

connection

Keeping retired Barclays employees in touch



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Issue 88 • Summer 2026

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ARE YOU VISUALLY IMPAIRED?

You can receive your copy of *connection* in Braille, large print and audio CD. Contact the Barclays Team:

Email: barclaysteam@wtwco.com

Phone: +44 (0)1737 227567

Post: The Barclays Bank UK Retirement Fund, Sunderland SR43 4JU, UK

Editors' word

Welcome to your new-look *connection* magazine.

As you may remember, there's been a small change behind the scenes at *connection*. The magazine is now looked after by the team at Wordshop, and we'd like to thank Gallagher for all their hard work up until now. For this issue, we've refreshed the look of the magazine while making sure the heart of *connection* stays the same. We hope you like it!

It's been a real pleasure getting to know so many of you and hearing your stories over the past few months. Many of you have been in touch to share your news and updates, and we've thoroughly enjoyed reading your contributions and hearing about what you've been up to. If you'd like to share something in a future edition, please do get in touch. We're always happy to help shape your ideas and would love to hear from you, even just to say hello.

In this issue, we're pleased to share a wonderful collection of photos and updates from the pensioners' clubs. Ten clubs have contributed this time, covering everything from Christmas lunches and theatre trips to visits to the Royal Mint and lively raffles. We've also featured some of your letters on page 16, including the fantastic response to Denise Penson's 'When cash was king' in the last issue – it's been lovely to see everyone reminiscing about how things used to be.

On page 4, you'll find the latest news from Barclays, including a summary of the 2025 full-year financial results, alongside features on building number confidence and finding financial support when you need it. We've also included another fascinating piece from the Barclays archive team on page 20, exploring the Union Bank of Manchester's register of new clerks and shining a spotlight on three young men who later served in the First World War.

Thank you to everyone who contributed to this issue. We hope you enjoy reading it as much as we enjoyed putting it together.

Laura Greenfield and Anneli Jump
connection editorial team

We'd love to hear from you!



If you have some news, a memory, a photo or a story you'd like to share with us, please get in touch. Don't worry if you're not too sure where to start – we're always happy to help and can work with you as much or as little as you like.

Email: connection@wordshop.co.uk

Phone: +44 (0)1935 277 797

Post: Barclays *connection* editorial team, PO Box 9557, Sherborne DT9 9ER



connection@wordshop.co.uk

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Updating your contact details or cancelling *connection*

You can update your contact details any time by logging into the pensions website, barclaysbankUKRF.co.uk

Alternatively, changes of address must be sent in writing, signed and dated, to the below address.

To cancel your copy of *connection*, get in touch with the Barclays Team at WTW.

Email: barclaysteam@wtwco.com

Phone: +44 (0)1737 227567

Post: The Barclays Bank UK Retirement Fund, Sunderland SR43 4JU, UK

Puzzle solutions

Crossword

N	O	X	I	N	S	E	E	L
O	O	O	O	O	O	O	O	O
N	O	N	N	E	T	K	I	C
N	I	N	O	I	R	I	A	I
V	B	A	T	S	A	T	A	T
C	O	R	O	T	O	R	E	E
H	E	D	E	R	A	B	O	E
I	N	N	A	R	L	E	O	E
T	N	N	A	V	A	S	E	R
E	C	O	O	A	B	B	E	E
S	T	A	M	P	A	B	B	E

Hidden word: Australia

Sudoku

8	2	6	9	4	7	1	3	5
1	5	7	3	6	8	9	4	2
4	3	6	5	2	1	8	7	9
9	7	8	4	3	5	2	1	6
2	4	3	1	8	6	5	7	9
6	1	5	2	7	9	3	8	4
5	9	4	7	1	3	6	2	8
7	6	1	8	5	2	4	9	3
3	8	2	9	6	4	7	5	1

If you submit stories, letters, photos or information for inclusion in *connection*, you're giving us consent to feature that information. If you submit photos or other identifying information about other people, they're received on the understanding that you've already gained consent from those people. To see Barclays' privacy policy, visit home.barclays/privacy-policy

connection is the magazine for retired UK Retirement Fund (UKRF) Barclays employees and their families. Opinions expressed in *connection* are those of writers and interviewees and should not be taken as representing the views of the Barclays Group.

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Barclays' full-year financial results for 2025

Barclays has announced its financial results for the year ending 31 December 2025.

Barclays met all its financial targets for 2025, delivering an 11.3% return on tangible equity (RoTE). The Bank is on track to meet its 2026 goals and has set new targets for 2028, including RoTE above 14% and more than £15bn in capital returns to shareholders between 2026 and 2028.

Group CEO C.S. Venkatakrisnan (Venkat) said: "Our progress in the past two years provides a strong foundation to deliver more for our customers, clients and shareholders. In the next three years, we'll invest further to improve customers' experience and deepen relationships, while harnessing new technology, including AI, to improve efficiency and build segment-leading businesses and drive further growth."

Venkat added: "We distributed £3.7bn to our shareholders in 2025, including the recently announced £1.0bn share buyback, up from £3.0bn in 2024. We ended the year with a robust common equity tier 1 (CET1) ratio of 14.3% (14.0% rebased for buyback). We grew profit before tax by 13%, earnings per share (EPS) by 22% and tangible net asset value (TNAV) per share by 15% to 409p, a tenth consecutive quarter of growth."

The Group plans to return more than £15bn to shareholders from 2026-2028, with capacity to support additional investment and growth*. This involves evolving the mix of distributions to reflect the growing consistency of capital generation and recognise feedback from shareholders. In addition to the move to quarterly buybacks announced in Q3 2025, the Bank plans to increase the dividend to £2bn in 2026, from £1.2bn in recent years.

*This multi-year plan, including planned dividend of £2bn for 2026, is subject to supervisory and Board approval, anticipated financial performance and our published CET1 ratio target range of 13-14%.

Key takeaways

Dividend per share

8.6p

Earnings per share

43.8p

Group annual income

£29.1bn (an increase of £2.3bn on 2024)

Profit before tax

£9.1bn

”
The Group reported double-digit RoTE across all divisions.

For more details, visit home.barclays/investor-relations

Feeling the pinch?

Bank Workers Charity is here to help.

Given ongoing cost-of-living pressures, it's understandable that your finances may feel strained – and that's nothing to feel embarrassed about.

Bank Workers Charity regularly speaks to pensioners about financial pressures, so if your budget feels squeezed, here are five ways they may be able to help.

Get in touch

To find out more about these free and confidential services, visit bwcharity.org.uk/get-help or call their helpline on **0800 0234 834**. They're available to take your call from Monday to Friday, 9am to 5pm (except bank holidays).

Bank Workers Charity

1 Get a clearer picture of your finances

Creating a simple budget can help you feel in control of your money, especially when costs are rising. Their free budget planner at bwcharity.org.uk/budget-planner lets you map out your income, regular outgoings and what's left each month. Many people find it helpful to revisit the planner regularly to spot changes early. If you'd prefer to talk things through, you can also call their helpline.

2 Make sure you're not missing out on support

Many pensioners miss out on financial help simply because they're unsure what they're entitled to or where to start. Depending on your circumstances, this could include Pension Credit, council tax reductions or help with energy costs. Even small amounts can make a real difference over time. The knowledgeable team at Bank Workers Charity can help you find out what support is available and guide you through the next steps.

3 Help when something unexpected happens

Even the best-laid plans can be disrupted by sudden changes. If your finances are affected by an unexpected event – such as illness, caring responsibilities or bereavement – and you have limited savings, Bank Workers Charity may be able to offer a means-tested grant to help ease the pressure. All support is carefully assessed and tailored to your individual circumstances.

