



# 2024 IMPACT REPORT



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## Our Purpose

Our purpose is to provide essential support to railway people and their families during times of hardship, enabling them to overcome challenges and thrive.

**Railway Benefit Fund – also known as RBF is a non-membership charity that provides financial support to the railway community and their dependents across the UK. We have been supporting railway people for over 165 years.**

Every four minutes somebody reaches out to RBF for help and advice. We offer a range of support services, including financial grants, confidential advice, online resources, and a dedicated legal helpline. These support services are designed to help individuals and families navigate life's unexpected challenges, such as illness, injury, and financial difficulties.

Our support extends beyond passenger rail, encompassing the entire railway ecosystem, including freight, ancillary services, and the wider supply chain.

As a non-membership charity, we rely solely on the generosity of our supporters to continue supporting the UK rail industry. Your contributions make a real difference to the lives of railway people and their families.



# WELCOME MESSAGES

**Jo Kaye, CEO**



It's crucial to remember that the railway is truly "one big family." The industry has a fantastic ethos of supporting those in need.

I believe in our industry's commitment to care for its own. By supporting the RBF, we can ensure that our colleagues have the support they need to navigate life's challenges and thrive.

**Pete Waterman OBE, Charity President**



As you may know, I grew up near the railway in the West Midlands. That's where my love for railways began.

I was overwhelmed and proud this year to have a Freightliner Class 90 90041 locomotive named after me. The naming took place at Crewe by Tim Shoveller, CEO of Freightliner Group, in recognition of my contribution to the Railway industry.

## Our Support Services - How We Make a Difference

Railway Benefit Fund (RBF), believes that no one in the railway family should face hardship alone.

Through **financial grants, confidential advice, digital tools, and our legal helpline**, we provide essential support to railway workers across all sectors.

Our **Financial Health Assistant** and **Money Helper digital tools** provide guidance on budgeting, savings, and universal credit payments, helping individuals take control of their finances.

Beyond immediate aid, we are committed to long-term financial wellbeing. Our services include **dedicated support for retired railway workers, and a free will-writing service** for railway people and their families across the UK.

When unexpected costs arise, our **non-repayable grants** provide a vital lifeline, easing financial burdens and helping railway workers regain stability and peace of mind.

Hardships can be invisible — but with RBF, no one in the railway community has to face it alone.

# FUNDRAISING IMPACT



We rely solely on the generous support of our railway industry to raise vital funds for railway people facing hardships. Thank you to everyone who has contributed to making a real difference this year.

Please scan the QR code to donate today and help us continue our essential work.

## Sporting Challenges



**£10,997**

## Annual Golf Day



**£22,285**

## Auction of Rail Experiences



**£36,000**

## Corporate Partnerships



**£54,800**

## Rail Industry Raffles



**£26,267**

## Community Fundraising



**£16,163**

## Regular Giving



**£19,354**

## Christmas Events



**£46,718**

# POSITIVE IMPACT ON RAILWAY PEOPLE



**Josh, 21, Railway Engineer said,** “I’ve been struggling really badly lately financially and emotionally, with normal problems like money, not getting enough shifts working as a track engineer, family issues. I came across RBF and got the help I needed, it’s very simple and the staff are wonderful, I highly encourage people to reach out if you’re struggling to make ends meet for you and your family.”

## Our Support - What We Delivered

**£304,579**

Grants awarded

**1000+**

People supported

**600**

Applications received

## Who We Have Helped - Supporting UK Rail

**100%**

Within UK rail

**66%**

Current workers

**65%**

Under 50 yrs old

## Making A Difference - From Donation To Impact

**£112,000**

Preventing homelessness

**£47,500**

Supporting children

**£6,986**

Emergency food

## Reuniting Our Retired Rail Community



**Retired Rail Community events  
has doubled**



**Check in and Chat service has seen  
a 100% increase in users**

# FUNDRAISING HIGHLIGHTS

## Charity Charter



**£42,150**

Crewe to Scarborough aboard the Bucket & Spade Charity Charter hauled by the Class 40 locomotive D213 'Andania.'

## Heart of Gold Awards



**£15,000**

Celebrating our 2024 winners in recognition of their dedication, and outstanding contributions to the railway community.

## Charity of the Year



**£5,832**

A delight to work with RSSB and RIA who chose RBF as their Charity of the Year in 2024.



From small acts of kindness to big challenges, every fundraising effort makes a difference. Find the perfect way for you to get involved and support Railway Benefit Fund.

## Celebrating 100 Volunteers

We're incredibly grateful for our amazing volunteers. They're the heart of our charity, dedicating countless hours raising money at our events over the year, and supporting our retired rail community.

Get involved today: [volunteer@railwaybenefitfund.org.uk](mailto:volunteer@railwaybenefitfund.org.uk)



# SOCIAL VALUE THROUGH OUR ACTIONS

Here we highlight the significant social value generated by Railway Benefit Fund (RBF), this includes the social value impact from the delivery of all of our support services, the financial assistance that we provide, various engagement activities undertaken, as well as the SV from our staff that sit behind it all.

Through our various initiatives, we have created a substantial positive result, as evidenced by a total social value of £3,572,904.29.

This report uses Rail Safety and Standards Board (RSSB) Social Value Tool (RSVT), an online tool developed specifically for rail.

## Financial Assistance & Economics

**£2,086,442**

Long-term social impact providing stability and wellbeing of those who contribute to passenger travel.

## Engagement with the Rail Community

**£1,167,567**

This encompasses the positive impact of our outreach and awareness campaigns.



## Dedicated Staff Contribution

**£194,790**

The expertise and commitment of our staff deliver vital services and achieve our mission.

## Service Delivery & Wellbeing

**£124,453**

The direct services we provide contribute to the wellbeing of railway individuals and families

## Volunteer Support

**£9,863**

The time of our volunteers strengthen our community reach within the rail sector.

## Overall Impact



Total Social Value  
**£3,572,904**



Return on Investment (ROI)  
**£6.44 for every £1 invested**

RBF's dedicated team and vital services create a substantial positive impact on railway people, contributing to the stability and wellbeing of those serving the public.



*Thank you for your continued support*



**[www.railwaybenefitfund.org.uk](http://www.railwaybenefitfund.org.uk)    [info@railwaybenefitfund.org.uk](mailto:info@railwaybenefitfund.org.uk)    0345 241 2885**

**1st Floor, Millennium House, 40 Nantwich Road, Crewe, CW2 6AD**



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