



2023 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 families 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

Our vision is for a brighter future for railway people across our nation.

Our Mission

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.



Our New Look

Our logo has been refreshed for a more modern look and to better reflect what we do as a charity.

Our new and improved website creates a more user-friendly and interactive space, accessible for both supporters and beneficiaries.

www.railwaybenefitfund.org.uk

A MESSAGE FROM OUR CHAIRMAN

Welcome to our Impact Report for 2023, 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.

We've seen a huge increase in demand for our services over the last few years. Most of our services are around financial support, whether that's direct financial assistance via grants to people in need, or providing advice and guidance about how to manage financial issues to prevent people falling into crisis.

We are expecting demand for our services to remain high. There doesn't seem to be any light at the end of the tunnel in terms of the economic situation with food and fuel prices continuing to rise. As we know, while some people are able to manage for a while in difficult circumstances, eventually their resources can run out. We have to plan for the demand for financial support to increase and continue to promote financial wellbeing and the importance of early intervention before situations reach rock bottom.

A great asset to the charity this year has been the appointment of our new CEO, Jo Kaye, following the retirement of Claire Houghton. Jo brings an extensive background in rail leadership, having previously worked at Network Rail for 24 years. She has been a trustee of The Settle and Carlisle Railway Trust and in education settings, and is currently a Non Executive Director at Transport for Greater Manchester. Jo has already had many conversations with industry contacts to drive home the importance of supporting us.

I have also moved roles and will continue to support the RBF from within the freight sector. We need the whole industry to get behind us so we can continue to be here for railway people who need us. We cannot continue without your donations and fundraising so, on behalf of the Board, our sincere thanks to you all.



Tim Shoveller, RBF Chairman



Tim Shoveller, Chairman of RBF and Chief Executive Officer of G&W UK/Europe, Freightliner.

Catching up in his new role with RBF President, Pete Waterman OBE.

Our new CEO, Jo Kaye



"It is heart-wrenching to see that people are working so hard in the industry that I love and yet still for reasons way beyond their control, they are struggling to make ends meet and that is what really brings home the value of what we do.

"I am very excited about what the future holds for RBF, and the difference we can make to so many lives."

SERVICES SUPPORT

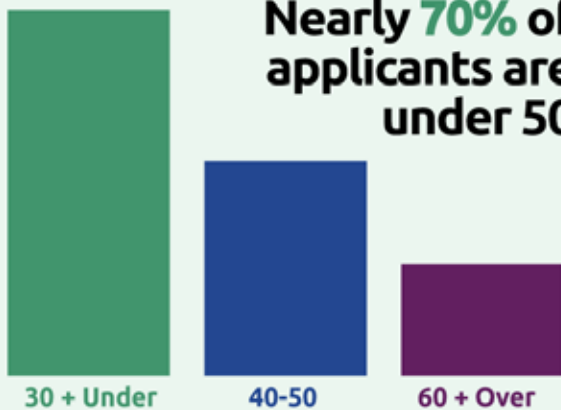
Every day, our Services Team deal with people who are in financial distress through no fault of their own.

In the past five years, **demand for RBF services has nearly tripled**. Over **500 applications** were received in 2023 resulting in more than **1,000 railway people receiving direct financial support** and many more receiving advice and signposting.

In the past 5 years demand for the RBF has **nearly tripled**



Nearly 70% of applicants are under 50



The average age of those seeking help is younger than previous years, nearly **70% of applicants are under 50 years old**, with an increased prevalence of those in their 20's. Younger people are mainly coming to us for help with debt support with some struggling to feed themselves or their families.

2/3 of our applicants are current rail workers



Railway workers are facing increasing hardship because of the impact of the cost-of-living crisis, energy rises and inflation issues.

- **£374,000 of grants were awarded in 2023.**
- **65% of people we supported were current workers.**

Grant application cases are more complex than ever, with people often facing multiple issues at the same time. Many have priority debt that they need immediate help with to avoid homelessness - as a result nearly 40% of our grant awards go towards assisting with this issue and other forms of direct financial hardship.

"I was struggling to make ends meet following the death of my partner. As a first-time mum, with a baby, I couldn't cope and my mental health deteriorated and I needed additional leave from work. I was embarrassed to reach out for help but I was getting deeper in debt. The RBF helped me cover essential bills and the necessities for my daughter which has been such a help through this terrible time." - Hayley

It is important for us to show that we are more than just a provider of financial support. We also seek to assist before grants become necessary by **providing a range of financial wellbeing tools, budget planners, a financial health assistant, debt advice and a legal helpline**. We work with partners in the rail industry to build financial wellbeing awareness with their teams through our attendance at conferences and wellbeing days where we can spread the word about our support services, and encourage difficult conversations.

EXPANDING OUR SUPPORT

We have been developing our work to support the retired rail community and aid wellbeing. Sometimes, when people leave the industry, they lose that sense of being connected to the railway family which can lead to feelings of isolation and loneliness.

Retired Rail Community Events



RBF Retired Rail Community events provide an opportunity for retired railway people to get together, share stories and look back on their time in rail.

Tea and sandwiches are enjoyed as well as interesting talks from guest speakers, which have included our President Pete Waterman.