4 Support for your mental health and relationships

Money worries can take a toll on your emotional wellbeing and sometimes put your relationships under strain, too. If things feel overwhelming, the advisers at Bank Workers Charity can help you access counselling and emotional support through trusted partners. Support may be available for you and, where appropriate, your partner or immediate family. **Remember: you don't have to manage everything on your own.**

5 Advice to boost your wellbeing

Connect is Bank Workers Charity's free monthly email, shared with thousands of current and former bank workers. Each edition focuses on a wellbeing topic – from managing money to dealing with health and life changes – and offers practical tips and clear, reliable information you can read at your own pace. Sign up at bwcharity.org.uk/sign-up



Boosting Britain's number confidence

Britain has a confidence gap when it comes to numbers – but support is on hand.

New research from Barclays, released during Number Confidence Week 2025, found that two in five people left school feeling they were “not good at maths”. For many, that feeling sticks. One in three adults said they wouldn't feel confident helping a child with maths homework, and almost one in four said they'd like to improve their own number skills. This uncertainty affects everyday life, including money matters.

More than one in four adults said they'd avoided financial tasks in the past year because they don't feel confident with numbers, and almost half believe their finances would be in better shape if they felt more comfortable using maths day to day.

Thanks to the Barclays LifeSkills and National Numeracy partnership, more than 1,700 schools got involved in Number Confidence Week, using resources designed to make numeracy fun, engaging and accessible.



Building number confidence for financial confidence

As headline supporter of Number Confidence Week 2025, Barclays LifeSkills worked alongside National Numeracy to help people of all ages feel more confident using numbers, particularly when it comes to managing money.

LifeSkills offers free, easy-to-follow resources covering everything from budgeting and understanding bills to planning savings and building financial confidence. The aim is simple: when people feel more comfortable with numbers, they feel more in control of their money.

Inspiring confidence from an early age

One highlight of this year's campaign was the Wheel of Numbers live school assembly, which brought together thousands of children aged 7 to 11 for a fun and interactive confidence-boosting event.

Hosted by BAFTA-winning television presenter Maddie Moate, and featuring Barclays UK CEO Vim Maru, alongside a video message from National Numeracy Ambassador Rotimi Merriman-Johnson, the event showed that numeracy isn't just about classroom sums – it's a life skill that supports confidence, problem solving and everyday decision-making.

Free support for adults and families

Building number confidence doesn't end when you leave school. LifeSkills and National Numeracy also provide dedicated resources for adults, families and older learners, helping people feel more comfortable using numbers in everyday situations, from hobbies to household budgeting. Whether you want to brush up on basic numeracy or feel more confident managing your finances, these free online tools are designed to be practical, supportive and easy to use at any stage of life.

Explore the resources at barclayslifeskills.com

1 in 3

adults wouldn't feel comfortable helping a child with their maths homework.

1 in 4

adults avoid financial tasks because of a lack of number confidence.

1 in 4

adults would like to improve their numeracy skills.

Our 2026 carol service at new venue – Holy Trinity Church, Sloane Square

Each year, Barclays holds a Christmas carol service for all current and former employees.

In December 2025, a 450-strong congregation, including members from various pensioners' clubs, attended the service, which included performances from the Barclays Reach Choir and Barclaybrass.

Our 2026 carol service will be held at Holy Trinity Church, Sloane Square, on Tuesday, 15 December at 12 noon, followed by refreshments. Holy Trinity Church is a two-minute walk from Sloane Square underground station or a short bus ride from Victoria Station.



Club news

If you'd like to join a club, you'll find the complete list of active groups on pages 14 to 15.

Birmingham Retirement Club

All records were broken at our annual Christmas carol service and lunch on 1 December 2025. Over 150 members attended the service at Birmingham Cathedral, and 220 people enjoyed lunch afterwards at the Burlington Hotel.

Thanks to money raised throughout the year, combined with donations at the event, the club was able to gift £657.50 to our nominated charity for 2025 – our local stroke association, South and East Birmingham Stroke Club.

Our Christmas lunch also marked the end of an era, with Fred Coppel, our chairman, stepping down after 15 years. He received a gift and a promise of lunch from our social secretary, June Perks, to thank him for all his help, hard work and guidance.



Fred Coppel and June Perks giving their speeches.



Bournemouth and District Pensioners' Club

Our members enjoyed a truly memorable multi-day trip last year, taking in some of the most beautiful scenery England has to offer. The adventure began in Kendal, where we boarded the charming steam train at Haverthwaite, travelling through picturesque countryside to Lakeside. From there, we set sail along the full length of Lake Windermere, soaking up spectacular views before arriving at Ambleside.



Club members at the Lee Wood Hotel, Buxton.

The following day took us to Keswick, where many enjoyed exploring Derwentwater, before continuing on to the charming village of Grasmere, famous for its literary links and beautiful surroundings. Midway through the trip, we journeyed south towards the spa town of Buxton, travelling via the coast at Morecambe Bay and through the bright lights of Blackpool – a route that offered a wonderful mix of landscapes.

Our return journey included a final stop in the charming market town of Cirencester, often known as the 'capital of the Cotswolds'. Although we were greeted by rather traditional British weather by this point, spirits remained high and everyone agreed it had been a thoroughly enjoyable and beautifully varied holiday.

Foreign Branches Pensioners' Club

We enjoyed a lovely autumn lunch at the Union Jack Club in Waterloo – a great chance to catch up, share stories and spend some time together.

Like many groups, we've seen our numbers change in recent years, often due to health or travel difficulties. To make things easier for everyone, members are now welcome to attend our lunches with a carer, with a small additional charge to cover their meal.



By the time you read this update, we'll have enjoyed our spring lunch at the Union Jack Club, just across the road from Waterloo Station.

Members are now welcome to attend our lunches with a carer.

Membership to the club is open to pensioners who worked at Chief Foreign or in a Foreign Branch up to July 1976. If this sounds like you or someone you know, we'd love to hear from you.

London Eastern Pensioners' Club (LEPC)

The LEPC enjoyed a busy and festive end to the year, finishing things off with a trip to Brick Lane Theatre and our annual Christmas party.

We visited Brick Lane Theatre, a beautiful converted church, to see *There'll Always Be an England*, which was perfectly timed to reflect last year's VE anniversary celebrations. We went to a lunchtime performance that included a delicious three-course meal, followed by a heartfelt show with a few light-hearted sketches in between to keep us smiling.



Kent Pensioners' Association Club

The Colin Cowdrey suite at Canterbury cricket ground was the delightful venue for our annual lunch. Wednesday 10 December was a lovely sunny day, and as we overlooked the verdant grounds, we were surprised to see the ground staff busy mowing the grass!

The event was well attended by 106 pensioners and guests. We were regaled with excellent traditional fare, plus wine on all the tables. Our hardworking secretary, Su McGowan, was thanked for organising yet another splendid event, and for all the many others during another happy year.

The traditional free raffle saw many of us go home with a smile on our faces, and the lunch concluded with a lusty rendition of *Auld Lang Syne* and the hope we all have a very happy Christmas and a peaceful 2026.



The festive fun continued in early December with our Christmas party at Top Meadow golf club. As always, the food was excellent and the wine certainly helped keep spirits high! The new cabaret was a big hit and proved very effective at getting everyone up on the dance floor. A wonderful day was enjoyed by all.

