



2022 IMPACT REPORT

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The Railway Benefit Fund, also known as RBF, is a charity which provides support to current, former and retired railway staff and their dependants across the UK.

We've been here for railway people since 1858 and today, thanks to the generosity of our supporters, we're able to offer help to those who need us. From financial grants and confidential advice, to online tools and a legal helpline, we provide a range of services designed to support through life's unexpected events.

Our assistance extends not only to those working in the passenger and freight businesses, but also to the wider rail supply chain.

We are not a membership organisation and rely solely on fundraising and donations so we can continue to support our Railway Family.

Our vision and mission

Our vision is for a brighter future for railway people across our nation. Our mission is to provide customised support to railway people and their families, improving the lives of current and former workers, wherever they are in rail.

EVERY 4 MINUTES SOMEONE IN RAIL REACHES OUT TO RBF



I've never had to ask for help before in my life, and it was a difficult thing for me to do. I feel blessed to have found RBF, they made me realise that there is always hope.



We were barely making ends meet before the energy bills went up, but when they did, we wondered how we would ever cope. RBF helped us put food on the table and made us feel less alone.

A MESSAGE FROM OUR CHAIRMAN

Dear supporter,

Welcome to our Impact Report for 2022, our annual opportunity to update you on the impact we are making as a charity and the difference your donations make to the lives of railway people.

In the past five years, demand for our services has more than tripled and 2022 has been the busiest year to date in respect of the number of applications received and the amount of people we have supported.

Financial hardship is on the rise for many in rail. We continue to feel the effects of the pandemic and the terrible situation in Ukraine on the economy. The cost of living crisis and rise in energy prices has had a devastating effect on the lives of people in rail.

We have witnessed a significant shift in the number of current workers reaching out for help; over 60% of grants awarded this year were for those who currently work in rail, from sectors such as passenger, freight, infrastructure, supply chain and ancillary services. Furthermore, the average age of beneficiaries is younger than previous years, with those in their thirties and forties being the predominant age group.

Our strategy remains to develop services to support people through difficult times, with signposting and advice to encourage early intervention before they reach crisis point. Alongside this is the recognition to engage and mobilise the support of the wider rail industry through our marketing campaigns. The need for a stronger technology platform to support our ambitions has continued throughout 2022 and the results will be implemented in 2023.

And finally, on behalf of the Board, our sincere thanks to you all. We cannot continue to be here for railway people who need us without your donations and fundraising. Your support is needed now more than ever.

Kindest regards,



Tim Shoveller, RBF Chairman



Tim Shoveller
Chairman of RBF and Managing Director
for NW & Central at Network Rail



Thank you to Pete Waterman for his continued support as the RBF President.

"I am proud to be President and help raise the profile of the great work RBF do. Not only are we helping former railway workers but more current workers now than ever before. It's shocking to think it could be your colleagues facing hardship and needing help to pay their bills and feed their families. It's a very true saying that you have no idea what struggles go on behind closed doors.

Please support us and help us to look after our colleagues and friends in rail."

Pete Waterman, RBF President

SERVICES SUPPORT

2022 has been the busiest year on record with more than 1,000 people provided with direct financial support.

Over 700 applications for financial support were received - 96% more than last year. We awarded more grants than ever before, totaling £334,729, and dealt with more complex debt issues.

1 in 4 of all RBF cases are people who face losing their homes.

2022 also saw an increase in the number of emergency grants issued. On average, two people came to us every month because they couldn't feed themselves or their families. This is usually after they had accessed local food banks, meaning that RBF were their last line of support. The majority of the emergency grant recipients were current rail workers.



Jack, a Gateline Assistant on the railways, was living in his van.

