

How We Can Help

The Railway Benefit Fund supports railway people all over the UK.

Funded entirely by donations, the RBF is the only charity dedicated solely to providing help and support to current and retired workers in times of need. We focus on the modern needs and concerns of those working in the industry today, offering advice and financial support to those who need it.



For free support and advice, please contact RBF today:

0345 241 2885 option 1

support@railwaybenefitfund.org.uk

www.railwaybenefitfund.org.uk

Or download our free app* for free legal support and advice (*Available for both Apple and Android phones.).

Registered Charity No. 206312 & SC039550



Family Support Fund

The Railway Benefit Fund (RBF) Family Support Fund is a small grants programme that provides support to railway staff with children where the annual gross household income does not exceed £30,000. We aim to ensure that rail staff on lower grades can enjoy a good work and family life balance.

The fund provides a small sum of money (up to £200) to support child and family related expenses such as:

- School trips
- Extracurricular activities and clubs
- School uniforms
- Baby equipment

What are the Criteria?

- You must be a current rail employee, including working in the supply chain.
- You must have at least one child who is under 18, for whom you are claiming Child Benefit.

- Your annual gross household income must not exceed £30,000.
- The item or activity that you are seeking support with is related to your family or child's expenses.
- The sum sought must be less than £200

You must be able to provide evidence of the above.

How do I apply?

Applications from the Family Support Fund can be made by downloading an application form from the RBF website. Alternatively, speak with a member of our team by calling 0345 241 2885 (Option 1).

Need further support?

If you require further support, you may be eligible for assistance from our main Grants Programme. Speak with a member of our team or visit our website for more information.

What can I do?

The RBF are keen to work with rail employers and staff to ensure that their employees and colleagues can access the help they need. Particularly to those on lower pay grades who are likely to be eligible for support funding.

Make your company RBF aware:

- Publicise the telephone number, website and service to your colleague and staff:
T: 0345 241 2885 (Option 1)
E: support@railwaybenefitfund.org.uk
W: www.railwaybenefitfund.org.uk
- Attach a link to the RBF website through internal staff briefings or newsletters.
- Speak to a member of the RBF team to develop your own specific copy for internal newsletters and staff bulletins; including co-branded materials as part of staff engagement and welfare programmes.

For further information on how the RBF can help your company and your employees, please contact us on 0345 241 2885 or visit our website www.railwaybenefitfund.org.uk



Grants Programme

The Railway Benefit Fund (RBF) offers direct financial support to rail staff and their families experiencing hardship. The charity's grants support current, retired and former rail staff and their dependents.

The grants that the RBF provide are there to support rail families through tough times and can alleviate immediate financial hardship or fund support that will assist wider well-being.

The grants also enable rail staff to live their "every day" lives and help them to overcome the life events they may experience that impact on their financial, family, mental and physical well-being and their ability to sustain their rail employment.

Here to help

The Railway Benefit Fund offers grants which normally support rail staff facing an unexpected life event or change in circumstances that can affect us all. These include:

- **Illness and health issues**
- **Death and bereavement**
- **Relationship breakdown**
- **Domestic violence**
- **Family issues**
- **Unexpected expenditure**
- **Debts and money worries**
- **Changes to work patterns**
- **Redundancy**

CASE STUDIES

Financial support was provided to a rail worker who fled her home due to domestic violence; the RBF were able to support her by providing a grant towards essential household items including a bed.

The RBF were able to provide a grant to fund specialist counselling for the child of a rail worker that was experiencing difficulties following a physical attack and bullying.

Grants Plus

The RBF adopts a holistic system of support for all grant applicants. Grants Plus means that all applicants are offered a check of their entitlements including benefits, government support, as well as other charities that may assist along with referrals and signposting to other services that can help. Some of these services are funded through the RBF and others are provided externally. The RBF provides a bespoke person-centred service that deals with both the presenting need and the underlying cause wherever possible.

What can I do?

The RBF are keen to work with employers, unions and rail staff themselves to ensure that their employees and colleagues are both aware and can access the support that RBF offers.

It is very simple – make your company RBF aware:

- Publicise the telephone number, website and service to your colleagues and staff:

T: 0345 241 2885 (Option 1)
E: support@railwaybenefitfund.org.uk
W: www.railwaybenefitfund.org.uk

- Attach a link to the RBF website through internal staff briefings or newsletters.
- Speak to a member of the RBF team to develop your own specific copy for internal newsletters and staff bulletins; including co-branded materials as part of staff engagement and welfare programmes, attendance and speakers to internal staff engagement events or specific briefings for managers and those in employee support roles.

For further information on how the RBF can help your company and your employees, please contact us on 0345 241 2885 or visit our website www.railwaybenefitfund.org.uk



Information and Advice

The Railway Benefit Fund (RBF) provides services that enable rail staff to live their “every day” lives; as well as helping them to overcome the life events that may impact on their family, financial or physical wellbeing, or their ability to sustain their employment within the rail industry.

RSSB recently highlighted that non-work-related stress can negatively impact on rail staff undertaking their day-to-day roles. The RBF offer dedicated legal advice and information resources that rail staff can access to help them navigate wider issues that they face outside of the workplace.

60% of rail industry staff recently surveyed said that fear and embarrassment of discussing personal issues was the major barrier preventing them from accessing employee support services.

The App is available for download for all Android and Apple devices via Apple Store or Google Play: just search for **Railway Benefit Fund**.

RBF Legal Helpline:

The RBF Legal Helpline is a free service which offers access to specialist legal advice across a range of different areas of law from wills and probate to child access disputes.

RBF Legal Helpline: 0345 241 2885, Option 2.

What can I do?

It is very simple - make your company RBF aware:

- Publicise the telephone number, website and service to your colleague and staff:
T: 0345 241 2885 (Option 2) -
E: support@railwaybenefitfund.org.uk -
W: www.railwaybenefitfund.org.uk
- Promote the RBF Legal Advice App and attach a link to the RBF website through internal staff briefings or newsletters.
- Speak to a member of the RBF team to develop your own specific copy for internal newsletters and staff bulletins; including co-branded materials as part of staff engagement and welfare programmes.

For further information on how the RBF can help you, your company and your employees, please contact us on 0345 241 2885 or visit our website www.railwaybenefitfund.org.uk

RBF Legal Advice App

The RBF Legal Advice App is a free open access advice resource that offers information on a wide range of legal matters, from parking fines to divorce and relationship breakdown.

The App allows staff to access information in real time and allows for confidential contact to RBF if they require further assistance.

"I found the helpline really useful when looking at my options following the breakdown of my marriage. The advisor was friendly, the advice was clear and helped me to decide what I could do next and what my choices were."

Merseyrail employee



Debt Advice

The Railway Benefit Fund (RBF) is the only charity that solely supports railway people and is there for all members of the railway community, whether they are currently employed within the industry, ex-employees or are retired.

The RBF aims to proactively support all rail staff who may be at risk of debt, through the provision of practical and accessible money advice services. The RBF is partnered with Citizens Advice Manchester to provide free and confidential, general and specialist debt advice.

Why should I support this service?

- 1 in every 10 employees are struggling financially - but are not comfortable discussing this with their employers.
- 15% of working households are under financial stress - this number could double if interest rates rise.
- 70% of the workforce spend a fifth of their time worrying about money.
- Staff working patterns and the shame of debt are often cited as barriers to individuals accessing mainstream money advice services.
- The cost of debt can be up to 4% of a company's salary bill in lost productivity.

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