Luton District Pensioners' Club

It's a truth universally acknowledged that when you put a group of Barclays pensioners together, time is soon filled with stories and shared experiences. Our club aims to create as many opportunities for this as possible, with a full calendar of events that always seem to include food for both the body and the soul!

Take 2025, for example, when our club calendar included:

- 21 coffee mornings – two featuring fascinating guest speakers and two with a challenging quiz
- two elegant afternoon teas in a 114-year-old manor house, complete with wood-panelled walls, mullioned windows, portrait paintings and chandeliers
- seven peaceful days beside the water for our group of keen coarse fishermen
- two theatre trips to see *Kinky Boots* and *Joseph*
- outings to Battersea Power Station, Bletchley Park, Bentley Priory, the de Havilland Aircraft Museum and the Dunstable Amazon Fulfilment Centre
- a plant 'swap shop' for our gardening enthusiasts
- a tournament for our golfers at Ashridge Golf Club
- two informal pub lunches, and two 'formal' lunches boasting 81 and 144 diners respectively
- and, of course, a well-attended AGM with plenty of coffee and cake!



To round off the year, a group of 23 of us headed to Potters Resorts Five Lakes in early October for a wonderfully busy week away. Between us, we sampled almost every activity on offer, from golf, archery and rifle shooting, to clay pigeon shooting, boating, snooker, table tennis and crazy golf, not to mention a full programme of arts, crafts and quizzes.

So how do we fit it all in? None of this would be possible without our enthusiastic committee members and event organisers, great communication and the continued support of our members and their partners. Speaking of which, we welcomed 23 new members in 2025, so we must be doing something right!

Events for 2026 are already under way. We were recently treated to a talk from a gentleman who was among the 6,500 passengers diverted to Newfoundland when the Twin Towers came under attack, and we have even tried our hand at African drumming.

Our calendar boasts 37 events for 2026, so it seems like the club has another busy year ahead.



Club members outside Potters Resorts, wearing their activity medals.



A visit to see the Chelsea Pensioners.

Southampton District Spread Eagle Club

We've had another busy and sociable year, packed full of activities and opportunities to get together. On average, we organise around two events a month, ranging from our ever-popular coffee mornings (where we recently upgraded from biscuits to cake!) to theatre visits, tours and day trips.

Afternoon tea at the Royal Mint.



With over 100 active members, the club aims to offer as many chances as possible for people to meet up, get out and about and enjoy good company. Highlights from 2025 include a memorable trip to Jersey to meet up with our friends at the Jersey Pensioners' Club (this year we're looking forward to a visit with the Guernsey Pensioners' Club!) and a free tour of the Houses of Parliament. We also enjoyed a coach trip to see the Chelsea Pensioners and the National Army Museum, where we were treated to a fascinating guided tour led by one of the pensioners themselves.



Meeting up with our colleagues in Jersey.

One particularly special outing was our visit to the Royal Mint. Although it was a long journey, we made a full day of it, and as ex-bankers many of us found the experience genuinely moving. Learning about the history of coinage was fascinating, and the day was rounded off perfectly with a lovely afternoon tea.

We finished the year in fine style with our annual Christmas party, which is always our best-attended event. As well as plenty of festive cheer, we held our traditional charity raffle, raising £665 for Alfie's, a local children's cancer charity. This was then matched by the bank through its charitable 'Matched Fundraising' programme, bringing the total to an impressive £1,330. We support a different charity each year, and it's always a highlight to give something back.

We're very much looking forward to another active and enjoyable year together, and new members are always welcome, so feel free to get in touch (see page 15 for contact details).

Barclays International Pensioners' Club (BIPC)

In September, BIPC members gathered at the Mug House under London Bridge for the 20th Liver/Manc Reunion – an event for former staff who completed their basic training at the DCO branches in Liverpool and Manchester before overseas postings.

We were delighted to see Peter Greenhalgh maintain his 100% attendance record, and to welcome Stan Lee, who once again travelled over from Cyprus. The reunion is one of several social events organised by BIPC nationwide, alongside favourites such as the Ladies' Lunch.

Former employees of BBI (DCO) with at least 10 years' service who receive a Barclays pension are warmly invited to join the club. Please contact Paul Dennis using the details on page 15.



Darlington Pensioners' Club

The club enjoyed a wonderful mix of trips and social events last year. One standout event was our visit to Kynren, where we explored the Viking village before settling in for the spectacular outdoor production. The show brought 2,000 years of history to life with a huge cast, animals and a grand finale of fireworks!

We were also blessed with glorious late-September sunshine on our day trip to York, which was buzzing thanks to its annual Food and Drink Festival, with street food stalls, tastings and demonstrations creating a lively atmosphere.

Finally, we'd like to extend our sincere thanks to Ian Stoker, who recently stepped down as club treasurer after an incredible 38 years of service.

A selection of pictures from our visit to Kynren.



The Grasshopper Pensioners' Club

The Grasshoppers, or 'ex-Martians' as they were affectionately named, is a thriving national club for members who worked for Martins Bank before it was acquired by Barclays in 1969. If you've not heard of Martins Bank before, you can visit our online archive at martinsbank.co.uk

The website is the brainchild of Jonathan Snowden, who spent time on attachment to Martins' impressive former Head Office in Liverpool. That sparked an interest in the history of the Bank, and he went on to create the Martins Bank Archive in 1988. With the blessing of Barclays, the collection launched as a website in 2009. It now contains around 1,340 pages of information, photographs and memories of Martins Bank.

Thanks to Jonathan's dedication, the website has been recognised by the British Library as an important part of Britain's social history and is now being preserved in its national digital collections for future generations.

Currently, there are over 550 Grasshoppers, with new members joining every month. If you once worked for Martins Bank, you're more than welcome to join. Simply contact David Baldwin, whose contact details are on page 15.



Images © Martins Bank Archive Collections

connection's top tips for top pics

We love seeing your photos of club trips and celebrations, and we're always keen to feature as many as possible. Here are a few easy tips to help your photos look their best when you send them in.



Let there be light

If you can, take photos during the day near a window or outdoors. Try to avoid having bright light directly behind people, as this can make faces look dark.



Get a little closer

Photos are often clearer when you're closer to the subject. If you're taking a group picture, step in, rather than zooming in too much – zoom can sometimes make images look blurry.



Hold the camera steady

A steady hand makes a big difference. Hold your phone or camera with both hands, or rest your arms on something solid if you can.



Capture the moment

Some of the best photos are natural and relaxed, such as people chatting, laughing or enjoying an activity. Don't worry about everyone posing perfectly!



Keep the lens clean

It sounds simple, but a quick wipe of the camera lens with a soft cloth or tissue can make photos much sharper.

How to send your photos to us

Once you've taken your photos, you can email them to connection@wordshop.co.uk

Make sure you send your pictures to us in 'actual size', and attach them to the email, rather than including them as part of a Word document. You may need to email one image at a time to do this.

Club contact details

To join a club, simply find the club closest to you in the list below and get in touch!

Regional clubs

Please note the following clubs are listed alphabetically by area.

Birmingham Retirement Club

Mrs Elaine Collin
07766 768 230
elainecollin10@gmail.com

Bournemouth and District Pensioners' Club

Mr Paul Strange
07952 703 310
paul.strange74@googlemail.com

Brighton and Hove District Spread Eagle Club

Mrs Cynthia Fleetwood
07789 807 116
cyn@brightonspreadeagles.co.uk

Bristol District Spread Eagle Club

Mrs Angela Middleditch
01453 832 911
ange.middleditch@btinternet.com

Cambridge District Pensioners' Club

Mrs Cynthia George
01954 202 095
c.i.george@icloud.com

Chelmsford Area Spread Eagle Club

Mrs Janet Lawson-Smith
01268 559 172
janetdzzy@aol.com

Cornwall Pensioners' Club

Mrs Josephine MacKay
01736 797 780
josephinemackay@hotmail.co.uk

Cumbria

See Lancashire.

