

**Bank  
Workers  
Charity**

**Leaving a gift  
in your Will**



**to the Bank  
Workers Charity**

**Supporting the banking  
community past and present**


# Together, we can make a difference

## We are...

**The only charity in the UK that supports current and former bank employees and their families. Last year, we helped 3,754 people by providing advice, guidance, and access to specialist support from expert partners and distributed just under £1million in grants to those who were in need of financial support.**

We work with some of the UK's leading organisations to meet the needs of our community – whether financial, physical, mental or social.

We've been around since 1883 – helping thousands of people each year, and with your support, we can help even more in the future.



**“Thank you for making such a difference to my life. I can honestly say that what you’ve done to help me was beyond what I ever expected.”**

**“We’ll forever be grateful for the support you’ve given us.”**



## **Tim and Gale’s story**

**Gale works for a bank in London, and is married to Tim, a former bank employee – having completed 60 years’ service between them.**

When Tim suffered an aneurism, which affected his speech, mobility and ability to carry out everyday activities, Gale got in touch with us to see how we could help.

In speaking with one of our Client Advisers, Gale explained that she was caring for Tim, who was experiencing great difficulty with eating, bathing and walking. Finding it hard to assist him with getting in and out of the car without the risk of injury, Gale felt they were unable to leave their home.

Our Client Adviser supported Gale in applying for a Direct Payment with her local authority and accessing disability benefits, which could help to cover the cost of carers.

We were able to provide the couple with a grant – allowing for their bathroom to be converted into a wet room; a lift installed in their home, and a special car seat.

**With our support, Gale was able to return to work whilst Tim received specialised care services from a team of carers – helping him during the recovery period.**

\*Name has been changed to protect the client’s identity.



# The changing needs of our community

The challenges our community faces are changing:



An **ageing population** with multiple health conditions



The **cost-living-crisis** and its knock-on effects for mental health, physical health and social wellbeing.



A rise in **caring responsibilities** – currently, three in five people will be carers at some point in their lives



Reduced **financial wellbeing**, as the cost of living continues to exceed income growth



A decline in **social wellbeing** including loneliness, particularly amongst the 16-24 age group



Continued growth in **mental health issues** including a substantial increase in self-harm

“

I don't know what I would have done without you. ”



## Jane's story

**Jane\* is a bank employee affected by a severe mental health illness. Living in poor housing conditions and finding it difficult to look after herself, Jane got in touch with us to see how we could help.**

One of our Visiting Caseworkers supported her in making a claim for Universal Credit (UC) – which could help with living expenses – and established her eligibility for other benefits. As a result, Jane's application for UC was successful. She was also awarded a Personal Independence Payment (PIP) and secured a council tax reduction; helping her during the recovery period and allowing her to meet housing costs.

Liaising with Jane's local MP on her behalf, our Visiting Caseworker facilitated the renovation of Jane's home, which included a replacement front door and a modernised bathroom.

**With our support, Jane was able to increase her income and improve her quality of life.**

\*Name has been changed to protect the client's identity.

# Areas we help with



**Mental health:** providing access to specialist services, such as counselling or other therapies



**Financial support/grants:** assisting with short-term general living expenses and long-term costs, such as disability aids or home adaptations



**Disability and long-term conditions:** providing access to specialist services for support with managing a disability or long-term health condition



**Relationships:** offering guidance and counselling services on relationship matters including domestic abuse



**Debt and money management:** providing access to expert advice on financial matters, and assisting with benefit applications



**Caring responsibilities:** providing access to financial, legal and practical support for the carer and the person being cared for



## Jenny's story

**Jenny is a current bank employee affected by domestic abuse. Fearing not only for her own safety but her son's also, Jenny decided to leave her abusive partner and was staying in a friend's spare room, whilst looking for a new place to live.**

Having heard about us from a colleague, Jenny got in touch to see how we could help her, as she had no savings.

We were able to award Jenny a grant – helping her to secure a new flat and meet her living expenses.

**With our support, Jenny was able to create a new life for herself and her son, where they can now look to the future and feel safe.**

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\*Name has been changed to protect the client's identity.

