. In so many employee cases it is the breakdown of a relationship or the impact of redundancy or serious illness that causes strain on finances that are usually manageable.

During the year our Pensioner Contact Scheme continued, and we wrote to several thousand of BT's older pensioners offering our help, with 117 cases resulting. It gives us particular pleasure to be able to help those in need who previously had no idea of our existence, and we continue to be

extremely grateful to the Civil Service Insurance Society Charity Fund, who generously help to fund this aspect of our work.

Despite good publicity for the Fund within BT, employee membership numbers continued to decline during the year. Fund representatives attended many events within the company and the BT Today news channel carried several stories about our work, but getting people to commit to even £1 a month remained challenging. Pensioner member numbers also fell in 2010, with a reduction in those responding to our mailings. Fortunately those who did join during the year have given generously, which minimised the impact on our income, as did a programme of emails to employee members asking them if they could increase their monthly donation. We were also very fortunate during the year to receive a number of significant individual and group donations. The former Birmingham Telephone Area Sports and Social Club closed and donated us their remaining funds, as did the Central Telegraph Officers Women Veterans' Society.

We are, as ever, grateful that BT continued to be generous in their funding and support to us, with a significant donation as well as provision of our office, computers, stationery and postage. This support helped us to keep our operating costs to just 14.5% of our income. Our income was also boosted by payments under the Give As You Earn scheme and by Gift Aid repayments.

#### Fund Manager

Debbie Terry writes:

"I believe a number of things make the BT Benevolent Fund special. The caring approach taken by our experienced Case Secretaries, the speed with which cases are decided, the flexibility we show to all the requests we get, and the unobtrusive support of our Trustees, combine to make us a really effective team. Above all I want to thank our



Case Secretaries Phil Jennings, Steve Melhuish and Chris Bennett.

members, who make it all possible, for their continued commitment and generosity. It is hugely satisfying to be able to make an impact on the lives of those in hardship who come to us, and we all feel privileged to play our part in doing so."

## Pippa joins the Fund

Thanks to an innovative BT secondment scheme, the Fund's been delighted to have Pippa Jones, a manager from BT Global, join us for several months as a Fundraiser. Pippa's thrown herself into this new role with huge enthusiasm, as she explains:

"I was thrilled and delighted to get the role. The team have all made me feel very welcome and it's great to be working as part of a small charity making a huge difference to people's lives.

"I've got loads of ideas that I want to investigate/introduce but at the moment I'm concentrating on raising awareness of the Benevolent Fund within BT as not enough people know about us."



## Legacy Offers Benefits

What do you expect when you take a hotel break? Traditional service, comfortable yet modern surroundings and a superb location?

If so, then Classic Hotels' three country house hotels could be just what you're looking for. Extending a warm welcome to all guests, they are located across the British countryside making them ideal bases from which to explore the Cotswolds, the Lake District and Scotland. And, for those who prefer more freedom, there are self catering cottages in Scotland too.

Classic Hotels is the operational side of The Post Office Fellowship of Remembrance which was set up in 1950 as a living memorial to Post Office employees who gave their lives in the two World Wars. Books of Remembrance were produced to record the 12,650 names and the fellowship was started to provide convalescent and holiday centres for Post Office staff and their families.

Nowadays, the fellowship opens its

doors to all and extends a range of benefits to anyone who joins its Legacy Membership in return for a small membership fee. Members receive special rates, VIP privileges and non-residential dining discounts at all Classic Hotels, discounts at other selected UK hotels in The Peak District and on the coast in Dorset, South Devon and North Yorkshire plus discounts throughout France at Azureva holiday resorts and at the Cynthiana Beach Hotel in Cyprus. And, to keep members up to date, they receive a quarterly newsletter with the latest members' special offers.

Sounds tempting? Then you can take a look at Classic Hotels at [www.classic-hotels.net](http://www.classic-hotels.net) or, if you would like to become a Legacy Member, call Robin on 01386 882621, quoting BTBF.



## 2011 AGM

Notice is hereby given that the 30th Annual General Meeting of the Fund will be held at 12 noon on Tuesday 7th June 2011 in BT Centre, 81 Newgate Street, London EC1A 7AJ. All are welcome. The meeting includes a review of the year 2010 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.

## Increasing Your Donation

Enclosed with this Newsletter members will find a postcard which you can return to us should you feel able to increase your regular donation to the Fund. All we need is the new amount, your name and Pension Number or (for employees) your UIN. No stamp is needed to return it to us. Should your postcard be missing, just phone, email or write to us to tell us if you would like to give more.

## Board Changes

During 2010 the Fund was sorry to lose its long-serving Vice Chair, Anne Fletcher, who left BT in March. Later in the year we were pleased to welcome Dan Fitz to the Board. Dan joined BT in 2010 as the company's new Group General Counsel.