Darlington Pensioners' Club

Mr Anthony McAvoy
01642 313 112
anthonymcavoy51@gmail.com

Dorchester

See Taunton.

East Midlands Pensioners' Club

Mrs Helen Hammond
01159 148 626
bbemrpc@gmail.com
www.barclayspension.wordpress.com

Exeter Spread Eagle Club

Mrs Barbara Johnson
01297 599 086
barbj@talktalk.net
www.exeterspreadeagles.org

Guernsey Pensioners' Club

Mr Malcolm McVey
01481 235 700
mmcvey@cwgsy.net

Guildford Spread Eagle Club

Mr Ken Cook
01252 209 259
kchipo42@gmail.com

Ipswich District Pensioners' Club

Mrs Jennifer Smith
01206 870 602
bbpc.jensmith@gmail.com

Isle of Man Pensioners' Club

Mrs Jackie Clague
01624 624 359
jackieclague09@gmail.com

Isle of Wight Pensioners' Club

Mrs Angela Barte
01983 864 572
angbarte@gmail.com

Jersey Pensioners' Club

Mr Paul Declat
01534 733 310
pauldeclat@me.com

Kent Pensioners' Association Club

Mr John Reid
01843 602 246
reidjohn60@btopenworld.com

Lancashire & Cumbria Pensioners' Club (Northern)

Mrs Rebecca Peers
01257 277 821
peersrebecca@gmail.com
www.barcpensnw.org

Lancashire & Cumbria Pensioners' Club (Southern)

Mr James Gavin
01704 573 805
jimgav@gmail.com

Leeds Spread Eagle Club

Mrs Susan Thomas
01484 718 272
leedsspreadeagleclub@gmail.com
www.leedsspreadeagleclub.org

Liverpool Retired Club

Ms Julie Carroll
07762 074 330
julietcarroll@icloud.com

London Eastern Pensioners' Club

Mrs Carol Preston
01708 523 158
prestoncarol@sky.com
www.barpen-el.org

North London Pensioners' Club

Miss Sylvia Gunther
01933 650 863
sylviagunther@msn.com

London North Western Pensioners' Club

Mr Alan Caw
07766 996 464
alan.caw@btinternet.com

London Southern District Pensioners' Club

Mrs Marva Farmer
020 8402 5573
marvaef@live.co.uk

London Western Pensioners' Club

Mrs Janet McCreedy
020 8399 3435
janetbarclayspc2016@sky.com

Luton District Pensioners' Club

Mr Doug Dix
01525 876 477
honsec@bbldpc.org.uk
www.bbldpc.org.uk

Manchester District Retired Staff Club

Mr Ian Ashworth
07927 693 001
ian.ashworth@yahoo.co.uk
www.bbmrcs.org.uk

Barclays Milton Keynes Retirement Club

Mr Harold Bonarius
01908 647 014
h.bonarius@sky.com

Mid-Sussex Spread Eagle Club

Mr Stephen Barnett
01825 765 948
svpb52@gmail.com
www.msbrc.co.uk

Newcastle-Upon-Tyne Spread Eagle Club

Mrs Edna Ford
01915 362 669
eford549@btinternet.com

Northampton Clearing Pensioners' Club

Mrs Ena Heasman
01604 716 493
ena_heasman@btinternet.com

Norwich and District Pensioners' Club

Mrs Bridget Briggs
01603 411 808
bbriggs1950@gmail.com

Oxford Spread Eagle Club

Mrs Janice Collins
01858 462 409
eldondon@btinternet.com

Peterborough District Pensioners' Club

Mr Doug Styles
01485 592 265
peterboroughpensionersclub@gmail.com

Portsmouth and District Pensioners' Club

Mr David Nichols
02392 529 490
davespecialcon1@btopenworld.com

Reading Pensioners' Club

Ms Frances Hallett
07973 738 825
fran25cf@gmail.com

Shrewsbury District Pensioners' Club

Mrs Dorothy Morris-Roberts
01952 641 075
dorohn@blueyonder.co.uk

Southampton District Spread Eagle Club

Ms Debbie Graves
07855 956 199
debbie.graves@btinternet.com
www.spreadeaglesd.wordpress.com

Staffordshire and South Cheshire Spread Eagle Club

Mrs Jane Slater
07779 908 806
jane.slater90@hotmail.co.uk

Swansea Spread Eagle Retired Staff Club

Mrs Collette Robinson
07974 022 423
collette.llewellyn@virgin.net

Taunton and Dorchester Spread Eagle Club

Mr Keith Eagleton
01305 834 259
eagletonkj@hotmail.co.uk

Torbay Spread Eagle Club

Ms Tracey Seldon
01803 617 228
tseldon@btinternet.com

North and Mid-Wales Welfare and Luncheon Club

Mr Nigel Woodvine
07703 582 439
nigel.woodvine59@gmail.com
www.barclaysnmwaleswelfareclub.co.uk

South Wales (Eastern) Retired Staff Club

Mrs Judith Thomas
barclaysretiredstaffclubswarea@outlook.com

Worcester and District Spread Eagle Club

Mr Trevor Beckett
01213 532 643
beckett28@aol.com

Worthing District Pensioners' Club

Mrs Linda Groom
01903 297 375
lgroom@hotmail.co.uk

York Pensioners' Club

Mr Steve Lamb
01609 775 784
bbpc.york@btinternet.com

Non-regional clubs

Amicale des Anciens du Groupe Barclays en France

Mr Yves Evenou
+33 (0) 680 618 385
yves.evenou1@sfr.fr

Barclaycard Retirement Club

Mrs Sandra Russell
+44 (0) 1327 843 295
s.russell338@btinternet.com
www.barcpen.org.uk

Barclays International Pensioners' Club (BIPC)

Mr Paul Dennis
+44 (0) 7887 240 024
honsecbipc@gmail.com
www.pen-club.co.uk

Barclays Pensioners in Spain Club (Andalucia)

Mrs Sylvia Pavey
+34 (0) 951 066 691
sylvia4700@hotmail.co.uk

Barclays Trust Company Pensioners' Club

Mr Barry Johnson
+44 (0) 1778 345 693
barrywjohnson@btinternet.com

Foreign Branches Pensioners' Club

Mr Michael Brain
+44 (0) 7761 625 856
michaelrbrain2011@gmail.com

The Grasshopper Pensioners' Club

Mr David Baldwin
+44 (0) 1422 832 734
grasshoppers@btinternet.com
www.martinsbank.co.uk

Keeping
your details
up to date

If you need to update your contact details, such as your address or telephone number, be sure to notify your club and the Barclays Team at WTW. Instructions on how to do this can be found on page 3.

If you manage a club and need to update the contact details listed on this page, get in touch with the Welfare Team on +44 (0)1737 273 149 or by emailing barclayswelfare@wtwco.com

The club contact details included in this issue were correct as at 1 April 2026.

Your letters

When cash was king, continued...

Denise Penson's letter in the last issue struck a chord with many of you, and we had several letters from members keen to share their own memories of working with coins, cloth bags and even wooden cheques!

