



BT



# BENEVOLENT FUND

Positive action where it's most needed

## THE FUND AND THE COST-OF-LIVING CRISIS

**Rob Pearce, the BT Benevolent Fund Manager** says "In 2022 the impact of COVID lessened for many but gave way to tough economic conditions which brought its own challenges. The rise in the cost of living and an explosion in energy costs meant that we continued to be a lifeline for those struggling to make ends meet. We have seen first-hand how people had to make a choice between heating and eating and how our intervention has made a huge difference to people's lives".



Rob Pearce

### Grants in 2022

As the economic downturn took a firm grip through 2022, the Fund was pleased to be able to help those worst affected. As the impact of the pandemic eased, unfortunately high interest rates, high inflation, an increase in the cost of living and the unprecedented cost of energy bills had a severe impact on those already struggling financially. Many of those who approached us were struggling to put food on the table, and with housing rent increasing, they were also struggling to keep a roof over their heads.

In 2022 the Fund helped 410 individuals, couples and families who had fallen on hard times. The main area of need this year was once again with 'priority' debts, relating to rent or mortgage payments, but help has also been given with other costs including re-housing, adaptations relating to disabled family members, and funeral costs for close relatives. Our case files show that sometimes people end up in financial difficulties because a partner has lost their job and been unable to quickly find new work; in other cases the breakdown of a relationship leads to spiralling debt, while

in some cases a long period of illness leads to financial difficulties. Whatever the cause, the Fund has done its best to assist, and particularly where potential hardship to children has been involved. For them, and for many others, the Fund was able to help, both financially and through the care and support shown by the Case Managers when responding to requests for assistance. As ever, some cases needed our maximum grant to meet costs such as funeral bills, heating repairs, house adaptations or purchase of mobility

aids. In many other cases, a modest amount made a huge difference, paying for items such as new glasses, a replacement fridge, or warm winter clothing.

Although current BT employees now make up a significant proportion of the people we help, we continue to help more of our pensioners, and our Care in the Home Scheme has helped many older pensioners who have become increasingly frail to remain in their own homes, by contributing towards the cost of gardening, shopping, cleaning and personal care. Both this and our Pensioner Contact Scheme have continued to be partially funded by the generous financial support we receive from the Civil Service Insurance Society Charity Fund. Some of our pensioners are on extremely low incomes and at the end of the year we were paying weekly grants to 128 of them. In addition to this they received an annual Christmas payment of £150 and a winter fuel payment of £100. With energy bills at an all-time high these payments were more important than ever.

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### 2023 BTBF Christmas Cards

Our 2023 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](http://www.benevolent.bt.com/christmas-cards). Cards will be sent out from July onwards.

We made almost £25,000 on the sale of cards in 2022. It's an extremely important source of income for us, so your continued support would be much appreciated.

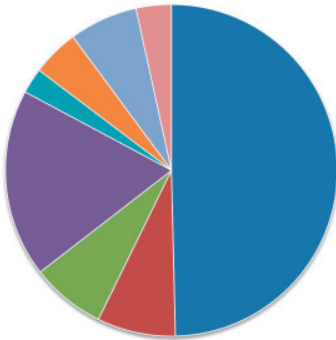




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## Grants Analysis 2022

In 2022 we awarded a total of £523,507 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 (£260k)
- Disablement aids and adaptations (£40k)
- Housing and heating repairs (£38k)
- Debt (£96k)
- Furniture and appliances (£13k)
- Funerals costs (£24k)
- Re-housing (£35k) ■ Other (£18k)

## Donations

Many small charities struggle to recruit and retain regular donors and the BT Benevolent Fund is no different. In 2022 we continued to struggle seeing a continuing decline with the total number of people making regular donations decreasing by 2.5% to 17,167. We will continue to do all we can in 2023 to recruit new donors.

## Income

In 2022 our income exceeded £1 million for the 9th 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, Openreach and BT, for which we are most grateful. Investment returns, Gift Aid claims, some small legacies and Christmas card sales made up the rest of our income.

**During the current climate your kind donations are more important to us than ever, so please accept our heartfelt thanks.**

# A week in the busy life of the Fund

Every week we deal with BT people, past and present, who need financial help and we respond to this need quickly, effectively and compassionately. We hear some very upsetting stories of hardship and illness and hopefully provide a caring and friendly voice on the telephone to the people we talk to. Each week can be very different and demonstrates the range of help we provide.