Dan has had a varied career including six years as Executive Vice President, General Counsel & Company Secretary of Misys plc. Previously he spent twelve years at Cable & Wireless plc, and before becoming an

in-house lawyer worked at both Baring Brothers, the UK investment bank, and Pillsbury Winthrop, the US law firm.

This year we are very sorry to be losing Steve Robertson, a long-serving Trustee and more recently the Fund's Vice Chair, who leaves BT on 30th June 2011.

Steve Robertson



New Board Member Dan Fitz

## Making a Difference

Although many of the grants we pay are small, they really do make a difference to the lives of those we help. These are extracts from just a few of the many responses we have received this year:

"I find it difficult to put into words the difference that this kind gesture will make to my family's life. Thank you to you and your colleagues for your help and understanding."

"I want to thank you for all the support you have given me over this situation - this is the best Christmas present I could have received."

"I just wanted to write and let you know that I am so grateful for being put in your direction so that I can at least get some things for myself and my children."

"A big heartfelt thanks for the additional support and help you and the Benevolent Fund have provided to me."

"Words cannot express my gratitude for your help. The relief from all the stress in relation to my personal financial problems is overwhelming."

# From the case files

In 2010 the Fund dealt with 578 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 locations have been changed in order to maintain confidentiality.

## Emma

Emma works in a BT Call Centre in the North West. Early in 2010 she gave birth to a baby who sadly had numerous health problems,

needing to be admitted to Great Ormond Street Hospital in London for a series of operations. With no hospital accommodation available, Emma had to stay in a bed and breakfast in London, while her husband travelled down regularly to visit them both. These unexpected costs caused the family financial problems at a time of great stress. The Fund was pleased to be able to help with Emma's expenses, and her daughter is now home from hospital.

## Margot

Margot worked as a BT telephonist in Lincolnshire until the local exchange closed. Aged only 43, she went into hospital for a routine

operation and tragically died due to unexpected complications. Her husband is unable to work due to a chronic condition. He received Bereavement Benefit towards the cost of her funeral, but had no savings to meet the rest of the bill. The Fund met these costs as well as granting an extra amount to help him through a very difficult time.

## Liz

Liz contacted the Fund on behalf of her elderly parents. They had both worked for BT, having forty years service between them, as did Liz and

her brother – a real BT family. Now 80, Liz's father had had two severe strokes resulting in loss of mobility and a need for round the clock care. Her parents had spent their savings on adaptations and equipment to enable him to stay at home, so when a flat roofed extension to their house started leaking they could not afford the costly repair. The Fund came to the rescue and the work was completed within days.

## Jamie

Jamie works for BT in Scotland. His relationship broke down and his partner moved out. He then found out that she had not been paying

their Council Tax, and had run up other bills in his name. The Council imposed an Attachment of Earnings order which severely reduced his take home pay and he was at risk of having to give up his car, without which he could not get to work. The Fund helped with a grant to reduce the arrears to a manageable level. By working overtime, Jamie has now paid off most of his debts.

## Don

Don worked as a docker for 26 years, then as BT cleaner for ten. He and his wife Rose are in their eighties and unwell. In the worst of the

winter weather, their central heating boiler broke down and was found to be beyond repair. With no savings or family to help them, they were managing with one electric fire and wearing their coats indoors. Help arrived in the form of one of the Fund's Pensioner Contact letters. Don had never heard of the Fund, but one phone call later he was told to arrange an estimate for a new boiler. The cost was approved immediately and the fitter worked over a weekend, such was his concern for the couple. In just a few days the Fund had made a real difference to the lives of one vulnerable couple.



## Tom

Tom was a BT engineer for many years. He never married and has no relatives. Now in his seventies, he lives in sheltered

accommodation. The arrival of a Pensioner Contact letter prompted him to contact the Fund. He explained that he had always "made do" with the furniture he had inherited from his parents, but had recently had to have four chairs repaired, and also needed a new mattress for his bed. The Fund paid for the items and, since the electricity bills for his small flat were very high, advised him to contact the Citizens Advice Bureau to see if a tariff change was possible.

## Steve

Steve was a BT manager who had to take early retirement due to illness. Aged only 54, he has diabetes, severe arthritis and heart

problems. He has gradually become more disabled and reached a stage where he could no longer get upstairs. He and his wife used their savings to build a downstairs bedroom for him, but their money ran out before it was furnished. The Fund paid for window blinds and a specialist adjustable bed.

## David

David had worked as a BT technician for nearly 20 years before taking voluntary redundancy to start his own business. All was

going well and the family had just moved to a larger house when David collapsed while on holiday abroad and was diagnosed with a brain tumour. David's wife was taking all possible steps to manage on a much reduced income, but while applications for benefits were made, and David started treatment, the Fund made an emergency payment so urgent bills could be paid and new school uniform purchased for their son.