'Wood' you clear this cheque?

I enjoyed Denise Penson's story about bribing the gasman to sell his rolls of coins to the bank, and can honestly say that I've never heard of this before. Usually, it's the customers who have to pay the bank to take their coins! It made me think of a couple of amusing incidents involving cheques.

The first happened at King's Cross branch around 1980 when a cheque was presented on a piece of wood. The wood was about 9x5 inches and about a half-inch thick, and the cheque was correctly made out and presented by the payee for credit to his account. We accepted it and forwarded it in the Head Office bag. Maybe another reader was involved in the chain of events that took place clearing this item?

The other incident happened when a colleague phoned a customer one January morning to inform him that his account was overdrawn. An hour or two later, the customer appeared at the bank to find out what had happened. The cheque was duly extracted and we discovered the problem: our customer had issued the cheque, but it read "Pay Mr J Smith the sum of three hundred and sixty-five days of health and happiness".

I imagine our customer didn't write out any further cheques in that way!

James Eyles

Shipping out the coin

I recall joining the bank in 1959 at 128 High Street, Cheltenham. At the end of the banking hall, there was an interview room that was fortunately lockable from the secure side of the branch. We received funds from the local bus company in all denominations. The silver was largely shared among the local banks in town, however no one wanted the copper (old-type pennies and halfpennies) which accumulated over time. Five shillings' worth was put in paper bags and amalgamated into cloth bags holding £5 each. When 1,000 cloth bags had accumulated in the strong room, it was time to send it to the Royal Mint.

To ship this coin out, it was first brought up to the interview room before being passed out through the window and placed in an enclosed railway carriage compartment, parked in Rodney Road just outside the window. Surplus paper money was sent in HVP parcels via two escorts in a taxi to the Post Office. Working in a number of branches, it was quite common for silver to be moved between banks but rarely on a trolley. The most we carried in one go was 12 bags between two of us but never again!

Theo White



Get in touch

We're always thrilled to receive your articles and photos for possible publication in *connection* magazine. If you have something you'd like to send in to us, you can get in touch using the details below.



Email: connection@wordshop.co.uk



Phone: 01935 277 797



Address: Barclays *connection* editorial team, PO Box 9557, Sherborne DT9 9ER

My pillion pennies

When I was working at the Basingstoke branch in 1959/60, we always walked along the road to the National Provincial Bank to obtain our supply of shillings. The local electricity company banked there, so there was always an abundance of coins from them emptying the meters. It helped, too, that my sister worked there! Like Denise, we had trouble getting the wooden trolley up and down the kerbs, but I can go one better.

When working at Yorktown branch a few years later, we travelled out to the then sub-branch at Yateley, which was based in part of a grocer's shop. We usually travelled there by bus – or in my case, I went alone on my 80cc scooter.

The 20-minute journey normally went well, but one day, disaster struck. A £5 bag of pennies strapped to the back seat of my scooter decided to fall off into the middle of the busy Reading Road. Inside the cloth bag, the coin was in paper bags, and when the bag fell, both the cloth bag and the paper bags burst open, sending pennies in all directions!

I have no real recollection of how I coped with the problem, especially as the elderly guard would have been waiting for me and wondering what had happened. I suspect that I had to fork out for the pennies I couldn't find... Happy days!

Robert Soutter



Banking in the 1950s

Jim Jarvis shares his memories of working for Barclays in 1955, at the age of just 16.

On 31 August 1955, at 16 years old, I started my career with Barclays at Tilbury Docks. Little did I know what an interesting time I was going to have in those early years! There were only five members of staff, all men. Women weren't allowed because the branch was opposite the main entrance to the docks, and you could hear the colourful language of the dockers.

Everything was done by hand – hand-written ledgers, cashiers' books, statements and post books. The manager had a typewriter but no secretary. There was one "adding machine", which was only used on ledger extraction day (you had to use your head, remember? It was pre-decimal pounds, shillings and pence).

I had to stoke the fire (no central heating!) and change the pen nibs on the counter every day, sometimes more often than that as no biros were allowed.

In those days, the P&O Orient shipping lines sailed from Tilbury and processed all their money through us – thousands of pounds and 2,000+ travellers' cheques. They literally offloaded all their money and took on fresh money when they sailed, all in new notes. We had to order that from Head Office, and it was delivered by post to the local Post Office. A large Rolls-Royce would then take us to the Post Office to pick up the parcels of money, known as HVP parcels. As the junior, I went to help carry the sacks – paper money in large quantities is very heavy, and I'm talking about £100,000 or more.

Similarly, our surplus was dispatched in the same way. We would parcel it up in brown paper, seal the knot with sealing wax and stamp the knot with the branch seal – not an easy task.

Although I wasn't a cashier, it was discovered that I was quite good at doing up the parcels, so I often got involved in that process if I was needed. We didn't have a surplus of coin, but whenever some was required, we went to the next town over in the Rolls-Royce again to collect some, mainly silver coin in bags containing £100 each. As I'm sure you'll agree, I had a very interesting start to banking – I'd never been in so many Rolls-Royces in all my life!

Jim Jarvis



I'd never been in so many Rolls Royces in all my life!

The Barclaygirls meet-up

Every year, eight 'Barclaygirls' meet up in London, but this year they invited some Barclayboys to join them.

The Barclaygirls were all working at London Northwestern Local Head Office (then at Edgware Road above Paddington Branch) in the 1970s in various roles and have kept in touch ever since.

We all have great memories of working at Edgware Road – never a dull moment and many laughs despite our busy jobs. We usually meet at Selfridges and walk on to a restaurant where we natter for a couple of hours before parting company to return home. As we now live far apart in various areas (including Berkshire, Middlesex, Buckinghamshire and Hampshire), meeting up isn't that easy, and we only manage a yearly reunion, but it's quality time spent!

Last year, we invited a couple of Barclayboys to join us and that added to the fun exchanges! Unfortunately, one of the Barclaygirls (Sheila Beales) couldn't make our reunion but she's second from the right in our 2023 reunion photo.

Kate Wootten



From left to right around the table: Angie Wilson, Jill Stagg, Kate Wootten, Linda Akers, Shelagh Moss, Carole Hall, Rod Taylor, Pam Batchelor and Derek Arden.



Barclaygirls reunion 2023.

A gardening award in need of a new home

Eileen Bloor got in touch in the hope of finding a new home for a gardening club shield.

Whilst reading *connection*, I saw the piece about the Barclays Horticultural and Arts Society, and it brought back many memories. I'm not sure whether it's the same group I remember, but every year in early September, Radbroke Hall held an open day, and part of the celebrations included a gardening club show, which was always very popular.

My husband, Stan, was well known for his chrysanthemums and even, it would seem, his vegetables too, as the 1988 Rodney Paulson Shield I have shows him winning the prize for best vegetable!

Sadly, Stan passed away 28 years ago, and I've never quite known what to do with the shield. The past winners engraved on it are:

- Mrs J Duncalf – 1982/83/84
- Mr P Rae – 1985
- Mrs B O'Neil – 1986
- Mr T Turner – 1987
- Mr S Bloor – 1988

Eileen Bloor

Can you help Eileen?

If there's still a gardening club today, or anyone who would like to give this lovely shield a good home, please write in to the editorial team at *connection* using the details on page 3.

Life beyond Barclays

From banking to building change through music and community.

John Woods began his career with Barclays straight from school, joining the Sherborne branch aged 16. What followed was a varied and far-reaching journey across the South West and London before moving into management within the Central Advances Department.

