

How the HSBC Support Fund and the Bank Workers Charity (BWC) helped Jo with disability support

It was in early 2021 that I finally conceded to ask for help. My health had been deteriorating for years and it'd become increasingly difficult to do even the most simple of tasks such as grocery shopping and laundry. But scared of asking for help out of fear of being a hindrance, I kept the daily battles I faced to myself and tried my best to manage alone. However, as time progressed and my health further declined, I couldn't as much as climb the stairs. Realising my independence was quickly slipping away, I knew it was time to reach out.

My health problems first surfaced when I was diagnosed with arthritis in the early 1980s after having my two sons and finding myself in chronic pain, I decided to take some time off work. It was a blow to not be earning and rely solely on my husband's salary but I figured my health would soon improve with a bit of rest and I'd soon be back to working. Only, my condition worsened. Over the years, my sons grew up and moved out and my husband and I split. I was left feeling incredibly alone managing my deteriorating health and was hit by mounting financial pressure, only just making ends meet each month.

At the same time, I was diagnosed with Meniere's disease, a rare disorder that causes vertigo and problems with balance. I was later diagnosed with stenosis of the spine, sciatica and osteoporosis which caused immense nervous pain, making it difficult to sleep, and when my radiator broke in 2020, the cold aggravated my arthritis like never before. On a low income, though, I couldn't afford the necessary adjustments, such as a recliner bed, or to fix the radiator.

When I came across the Bank Workers Charity (BWC) I was at my lowest. I was immobile, forced to spend my days indoors, and had lost much independence, unable to even put my own socks on. I'd worked for Midland Bank for ten years from the age of 16 in the 1960s and while I was conscious it was a long time ago, I was pleasantly surprised to learn that help and support was available to anyone who'd ever worked in a bank.

Reaching out to the organisation, I was put in contact with a visiting case worker who immediately put me at ease with her friendly and attentive manner. After a full client assessment, the issue of my broken radiator was identified and the charity supported a grant from the HSBC Support Fund for a replacement and its installation.

I was never made to feel like a charity case and as I opened up about the other problems I was facing, BWC offered further support. After a care needs assessment organised by the charity, a daily carer was arranged for me through the local authority and I was able to get further grants from the HSBC Support Fund for an adjusted bed and even to fix my broken freezer.

The help I received from BWC and the HSBC Support Fund, has been life changing. My quality of life has greatly improved and I feel more independent. Better yet, I can take comfort in knowing that I'm not alone, rather that I'm part of a supportive network that will always listen and help in any way they can.

The HSBC Support Fund - supporting the wellbeing of current and former bank employees

HSBC are working in partnership with the Bank Workers Charity (BWC) to provide the **HSBC Support Fund**.

The Support Fund provides financial support for HSBC pensioners, their partners and dependents in the UK who have experienced unforeseen events outside of their control, resulting in a sudden drop in income or increased expenditure.

Some of the ways the HSBC Fund can provide support include; repairs to essential appliances, mobility equipment or home adaptations, amongst others.

If you need some financial support (or would like to find out more about BWC's services) and would like to find out if you're eligible, call BWC's free and confidential Helpline on **0800 0234 834, they're open Monday to Friday (except bank holidays)** or visit the [Bank Workers Charity website](#)