



BT BENEVOLENT FUND

Positive action where it's most needed



NEWSLETTER • 2022

ANOTHER CHALLENGING YEAR FOR THE FUND

Rob Pearce, the BT Benevolent Fund Manager says "2021 was yet another challenging year for the BT Benevolent Fund with the whole team working extremely hard to ensure that the disruption caused by the continuing COVID 19 pandemic didn't affect our ability to help those in need. The pandemic coupled with economic uncertainty has meant that some of our most vulnerable employees and pensioners have, at times found it difficult to manage so the assistance we give has never been more important."



Rob Pearce

Grants in 2021

As the difficult conditions of 2020 continued into 2021, the Fund was able to assist some of those experiencing real hardship through no fault of their own. The impact of the pandemic, erosion of savings, job losses and ill-health left many of those we assisted with nowhere to turn. In other cases, relationship breakdowns, increasing disability or unforeseen household expense meant even those who prudently managed their day-to-day spending found themselves in serious difficulties.

In 2021 the Fund helped almost 450 individuals, couples and families. We help in many ways, and in 2021 we dealt with cases where home adaptations, such as the provision of stairlifts and walk-in showers were required. We helped with funeral bills, heating repairs and mobility aids. We also assisted people in general financial difficulty who were struggling with debt and arrears. Not only was the Fund able to help financially but also through the care and support shown by the case secretaries when responding to requests for assistance.

We have to deal with some extremely sad cases and more so again during 2021 because of the continuing pandemic. We also found that during these unprecedented times even a modest grant made a huge difference, paying for food, clothes or even a car MOT! So we are very pleased to be able to make even a small difference when people are going through a tough time.

As ever the Fund continues to assist the whole BT family. We have helped those with long service and others with short service, whether now, recently or in the past. Current BT employees now account for around 41% of our cases and some of these can be complex, with significant debt and risk of the loss of housing, so we try to do all we can, especially where, as is often the case, young children are involved.

As well as current BT employees we help BT

pensioners, some of whom are on extremely low incomes. At the end of the year we were paying weekly grants to 138 of them. In addition to this they receive an annual Christmas payment of £150 and a winter fuel payment of £100 funded from the grant we received from the Civil Service Insurance Society Charity Fund. We know from feedback how important these payments are and what a difference they make to people's lives.

Donations

As is the case for many small charities, recruiting and retaining regular donors is challenging and we continued to struggle in 2021. We saw a continuing decline in the total number of people who donate to the Fund, which now stands at 17,555. During the year we did however have some success in recruiting new employee donors, ending the year with 389 more employee donors when compared to the start of the year. We will continue to do all we can in 2022 to recruit even more.

2022 BTBF Christmas Cards on sale

Our 2022 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 £30,000 on the sale of cards in 2021. It's an extremely important source of income for us, so your continued support would be much appreciated.



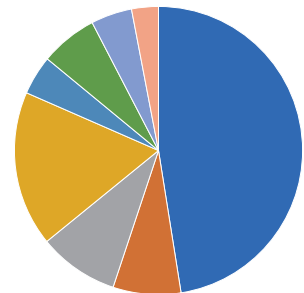
Income

In 2021 our income exceeded £1 million for the 8th 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, 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.

Grants Analysis 2021

In 2021 we awarded a total of £498,965 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 (£237k)
- Disablement aids and adaptations (£38k)
- Housing and heating repairs (£45k)
- Debt (£87k)
- Furniture and appliances (£22k)
- Funerals costs (£32k)
- Re-housing (£23k) ■ Other (£15k)



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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Kevin Charlesworth	
Beth Courtier	
John Holme	
Rob Jones	
Vivien Lantree	
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Rob Pearce	Fund Manager
Steve Melhuish	Grants Manager
Chris Bennett	Case Secretary
Pippa Jones	Case Secretary
Jules Poole	Case Secretary
Jackie Standing	Case Secretary
Marcus Pascal	Administrator

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Registered Charity No. 212565

We're on the move

After many years at Reading Central Telephone Exchange, we are moving our offices down the M4 to Bristol Central Telephone Exchange! We'll miss Reading, we've enjoyed working there and are so grateful for the hospitality, kindness and support shown by our BT colleagues based at Reading CTE.