There, John worked on recoveries and the early introduction of credit reference checks and default data sharing – a time of significant change in banking. Returning to the South West, he went on to hold senior small business and corporate manager roles across Devon, Cornwall and Somerset, later overseeing the centralisation of personal risk management from Bristol.

After redundancy in 2004, John took up a secondment with Shaw Trust, supporting disabled and disadvantaged people back into work, an experience that sparked a lasting commitment to the third sector.

SATCoL employs around 1,300 people and is supported by more than 6,500 volunteers. The organisation has over 250 charity shops and donation centres, alongside a network of around 5,000 clothing banks.



Bournemouth Concert Brass Tattoo, Denmark.

A lifelong love of music

Alongside his professional career, music has always played a central role in John's life. A euphonium player from a young age with Sherborne town band, he was a founder member of Barclaybrass, forming friendships across the UK that have lasted to this day.

He's spent more than 15 years involved in major brass band competitions and festivals, including the European Brass Band Championships, and served as Chair of the West of England Brass Band Association, organising the annual regional championships in Torbay. He returned again to perform at the annual Barclays Carol Concert in Southwark Cathedral in December 2025.

Turning experience into impact

For the past 15 years, John has worked with the Salvation Army Trading Company Limited (SATCoL), the trading arm of the Salvation Army in the UK and Republic of Ireland.

A euphonium player from a young age, John was a founder member of Barclaybrass, forming friendships across the UK that have lasted to this day.



John with his deputy Risk Manager, Brian Pitt.



John currently serves as Head of Business Process and has helped the organisation through periods of significant growth; over the past decade alone, SATCoL's work has generated more than £80 million to support the Salvation Army's mission.

Alongside this, John also serves as Finance Director of TRUST Merchants, which represents thousands of charity shops across the country.

A life still moving forward

Whether guiding large organisations, supporting social causes or bringing people together through music, his journey shows that retirement from one career can be the beginning of something just as meaningful – if not more so!

Manchester's first bank opened in 1771, and the decades that followed saw finance and industry boom as the Industrial Revolution transformed the city into 'Cottonopolis'.



Union Bank, Manchester.

The Union Bank of Manchester

The Union Bank of Manchester was founded in 1836 as the city's fifth joint-stock bank, beginning with 10 directors, a manager and just five clerks. For its first 20 years, business was confined within Manchester's boundaries, before the opening of its first out-of-town branch in Knutsford in 1856.

By 1896, the bank had expanded to 54 branches across Cheshire, Lancashire and Yorkshire. Growth continued through acquisitions, reaching 150 branches by 1918. A year later, the bank became affiliated with Barclays, retaining independence until its full acquisition in 1940.

The register of new clerks

During a period of rapid expansion in the early twentieth century, the Union Bank recorded its young recruits in a register covering 1911 to 1913. Each clerk was given a page featuring a photograph, along with their name, age, address, first posting and referees.

The boys, aged between 15 and 17, came from across Greater Manchester, Lancashire and Cheshire, reflecting how far the bank's reach had grown beyond its original city limits.

Their referees offer fascinating insight into recruitment at the time. Most listed schoolteachers and clergymen, alongside professionals such as solicitors and businessmen, suggesting these clerks often came from educated or socially mobile families.

Faces from a changing world

The photographs of the new clerks are particularly rare, likely supplied by the boys rather than taken by the bank. There is little uniformity in style, and many recruits appear younger than their recorded ages. What makes the collection especially poignant is that many of these young men would soon serve in the First World War.



Desks the clerks used to use.

The clerks



Zaccheus Holme

At least 13 of the 60 new clerks who feature in the register are known to have lost their lives in the First World War, including Zaccheus Holme. Born in 1895, Zaccheus joined the bank at the Salford branch in 1911 when he was just 16.

When war broke out in 1914, he followed many young professionals from Manchester's white-collar industries and enlisted in the 6th Battalion of the Manchester Regiment. In the summer of 1915, during fighting at Krithia in Turkey, Private Zaccheus Holme was fatally wounded in a counterattack on his battalion. He was only 20. Zaccheus received the 1914-15 Star and British War Medal, as well as the Allied Victory Medal in honour of his service. He's remembered in memorials in his hometown of Cheadle Hulme and at Manchester Grammar School.



Thomas Moreton Gandy

Several Union Bank clerks were also recognised for remarkable bravery during the war. Thomas Moreton Gandy, who joined the bank at the Warrington branch in 1912, served with the 22nd Battalion of the Manchester Regiment.

He was awarded the Military Medal for patrol work after being wounded twice, most seriously during the Battle of the Somme in July 1916. His injuries were so severe that he spent three months in a base hospital before returning to active service and being promoted to Sergeant.

In February 1917, Thomas briefly returned home to Acton Hall in Northwich, where local parishioners held a celebration in his honour and presented him with a commemorative clock. He was one of just 185 men to receive the Military Medal during the First World War. Tragically, only a month after his return to the front, Thomas was killed in a night attack on a French village. Around 150 men from his battalion were also casualties that night.



James Harold Birmingham Young

Born in 1893, James Harold Birmingham Young joined the bank at the Stockport branch in 1911. By 1917, he was serving as a Second Lieutenant in the Cheshire Regiment, where he was recognised for conspicuous gallantry and devotion to duty.

During an advance, James took command when his company commander was wounded, successfully relaying vital information despite heavy shell fire. By the end of the war, he had reached the rank of Captain and was awarded both the Distinguished Service Order and the Military Cross for his bravery.

Preserving banking history

The register of new clerks is a powerful time capsule of young lives on the brink of adulthood, yet to be touched by the tragedy and upheaval of the First World War. It offers valuable insights into the backgrounds and early careers of young men who were just embarking on their journey into the world of banking.

Beyond the personal stories, it offers rare insight into recruitment, education and the rapid growth of banking in the early twentieth century. Its survival is a testament to the importance of the archive in preserving these invaluable records of working life.



Barclays staff based at 54 Lombard Street, pictured in army uniform during the First World War.

The register of new clerks is a powerful time capsule of young lives on the brink of adulthood, yet to be touched by the tragedy and upheaval of the First World War.

Obituaries

Michael John Holiday Retired in 2004, died 30 October 2025 (aged 91)

Michael was born on 7 June 1934 in Lewisham and grew up in Sydenham, South East London. An only child from a working-class family, he had fond memories of his childhood and of living in London during the war years. Shortly after marrying, he and his wife settled in Kent, where they remained for the rest of his life.



He began his working life in January 1952, when he joined Barclays Bank at its Crofton Park branch. After a brief period there, he transferred to the Victoria Street branch, beginning what would become a long and distinguished banking career.

In August 1952, Michael was conscripted into the Royal Air Force,

completing his initial training at RAF Padgate near Warrington before further training as an accounts clerk at RAF Innsworth in Gloucester. He spent his National Service there and was demobilised in August 1954.

Returning to Barclays, Michael's career progressed steadily through a number of branches, including Waterloo Road, Orpington and Deptford, where he served as Chief Clerk. He later held Assistant Manager roles at Sutton and East Croydon, before becoming Manager at both Bexley and Plumstead Common Road.