# A gift in your Will can help us to provide support in a number of ways:

## Financial support

Our grants enable us to support the needs of our clients, from general living expenses, through to mobility aid, disability equipment and property adaptations.

## Visiting Caseworkers


Our Caseworkers visit members of our community who are particularly vulnerable, require an in-depth assessment of their needs, or need assistance with accessing our services. They support our clients with benefit applications, local authority applications for home adaptations, and liaise with social care providers on their behalf.

## Client Advisers

Our Advisers are on-hand to provide advice and guidance to our clients through our confidential Helpline, LiveChat messaging service, and email. The team works with clients to explore their situation and identify what support we can provide; including referrals to our partners or grant applications.

## Digital support

Our website provides visitors with a range of preventative tools and resources to help them proactively manage their wellbeing, whether it be mental, physical, financial or social.



**“I’m eternally grateful  
and I thank you and your  
colleagues from the very  
bottom of my heart.”**





## Daisy's story

**Damon\* works for a bank in London, and is father to 15-year-old Daisy\* who is unable to walk and fed entirely intravenously. Damon got in touch with us to see how we could help.**

We were able to fund an off-road electronic wheelchair that enabled Daisy to take her dog for walks in different types of terrains.

Through the financial assistance we provided, Daisy's quality of life has been enhanced through her new-found freedom, getting out and about independently and with confidence.

\*Permission has been granted to use the client's identity



## Zara's story

**Zara\* is a current bank employee who experienced financial difficulties after separating from the father of her son. Finding it hard to meet living costs, Zara fell into arrears with her council tax.**

Unable to register for a council property until the arrears were cleared, she worried about how she would find an affordable home.

Feeling stressed and anxious about the situation, she got in touch with us to see how we could help. In addition to supporting Zara with managing her mental health and wellbeing, our Visiting Caseworkers advised that she could apply for a grant, which could help to settle her debt. Her application was successful and through the grant, she's managed to clear her bills.

**Zara can now register for a property with her local council and looks forward to finding a suitable place to live.**

\*Name has been changed to protect the client's identity.

**In 2022-23, we were able to support more people than ever before...**



**£1,476,140**

paid out in grants



**4,763**

clients supported



**3,564**

new clients



**1,742**

referrals to our  
specialist partners  
for assessments,  
counselling and other  
therapies



**£453,877**

extra funding  
for clients

**With your help, we can continue to  
support the health and wellbeing  
of our community.**

## Already made a Will?

You can change your Will at any time by using a codicil – a legal document that should be signed by you, and witnessed by two people. For guidance on amending your will, please contact your legal advisor who can help you with this.

For information on making a Will, please visit [www.gov.uk/make-will](https://www.gov.uk/make-will)

### Our legacy promise

#### **We believe in making a difference.**

Your generosity will help us to support more people within the banking community and their families.


#### **We care.**

A gift from you will be handled sensitively and respectfully.

#### **We're here.**

If you have any questions about your legacy gift or how we support the banking community, you can always get in touch with us.





**“I couldn’t speak more highly of the support I received from the Bank Workers Charity.”**

## **Have any questions?**

If you’d like to include the Bank Workers Charity in your Will, please call us on **020 3873 8535** or email us via **[legacy@bwcharity.org.uk](mailto:legacy@bwcharity.org.uk)**

**We exist to support the health and wellbeing of the banking community.**



**REMEMBER US IN  
YOUR WILL**  
Help our work live on...



Registered with  
**FUNDRAISING  
REGULATOR**

# Get in touch

## Call our Helpline

0800 0234 834

We're open 9am–5pm Monday to Friday  
(except bank holidays)

## Visit our website

[bwcharity.org.uk](http://bwcharity.org.uk)

## Email us

[hello@bwcharity.org.uk](mailto:hello@bwcharity.org.uk)



## Supporting the banking community past and present

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The Bank Workers Charity is the working name of the Bankers Benevolent Fund, a company limited by guarantee in England (No. 19366) and a charity registered in England (No. 313080). Registered office:  
Salisbury House, Finsbury Circus, London, EC2M 5QQ.