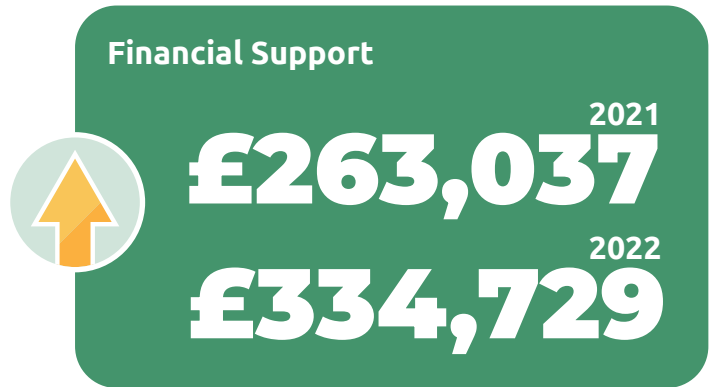
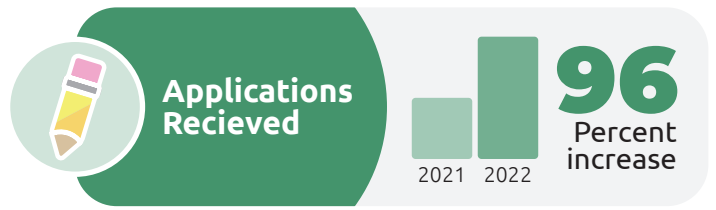
Jack found himself homeless following a relationship breakdown, which in turn led to mental health issues and time off work.

Faced with long waiting lists for housing, he needed to find somewhere safe to live so he could get back to work and spend time with his children.

The RBF were able to help Jack get back on his feet with a deposit for a flat share, a month's rent and some money for food.



I was in a really bad way but thanks to the RBF I now have a room and a safe place to see my children, I have 4 kids so it's cramped but we manage. It has been a really tough few months but I'm glad to say that things are starting to look better for me and my family!

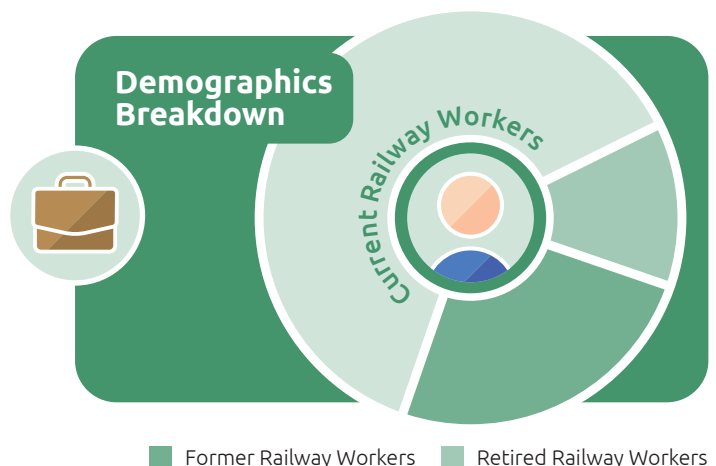


Statistics also show where our support has been needed the most. The cost of living increase is impacting the younger age groups the most, especially those with children. For the first time we have seen a rise in applicants in their 20s. There has also been a significant shift in the number of current workers reaching out for help.

66% of those we help are current workers.

11% of applicants are in their 20s.

54% of applicants are in their 30s/40s and more likely to have young families.



■ Former Railway Workers ■ Retired Railway Workers

NEW FUNDS & SERVICES

Energy Support Fund

In March 2022, we launched the Emergency Fuel Fund, in response to the increased cost of living many were experiencing in the UK.

The limited Fund offered a maximum grant of £200 to support low-income households who would be hit the worst by the much higher energy bills.

In October, the fund was relaunched as the Energy Support Fund with a more streamlined application process to make it easier and quicker to apply.

1000+

enquiries received for the fund - 100 in the first 2 weeks.

200+

applications awarded. Totalling around:

£39,000



Financial Health Assistant

In January 2022 we launched our virtual Financial Health Assistant to provide a free and quick financial health check for those concerned about their finances.

The Financial Health Assistant takes less than 5 minutes to complete and produces a document offering some insight into your financial resilience with advice and guidance on where to turn in times of need.

This free tool is accessible from our website and available for all to use 24 hours a day.

Claire (story below) was awarded £200 from the Energy Support Fund during 2022.

I am a single parent who has to watch every penny. There have been many times when I haven't been able to put on heating to keep my children warm because I couldn't justify the cost.

My children had to get used to using blankets and putting on more layers of clothing, but since receiving the grant from RBF, I have been able to put the heating on and not worry about the cost as much. I have never applied for help with anything before and always just struggled on, so it was amazing to receive some support.



Retired Rail Community Event

In late 2022 we held a pilot Retired Rail Community Event hosted by Avanti West Coast in Crewe.