Our new address at Bristol is BT Benevolent Fund, Room 4208, Bristol Central Telephone Exchange, Marsh Street, Bristol, BS1 4AY. We look forward to meeting new colleagues and making new friends there.

Are You Struggling with Heating Costs?

This year many people are worrying about the rising cost of energy and the Fund's Case Secretaries often talk to people who are struggling to meet the cost of their gas and electricity bills. We know that, particularly in the winter, many people cut down on other essential expenditure - including buying food - to enable them to pay fuel bills. With the price of energy rocketing like never before this is now becoming a crisis.

Help is available for some people, so if you, or someone you know is in a vulnerable situation you should ask your supplier about the "Priority Service Register" as this can help with meter readings and free annual gas safety checks, as well as making sure you are not disconnected during the winter. You may also be eligible for a grant to make your home more energy efficient, or for free boiler checks and upgrades.

Also make sure that, if eligible, you are taking advantage of all the government support schemes, such as the Winter Fuel Payment, Cold Weather Payment, Warm Home Discount and Household Support Fund. Further details about these schemes can be found on the Ofgem website at www.ofgem.gov.uk.

Our Facebook page

Our Facebook page at <https://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!



Make the Fund smile when you use

amazon smile

Did you know that when you buy something on Amazon you may be able to help the BT Benevolent Fund at no additional cost to yourself? All you need to do is:

- go to <https://smile.amazon.co.uk/> Note the different url.
- log in using your normal Amazon account details.
- you'll be asked to select a charity.
- in the search box at the bottom of the page enter "bt benevolent fund".
- press select.

Alternatively go to <https://smile.amazon.co.uk/ch/212565-0> which will automatically select the Fund for you.

Then each time you buy something from Amazon, as long as you log in via Amazon Smile, Amazon will make a small donation to the BT Benevolent Fund. Everything else is exactly the same, so no need to change anything else on your account and it would really help us!

2022 BTBF AGM

Notice is hereby given that the 41st Annual General Meeting of the BT Benevolent Fund will be held at 2pm on Thursday 28th July 2022 at BT, 1 Braham Street, London E1 8EE.

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 020 8726 2145, by email at benevolent@bt.com or by post at: Room 4208, Bristol Central Telephone Exchange, Marsh Street, Bristol BS1 4AY. For more information about how we process your personal information, please read our privacy notice on our website www.benevolent.bt.com.



A fresh view of life at the BTBF

I joined the BT Benevolent Fund in March 2021 as the Office Administrator after a long career in BT, almost 40 years in fact! I joined BT in 1980 as a Subscriber Apparatus and Line Tester. The grade was known as a Technician 2A or T2A which I'm sure many of you will be familiar with. I completed my basic training in Shirehampton, Bristol and Stone along with many other engineers and also attended the local college to secure my BTEC certificate in microelectronics. All studying was funded by BT in those days for which I am eternally grateful! I was then promoted to a Technical Officer (TO) spending the majority of my time in the Bristol area repairing digital PABX systems, such as Monarchs and Merlins. Some years later I moved to BT Redcare as a TO(A). After rolling out the new Redcare secure alarm network with a small team of dedicated engineers, I was then responsible for its maintenance and management in Wales & the West



You can always seek a helping hand at the BTBF.

Country. Sometime later I was redeployed and managed to secure a post in Global Services as a Senior Project Manager in the Global Banking and Financial Management team, responsible for delivering solutions to the finance sector. This is where my time with BT came to an end, and I retired in 2019. As one door closes another one opens, so when the opportunity to join the BT Benevolent Fund came along, I jumped at the chance!



Marcus Pascal

Working as the administrator at the Fund has really opened my eyes to some of the hardship that employees and past employees of BT are experiencing and the good work the Fund does in helping out our colleagues in need.

I have an interesting and varied job. A typical day involves creating mail merge lists, which we use to contact BT pensioners informing them of the work the Fund does, asking if they are in need of help or whether they might even be able to donate to the Fund. The communication I send out generates a significant amount of

incoming mail and any requests for help go to one of the four case secretaries who work at the Fund. They will assess the request and recommend a suitable course of action depending on their findings. If part of the award consists of new appliances, I work with our supplier to fulfil the order and arrange delivery. I also work closely with the BT pensions team to set up regular donations to the Fund directly from pension pay. In

addition we have a number of current BT employees who donate to the Fund directly from their pay and it's my job to collate this information and liaise with BT pay group to ensure that a pay deduction for the correct amount is set up for their donation.