The events have so far taken place in Crewe on a quarterly basis with plans in place to expand to other locations.

"I had been looking forward to this event for weeks and I thoroughly enjoyed the afternoon. 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." - Jean

Check in and Chat

'Check in and Chat', launched mid 2023, is a new befriending service for people who've worked in the rail industry.

RBF Volunteers make weekly calls to retired railway workers, their widows and others who are feeling more isolated.

Our volunteers are current railway workers, so callers know they are chatting to someone like-minded. Many go weeks without a conversation and the regular chats aid wellbeing and help them feel connected.



"The phone calls have been a lifeline for me. I have a regular conversation with someone who understands. I share stories from my career which makes me feel connected once again to the industry that I love." - Michael



**100
calls**

made by
volunteers for
Check in and Chat

Contact info@railwaybenefitfund.org.uk
to find out more about our support for
retired workers

Retired Fund



In February, we launched a new Retired Fund, designed to meet the financial needs of the older population.

The grant, of up to £500, is to support with the expenses that can come with age, such as disability, digital exclusion, and isolation.

So far we have assisted retired railway workers with the cost of walking aids, home security systems, travel, mobile phones to keep in touch with loved ones, and clothing to keep warm in the winter months.

FUNDRAISING

Income for 2023 was £304,250 in what has been a challenging year to raise funds.

Fundraising income required to run the charity increases year on year due to the rise in demand. We rely solely on fundraising and donations to provide our range of support services and the economic climate in the industry and in wider society has created a sustained financial challenge.

Many current and retired railway workers have been struggling to make ends meet due to the cost-of-living crisis, meaning less of their income can be donated to charitable causes.

We are very grateful for the amazing supporters who have gone the extra mile to help us.



Railway Family Week

Our third annual Railway Family Week took place in April and raised over £35,000. Many fundraising events took place including the first Big Railway Family Week Challenge, which saw teams across the industry coming together to cover the length of the UK. We also hosted a raffle, Hornby prize draw and the Auction of Rail Experiences with over 40 lots to bid on.



Heart of Gold Awards

Our sixth Heart of Gold Awards comprised of 5 categories kindly sponsored by Amaro, Freightliner, Furrer+Frey, Health Shield and Railpen, raising £15,000. We received some amazing nominations and thousands of votes were cast. Congratulations to our winners Ronnie Hardman, Laura Warwick, Claire Sallis, Hannah Tabassum and the Martin House Fundraising Team for your amazing achievements and contributions within rail.



Annual Golf Day

Our 19th Annual Golf Day, held in June at Hendon Golf Club raised over £15,000. Thank you to all the teams who took part and congratulations to this year's winners Avanti West Coast, 2nd place AW Rail and 3rd place Knorr-Bremse. With special thanks to John Fitzgerald and James Hill for their invaluable help organising the day.



Sporting Events

We had some fantastic sporting and personal challenges raising over £5,000 in total. Thank you to those who took part in Ride London, Swim Serpentine and Royal Parks Half Marathon. We were also represented in the Plymouth Run by RSP Rail Signaling & Power, Alstom hosted a golf day and a charity football match took place between British Transport Police and a team of Rail Enforcement Officers.



Rail Industry Events

We continue to be supported at rail industry awards and dinners with charity raffles raising over £22,000 this year. Thank you to the Rail Business Awards, National Rail Awards, Rail Freight Group Awards and Christmas Lunch for having us. We were also delighted that Network Rail hosted a Charity Christmas Carol Concert at London Bridge which raised over £1,000.

FUNDRAISING HIGHLIGHTS

Corporate Partnerships

We rely on our partners in the railway industry to help us. The support of the industry is vital in ensuring we can support those in rail who are struggling.

We are thankful to have Corporate Partnerships with organisations who support us financially and professionally with their products and services.

We need to continue to encourage as many people as possible in the industry to work in partnership with us. Ultimately, the money that we receive goes straight back out to support members of the railway family, and that's so important to recognise.

We are also grateful for the continued support of the grant awarding bodies who support the work of RBF including The Civil Service Insurance Society (CSiS) Charity Fund, Supporting Families Charity, Independence at Home Charity, and the Privy Purse.

“RBF offers a fantastic range of support to all the members of Britain’s railway and we are proud to have joined the growing number of rail businesses who have become an official partner of this very worthwhile industry charity”

RBF Friends - Our Volunteers

In 2023, we were supported by an array of volunteers who gave up their time and expertise to support the work of the charity. Your time and expertise is so valuable to a small charity like ours. It can also be a rewarding, meaningful and fun way to help make a real difference.



In 2023, volunteers at the National Rail Awards and the Rail Freight Group Christmas lunch enabled us to manage these extra large events. Armed with RBF t-shirts and collection buckets, we were able to collect donations and sell raffle tickets to thousands of guests.

“I had a fabulous few hours and doing volunteering is something that warms everyone’s heart, people just don’t realise until they experience it!” Tarnia, Rail Community Officer at South Western Railway

Over **200 HOURS** of volunteer time recorded in 2023

Become an RBF Volunteer by emailing volunteer@railwaybenefitfund.org.uk



Thank you for your continued support



www.railwaybenefitfund.org.uk

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