After 34 years with Barclays, including his time in the RAF,

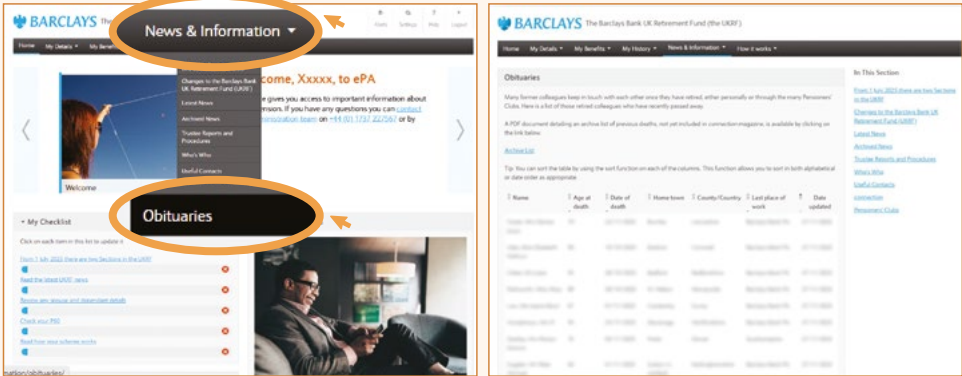
Michael took early retirement in 1985. He continued working for a time with Lloyds Bank in the audit section, before joining Pumfrey and Lythaby Solicitors in Orpington as an Outside Clerk. He spent 17 happy years with the firm, finally retiring in 2004 at the age of 70.

Outside work, Michael was an avid Crystal Palace supporter and had a lifelong interest in the history of the Second World War. Above all else, he was a kind, generous and gentle man who loved and cherished his family.

Michael is survived by his wife, four children, six grandchildren and two great-grandchildren.

How to find the obituaries list

The complete list of obituaries is available online. You can view it any time by logging into your online pension account at barclaysbankUKRF.co.uk and clicking 'News & Information', then 'Obituaries' as shown below.



How to send an obituary to connection

If you'd like to honour a loved one or former colleague with an obituary in *connection* magazine, please get in touch using the details on page 3. We would be happy to work with you to create a fitting tribute.

Useful contacts



Helping you find the right contact details for advice whenever you need it.

Queries about your Barclays pension and benefits

The Barclays Bank UK Retirement Fund (UKRF) Pensions Administration – WTW

WTW are the administrators that look after your pension. You can contact the Barclays Team at WTW by post, email or telephone with queries about your pension or to report any changes to your personal details.

- Email:** barclaysteam@wtwco.com
- Phone:** +44 (0)1737 227567
- Post:** The Barclays Bank UK Retirement Fund, Sunderland SR43 4JU

The helpline operates from 9am to 5pm (UK time), Monday to Friday. You can also use this number if you want to opt out of receiving *connection* magazine. When contacting the helpline, you will need to provide your date of birth, National Insurance (NI) number and payroll/employee ID number for identification purposes.

If you'd like to update your address and are unable to do this via the website, you must send a notification in writing (signed and dated), to WTW at the address above. You'll need to confirm your old and new addresses, and provide your date of birth, NI number and payroll/employee ID number for identification purposes.

You can manage your UKRF pension any time by logging in to your online pension account, available through the UKRF website at

barclaysbankUKRF.co.uk

Log in to check your monthly pension payment, view your tax and P60 details and amend your address.

Employer reference queries or HR issues

Barclays HR Operations

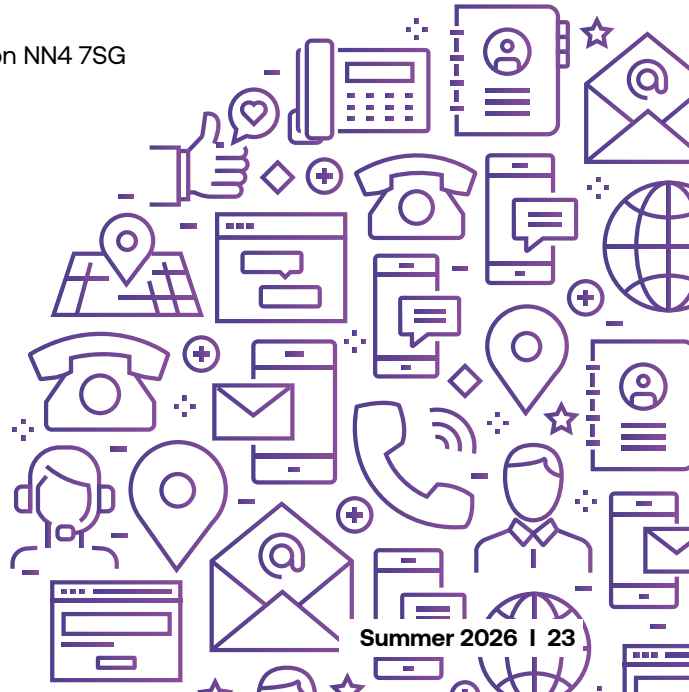
- Post:** HR Operations, Barclays, 1234 Pavilion Drive, Northampton NN4 7SG

Estate planning

For advice and information on trusts and estates, contact ZEDRA.

ZEDRA UK Trust Company UK Limited

- Phone:** +44 (0)1565 748799
 - Probate: option 1
 - Willsafe: option 2
 - Trust/Power of Attorney or any other enquiries: option 3
- Email:** uktrustsmailbox@zedra.com



Useful contacts

Barclays Staff Loans

Barclays Staff Loans Unit

For queries on secured borrowing with Barclays Bank while under the Bank's employment before 2002.

✉ **Email:** staff.loans@barclays.com

📍 **Post:** 4 Piccadilly Place, Level 7, Whitworth Street, Manchester M1 3BN

Barclays pensioner welfare support

Barclays Welfare Team

Contact the Welfare Team for information relating to Barclays Pensioners' Clubs. If you have any queries specifically about your pension, please contact the Barclays Team at WTW using the details on page 23.

✉ **Phone:** +44 (0)1737 273149

✉ **Email:** barclayswelfare@wtwco.com

Barclays exclusive offers and discounts

YOUniquely Barclays

Call the number below to access your YOUniquely Barclays offers. There's also a range of discounts available on Barclays products and services through Barclays online banking and the mobile app.

✉ **Phone:** +44 (0)345 075 6575

Perks at Work

Perks at Work is designed to help you find perks that matter to you – from exclusive pensioner pricing to exclusive Barclays clubs and societies. You can access your account at perksatwork.com/login/index/o/4950

If you're a first-time user, click 'SIGN UP FOR FREE' and follow the instructions on the screen. Make sure that you select 'Barclays UK Pensioners' from the 'Your Company' list and enter company code **B4RCL4Y5N3XTJUM9**.

Barclays Employee Community Programmes

If you would like to speak to someone from any of the teams below, please email them with your telephone number and they will call you back.

Matched Fundraising

You can apply for matching of any funds you have raised for one charity/community organisation, up to £750, for one activity per year. UKRF pensioners who took their benefits on or before 31 December 2013 are eligible to take part.

✉ **Email:** community.investment@barclays.com

🌐 **Visit:** barclays.givingforce.com

Payroll Giving

Payroll Giving is the most tax-efficient way of giving, as donations are taken from your pre-tax payments. UKRF pensioners who took their benefits on or before 31 December 2013 are eligible for matching up to £750 a year.

✉ **Email:** community.investment@barclays.com

🌐 **Visit:** barclays.givingforce.com

Pennies from Heaven

A scheme that lets you donate pennies from your pension to the Spread Eagle Foundation Charity (run by Bank Workers Charity).

✉ **Phone:** +44 (0)1737 227567

✉ **Email:** barclaysteam@wtwco.com

🌐 **Visit:** barclays.givingforce.com

Barclays news and financial reporting

Barclays Group website

For in-depth updates on developments within the Barclays Group, including investor information and share-price details.