The Fund also generates revenue from the sale of Christmas cards and this is an exceptionally busy time for me, logging all sales requests that come in by post or on PayPal and then packing the cards and arranging delivery to pensioners and employees who have kindly purchased them.

I can now see at first hand the security and benefit that the BT Benevolent Fund provides to employees and ex-employees and the care shown by the whole team. I can now say that I am proud to work for the BT Benevolent Fund!

Marcus

Our new video

The production studio at BT have very kindly produced a video for us that briefly outlines what we do and who we help. You can watch this short video at <https://youtu.be/nloYZnwKJLs>

Our Impact

This is what some of those we helped in 2021 said to us:

"I cannot even begin to express how grateful I am for the grant I received from you. This has given me such peace of mind as everything is just going up and up and I am very worried about next year."

"I would like to show my heartfelt gratitude for the financial aid that you have given to my family this year. May you be rewarded for all the kindness you show us. Thank you so much."

"When my husband passed away I don't know what I would have done without the BT Benevolent Fund and the help I have received since is definitely a life saver for me. Without it many of us would really struggle to make ends meet. I personally am so grateful for their help, which kept me out of debt. They do a wonderful job."



Recent case studies

Some typical recipients we have helped

In 2021 the Fund dealt with almost 450 individual cases as well as paying regular weekly grants to 138 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.

Mark's story: The Fund made life more bearable

Mark is a BT employee who was enjoying life to the full until a devastating cancer diagnosis shook his world to the core. Mark underwent a number of successful operations, but during his period of illness had to take a lot of time off work, which meant a reduction in his salary. Mark's wife also had to take time off work to act as his carer, which again severely impacted their finances. With two young children at home, it became a struggle to put food on the table and keep a roof over their heads. Mark turned to the Fund for help and we were able to provide help towards their council tax, rent and utility bills. Mark said "the help provided by the Fund

made a horrendous time just that little bit more bearable and meant we didn't have to worry about our finances during an extremely stressful time. Without the BT Benevolent Fund I dread to think where we'd be now."

We helped with Abigail's COVID debt arrears

Abigail had been shielding for some time during the pandemic as she was clinically vulnerable. She also had to take time off work due to illness, which impacted her finances leading to arrears on her mortgage, council tax and various loans. To make matters worse her partner lost two jobs during the pandemic and they were really struggling to make ends meet. Abigail and her partner tried everything to get their finances in order before approaching the Fund, which included entering into a payment plan for some of their debt, but that just increased their monthly outgoings even further. They were in real financial turmoil, so eventually turned to the Fund for help. We were able to help with their arrears, which put them back on a level footing and when Abigail's partner found a new job they were able to manage their finances going forward.

A leaking roof caused chaos for John

John, who worked for BT for over 25 years, is 75 and has various health problems, including diabetes and mobility issues and was struggling on a really low income. He was just about managing until a leaking roof meant that water was pouring into his lounge and he had to have buckets on the floor to catch it! Covering the cost of the repairs would have thrown his finances into chaos, but we stepped in with the

NFOP to cover the cost of the repair. John told us that he doesn't know what he would have done without our help.

We provided a safe home for Kate and her young family

Kate has worked for Openreach for over 11 years. Her relationship broke down following a period of abuse and as she no longer felt safe with her ex-partner, she was forced to move out of the family home with her two young children. She had no money for rent, so was staying with friends and family temporarily, leaning on them for support and comfort. Kate was determined to get her life back on track and to provide a safe and stable home for her two young children, so she turned to us for help. We were able to award a grant which paid for a rental deposit, first month's rent and beds.

An eviction added pressure for Mike, which our grant solved

Mike is a BT call centre employee in Wales. Mike was married with two young children and was already in debt following redundancy from a previous job. He then separated from his partner who stayed in their home with the children. Mike was sofa surfing with friends until he found a flat to rent, but a few months later his landlord decided to sell the flat and Mike was evicted. His deposit wasn't returned and with child maintenance to pay as well as repayments on his other debts, Mike found it hard to save for a deposit for new accommodation. In desperation Mike turned to us for help and we were able to provide a grant for the deposit, the first month's rent and some furniture.