Our research with railway pensioners highlighted that retirement can often be isolating for railway people, so we wanted to provide an opportunity for them to get together and share stories. Further pilots will be taking place in 2023.

"I had been looking forward to this event for weeks and I thoroughly enjoyed the afternoon. It was really comforting to meet with people who spoke my language and could relate to my experiences working in rail. Loneliness is a real issue amongst the retired community, but events such as this help us to get out and about and meet new people."

FUNDRAISING

Fundraising income for 2022 was £453,560, a 62% increase on last year

We continued to see a decline in individual giving, payroll and pension giving. However, there was a sharp rise in corporate support and continued growth in community fundraising.

We are thankful for the continued support of those grant awarding bodies who so generously supported the work of RBF during 2022. The Civil Service Insurance Society (CSiS) Charity Fund gave a £24k grant and we also receive support from the Thales Foundation and the Rail Homes Housing Association.



Railway Family Week

The second Railway Family Week took place in April, a week-long fundraising and awareness event bringing together the whole Rail Industry. The week included an online Auction of Experiences and community fundraising to reach its £50,000 target.



Heart of Gold Awards

The fifth year of our Heart of Gold Awards was supported by Amaro, Railpen and Furrer+Frey as sponsors.

After thousands of votes were cast our winners were presented awards to celebrate their achievements.

Congratulations to Neil Lathom from Freightliner, Amy Patrick from Alstom, Paul Corrie from Northern and the Johnstone Station Team.



Annual Golf Day

The sun was shining for the 18th Annual RBF Golf Day at Hendon Golf Club in September 2022 which raised over £16,000.

Congratulations to our winners Railpen and thanks to headline sponsor Abellio Ancillary Services, Angel Trains and Enable Group for sponsoring the competitions and to John FitzGerald for organising.



Ride London

Our first year with places at the RideLondon-Essex. Our cyclists covering the 100 miles were Owen from Merseyrail, Shaun from Network Rail and Mark, an RBF Trustee, who together raised over £2,000.



Rail Industry Events

We continue to be supported at rail industry awards and dinners with charity raffles. Thank you to the Rail Business Awards, Golden Whistle Awards, RIA Gala Dinner and RFG Awards and RFG Christmas Lunch for having us.

FUNDRAISING HIGHLIGHTS

A real highlight of 2022 was our flagship fundraising event, 'The Royal Charter'

On Friday 3rd June 2022, 70000 Britannia hauled the Saphos carriages carrying 250 passengers from Crewe to Windsor to celebrate the Platinum Jubilee of the late Queen Elizabeth II. The sun shone, the food and service was amazing, and there was celebration in the air.

Passengers included representation from across the industry, including Abellio Ancillary Services, Caledonian Sleeper, Furrer+Frey, Freightliner, Avanti West Coast, Arriva TrainCare, Health Shield and of course RBF's president, Pete Waterman OBE.

We were also able to treat some of our Heart of Gold Winners and Ambassadors as a thank you for their hard work and support.



Make A Will Month

In March we partnered with fellow railway charity, Railway Mission, to launch Make a Will Month, kindly supported by the Retired Rail Officers Society (RROS).

We teamed up with will writing specialists Bequeathed, to offer everyone in the rail industry the chance to write their will for free.

Users of the service can choose to support their favourite charities such as RBF or Railway Mission, through leaving a gift in their will or making a donation on completion of their will.

Over 1,000 people registered to create a will for free in March and we continue to provide the service.

London Marathon

We were lucky to receive a place in the London marathon in 2022 through the charity ballot.

Barry McLaughlin, a Route Control Manager for Network Rail Scotland, took on the challenge for us and raised £2,000.



We were absolutely delighted to have raised over £60,000 and our thanks go to Locomotive Services Limited and Saphos Trains for making this wonderful event happen, as well as the Branch Line Society for hosting the ticketing.

Claire Houghton, CEO, RBF



HST Railtour

In September, Modern Railways and CrossCountry Trains celebrated their joint anniversaries with a special railtour to the Severn Valley Railway with one of the operator's HSTs. This event marked 40 years of HST operation on CrossCountry's North East to South West route and 60 years of Modern Railways magazine.

The trip was supported by Angel Trains, Beacon Rail and Porterbrook. All proceeds from ticket sales, raffle and nameplate auction were donated to RBF.





Thank you for your continued support



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