🌐 **Visit:** barclays.com

State benefits and tax enquiries

Department for Work and Pensions

For State benefits and pension queries (UK residents).

Visit: dwp.gov.uk

Disability Service Centre

Provides information for people with a disability or mobility problem/s.

✉ **Disability Benefits helpline:** 0800 121 4600 / 0800 731 0122

✉ **Attendance Allowance helpline:** 0800 731 0122

✉ **Personal Independence Payment helpline:** 0800 121 4433

✉ **Textphone:** 0800 121 4493

🌐 **Visit:** gov.uk/financial-help-disabled or gov.uk/disability-benefits-helpline

Income Tax Queries

For queries relating to Income Tax or your tax coding. Quote reference **951/BBP** and your NI number.

✉ **Phone:** 0300 200 3300

📍 **Post:** Pay As You Earn and Self Assessment, HM Revenue and Customs, BX9 1AS, UK

🌐 **Visit:** hmrc.gov.uk

International Pension Centre

Information about pensions and medical cover for those who live, or have lived, outside the UK.

✉ **Phone:** +44 (0)191 218 7777

🌐 **Visit:** gov.uk/international-pension-centre

Comments and complaints on Barclays customer service

A dedicated and exclusive service for retired employees, enabling you to provide feedback on your Barclays customer experiences.

Barclays UK Personal Banking Pensioner Helpline

✉ **Phone:** +44 (0)2476 842 058

✉ **Email:** ukrbpensionerfeedback@barclays.com

Financial support and advice

Barclays Alfred Foster Charitable Settlement

A Barclays charitable trust that helps employees, past and present, who find themselves in need. The charitable trust also assists children of past and present Barclays employees who wish to enter further education. Quote **U0285** when enquiring.

✉ **Email:** charities@zedra.com

📍 **Post:** Charities Team, Zedra, Booths Hall, Booths Park 3, Chelford Road, Knutsford, Cheshire WA16 8GS, UK

Bank Workers Charity (BWC)

BWC exists to help bank employees, both past and present, across the UK. This includes you as a retired Barclays employee, your partner and any dependent children. They do this by providing advice, information, expert support and, in some cases, financial help. Their team of trained client advisers and visiting caseworkers work alongside a range of partners to provide you with specialist support. They're also independent of the banks and completely confidential.

✉ **Phone:** 0800 0234 834

✉ **Email:** help@bwcharity.org.uk

🌐 **Visit:** bwcharity.org.uk

Household Energy

A service that recommends home improvements that could make your property cheaper to heat and keep warm.

✉ **Phone:** 0800 098 7950

🌐 **Visit:** gov.uk/improve-energy-efficiency

Friends of the Elderly

A charity that provides support for all older people, particularly those in need due to mental or physical frailty, isolation or poverty.

✉ **Phone:** +44 (0)20 7730 8263

🌐 **Visit:** fote.org.uk

Age UK

Age UK is a network of charities providing support to older people.

✉ **Phone:** 0800 055 6112

🌐 **Visit:** ageuk.org.uk

National Debtline

Free, confidential and independent advice on how to deal with debt problems.

✉ **Phone:** 0808 808 4000

🌐 **Visit:** nationaldebtline.org

Turn2us

A charity that helps people in financial need access welfare benefits, charitable grants and other forms of support.

✉ **Phone:** 0808 802 2000

🌐 **Visit:** turn2us.org.uk

Accommodation, care, mobility and travel matters

Independent Age

Offers information and advice on the issues that affect older people.

✉ **Phone:** 0800 319 6789

🌐 **Visit:** independentage.org

Carers UK

Provides information, advice and support for carers, including on finances, practical matters and health.

✉ **Phone:** 0808 808 7777

🌐 **Visit:** carersuk.org

Elderly Accommodation Counsel

Advice to help older people choose and finance the most appropriate housing for their needs.

🌐 **Visit:** eac.org.uk

Living Made Easy

Advice and information on aids and equipment for people with disabilities.

🌐 **Visit:** livingmadeeasy.org.uk

Careium

Offers products and services to help people live independently in their own homes, including alarms, monitoring and telephone response services.

✉ **Phone:** 0300 333 6511

🌐 **Visit:** careium.co.uk

Grace Care Consulting

Offers guidance on selecting the right care, whether at home or in a nursing home.

✉ **Phone:** +44 (0)1483 203066

🌐 **Visit:** graceconsulting.co.uk

Tourism For All

UK and overseas travel advice for older people and people with disabilities.

✉ **Email:** info@tourismforall.org.uk

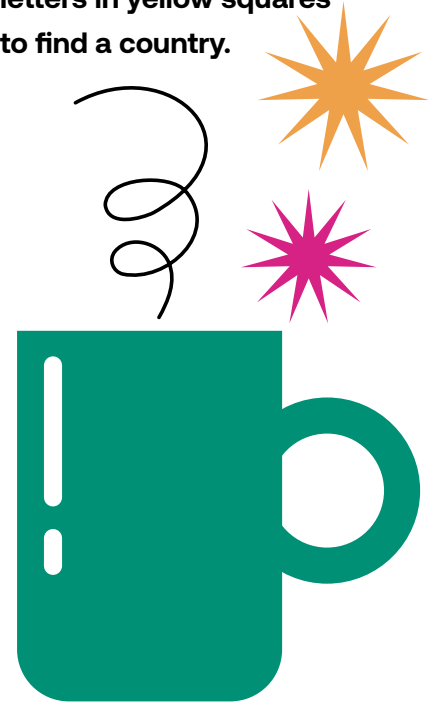
🌐 **Visit:** tourismforall.org.uk

Just for fun

Crossword

1		2		3		4	5			6
7					8		9			
				10		11				
12					13			14		
				15						16
	17		18				19			
20			21			22				
23					24					
25						26				

Solve the crossword, then rearrange the nine letters in yellow squares to find a country.



Across

- 1. It's stuck on an envelope (5)
- 4. Building occupied by monks (5)
- 7. Belgrade is this country's capital city (6)
- 9. Sister of one's father or mother (4)
- 10. Shakespearean king (4)
- 12. And 23 across. Fictional whale created by Herman Melville (4,4)
- 13. Golf cup contested by Europe and the USA (5)
- 15. Rocky peak (3)
- 17. Book of maps (5)
- 19. Large brass wind instrument (4)
- 21. Implement used to smooth clothes (4)
- 23. See 12 across
- 24. Member of The Beatles who died in 1980 (6)
- 25. Daniel Farke became this club's manager in 2023 (5)
- 26. US President who resigned in 1974 (5)

Down

- 1. One of the oldest oilseed crops (6)
- 2. Athletic circus performer (7)
- 3. Bucket (4)
- 5. Directors of a company (5)
- 6. Abominable Snowman (4)
- 8. Spray-applied deodorant (7)
- 11. Robert Burns was born near this Scottish town (3)
- 14. Date when day and night are of approximately equal length (7)
- 15. It's used in road making (3)
- 16. Large, heavy piece of artillery, formerly used in warfare (6)
- 18. Admired (5)
- 20. Greatly admired pop star (4)
- 22. Gas used in illuminated advertising signs (4)

Country:

Sudoku

Fill in all the squares in the grid so that each row, each column and each 3x3 square contains all the digits from 1 to 9.

1			4					3
3	6			5			9	
		9			7	4	6	
		3						6
	9			8			4	
6						8		
	7	8	1			6		
	4			9			5	1
5			7		6			8