Below are examples of some of the cases we dealt with during a typical week at the Fund:

- We gave an employee a grant of £1500 for rent and Council Tax arrears which had arisen due to illness.
- We helped an employee who had been made homeless with a grant of £1200 for a deposit and 1st months' rent on a new flat.
- We helped with funeral fees of £3000 for a BT pensioner whose wife had sadly passed away.
- We awarded a grant of £150 for new blinds for another BT pensioner.
- We awarded £750 as a "Care in the home grant" and towards the deposit of a Motability vehicle to an ex-employee.

- We awarded a grant of £1250 for respite care for a BT pensioner with complex medical issues so that his wife, who was his carer 24x7 could have a break away.

- We supplied kitchen appliances to a current BT employee and a BT pensioner as they were unable to afford replacements themselves.

- We awarded a grant of £2000 to a BT pensioner for a mobility scooter so that they could gain some independence.

During that week we helped 12 people in all, whose ages ranged from 24 to 83, with a length of service in BT ranging from just a couple of months to over 38 years! The total spent on grants for that week was over £10,000. And that's what we do, week in, week out, 52 weeks a year.

Without your contributions we would be forced to make some very tough decisions about who to help. As it is we turn away very few cases and wherever possible try to give the full amount needed, since so often those who come to us have nowhere else to turn.

## New Face at the Fund

The BT Benevolent Fund team would like to welcome Lauren Nesbitt who joins as one of our Honorary Solicitors and currently works as a Principal Lawyer in BT. Lauren replaces Julia Jackson who is stepping down after 2 years at the Fund. We would like to thank Julia for all her hard work, advice and guidance.

Lauren brings a wealth of experience and a fresh perspective and will be a great addition to the team.



Lauren Nesbitt



## Our Impact

This is what some of those we helped in 2022 said to us:

*"I just wanted to say thank you again for helping me when I was in such a time of need. I still can't actually believe that I received these items from you and I will forever be eternally grateful. This changed a lot for me this year."*

*"I wanted to say a big thank you for all your help and for the grant towards the cost of a wheelchair battery. I can't begin to tell you what a huge difference this will make to my husband's day to day mobility and quality of life in general. Thank you again for helping make a difference."*

*"I wanted to express again to you personally how grateful my family and I are with how diligently and compassionately you have helped us. Merely weeks ago our world was falling apart around us and you have been nothing short of magnificent, so thank you from the bottom of our hearts."*

*"I cannot thank you enough for what you have done. You have literally saved my life. Unfortunately, falling into ill health after leaving BT has meant a huge and constant struggle to survive. At this point I had nowhere else left to turn. You are an absolute angel and I cannot express enough how this has helped me."*

## Privacy notice

The BT Benevolent Fund is a registered charity. We are sending you this newsletter because you have said it is ok to do so. You can ask us to stop sending our newsletter by contacting us by phone on 0800 756 5555, by email at [benevolent@bt.com](mailto:benevolent@bt.com) or by post at: Room 4210, Bristol Central Telephone Exchange, Marsh Street, Reading BS1 4AY. For more information about how we process your personal information, please read our privacy notice on our website [www.benevolent.bt.com](http://www.benevolent.bt.com).

# 170 not out! 170 years of the BT Benevolent Fund

The BT Benevolent Fund has been helping current and former employees and their dependents since 1853 when it was founded as the Post Office Clerk's Charitable Fund. In that year the first post boxes appeared on mainland Britain's streets, and it was 23 years before Alexander Graham Bell made the first telephone call! The Post Office Clerks' Charitable Fund formed with the involvement of penny post founder Sir Rowland Hill, for the relief of urgent cases of distress amongst families of deceased Clerks of the General Post Office" and we are still here helping people today.

In the first year of the Fund, eight widows were helped at a total cost of £105. Growth was slow, and in 1902 there were just 20 cases a year. By

1985 however, 154 cases were handled annually, with grants of over £23,000 being awarded. In that year it was formally agreed that the Rowland Hill Fund would look after Post Office beneficiaries while the BT Benevolent Fund would cater for BT people. Today both Funds are still going strong and assisting people with service in both organisations. The RHF can be contacted on 0345 600 4586, with much more information being available at [www.rowlandhillfund.org](http://www.rowlandhillfund.org).

1996 saw the BT Benevolent Fund being registered with the Charity Commission with a structure very similar to today. The Fund's current Trustees are determined to safeguard our legacy for the future and look forward to many more significant anniversaries!



## A major supporter of the Fund

The Civil Service Insurance Society (CSIS) is a Not for Profit Insurance business. We have been around for over 130 years, providing products to all those associated with the Civil and Public service, including the BTBF.

We are proud to offer:

- A first class phone service for sales and customer services.
  - A range of Home, Motor and Travel products from leading Insurers.
  - Additional Insurance products to suit your requirements, including Breakdown and Home emergency.
  - No administration fees are charged by CSIS for arranging your product or any changes you may make.
- CSIS donate any trading surplus to the Civil Service Insurance Society Charity

fund - which is used to help civil and public service charities support those in need - [www.csischarityfund.org](http://www.csischarityfund.org). In addition we actively support local charities through our CSR programme, donating approximately £40,000 in 2022 to a range of good causes, including local hospices, children's charities and support for the homeless.

Travel Insurance has been very popular since the beginning of the year, demonstrating that our customers are keen to arrange their holidays now that travel restrictions are over. We have access to a number of Insurers providing Travel insurance. This is available to buy via our website or, if you prefer, please call us on 01622 766960.

We continue to develop our business, looking at products and the way our customers can access us and our products. Customers will soon be able to buy Motor and Home insurance via our website. However, we are committed to maintaining our phone service, which is at the heart of everything we do.

# Recent case studies

## Some typical recipients we have helped

In 2022 the Fund dealt with 282 individual cases as well as paying regular weekly grants to 128 elderly people on very low incomes. We can only do this because of the generosity of our individual donors, BT, 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. We are always so pleased that we can make a difference to people's lives.

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

### Oliver's story

We are always so pleased that we can make a difference to people's lives. Earlier this year Oliver was diagnosed with a debilitating illness that meant he went from being a lively young boy to being housebound. Oliver and his family had always been active and enjoyed the outdoors, so Oliver's diagnosis was even more upsetting as he thought he might not be able to accompany his family on their frequent walks on the beach or in the forest.

Oliver's dad, who works in Openreach, approached the Fund for help to buy Oliver an all-terrain wheelchair, which would help improve Oliver's quality of life and allow the family to do what they enjoy most. We were more than happy to support Oliver and his family and hope that the all-terrain wheelchair will make a big difference.

Oliver said that being able to get out in the wheelchair was "awesome". The wheelchair looks really cool and it's really fun especially being able to go off road. The family couldn't keep up with me!



### Vinay's story

Vinay has cerebral palsy and despite numerous operations still cannot walk or stand. He also has a blood clotting disease, which means that a bump or bruise could cause internal bleeding which would pose a serious risk to his life. Vinay's dad, who works in Openreach, contacted the Fund for help to purchase a standing wheelchair at a cost of over £14,000. This would allow Vinay some much needed freedom and independence. Vinay's dad had already raised over £6000 towards the cost of the chair, but due to the type of expenses that we all face on a day-to-day basis he was struggling to raise the remainder. The BT Benevolent Fund was pleased to make a contribution of £5000 towards the cost of the chair and we are happy to say that the chair has now been delivered and Vinay and his



family are really happy with it. Vinay's dad said "Vinay is really over the moon with being able to stand up for once and to be able to move freely around the house as well. Just the ability for him to look out of the window, which we all take for granted, has been priceless! As a family, we would like to thank the Fund. Your support has put a huge smile on my son's face"

### Top up fees for Mike

Mike is an ex-employee with 40 years' service and suffers with severe dementia. He went into respite care in 2021. During this time, however, Mike lost all his mobility and developed other health issues, so will now remain in long term care. We were approached by the Local Authority to ask if we could assist with Mike's care top up fee of £90 per week, as Mike's wife was struggling to cover these. After paying all the care costs, Mike and his wife were left with an extremely low disposable income, but we were able to support them with a weekly grant of £30 towards the care fees.

### Trying to make a new home

Tragically both Bethan and her daughter were the victims of domestic abuse and had to leave their home. Bethan fled with virtually nothing and was understandably struggling with her finances. She was re-housed, but her new property was unfurnished and she was too frightened to try and recover anything from her previous home. Bethan turned to the Fund for help to buy floor coverings, appliances and some basic furniture. We awarded Bethan £2500 to help provide a comfortable home for her and her daughter.

## 2023 BTBF AGM

Notice is hereby given that the 42nd Annual General Meeting of the BT Benevolent Fund will be held at 1pm on Tuesday 1st August 2023 at BT, 1 Braham Street, London E1 8EE.