



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

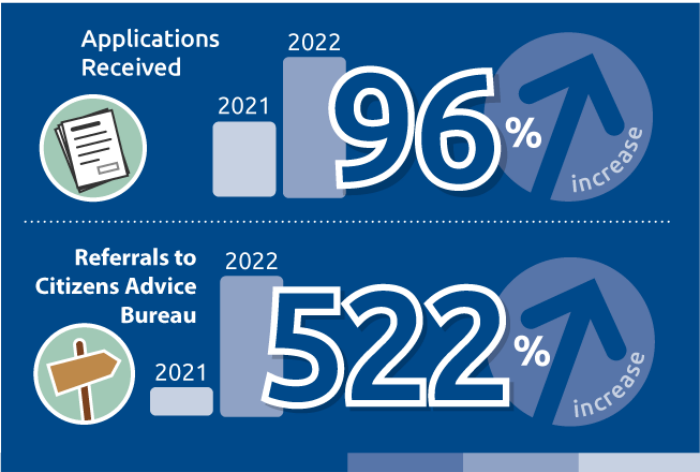
About RBF

- The RBF provides support to current, former and retired railway staff and their dependents across the UK.
- We've been here for railway people since 1858.
- We 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 you through life's unexpected events.
- Our assistance is available to anyone working, or who has worked, in the railway, including passenger, freight, infrastructure, supply chain and ancillary services.
- We are not a membership organisation and rely solely on fundraising and donations so we can continue to support our Railway Family.



RBF Today

- In the past five years, demand for the RBF has more than tripled. Currently someone in rail reaches out to RBF every 4 minutes.
- In 2022, RBF supported over 1,000 railway families with financial support; 25% more than in 2021.
- over 60% of grants awarded were for those who currently work in rail.
- The average age of beneficiaries is younger than previous years, with 54% of applicants in their thirties and forties and the predominant age group.



RBF Children's Fund



RBF Children's Fund Grant: up to £300

The Children's Fund Grant can help rail families with the cost of baby clothes and equipment, winter clothes, school uniforms, PE kits, school trips and more.



Look on the RBF website for online guidance with the baby cost calculator and baby money timeline.

Starting the journey in rail

RBF Central Fund Criteria:

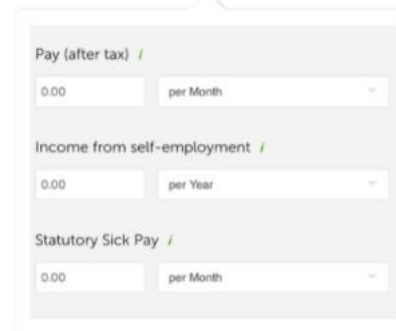
- 1) A minimum 1 years Railway Employment
- 2) Have less than £6000.00 in capital if a single person, or less than £10,000.00 if a couple (including the value of any assets i.e. shares, second properties, land).

Take a look on the RBF website for the budget and savings calculator to understand your budget and long term saving goals.

How to use our online Budget Planner

Before you get started, grab as much information (bank statements, bills...) as you can. The more up to date your details are, the more accurate your results will be.

1 Enter what you spend and how much you earn

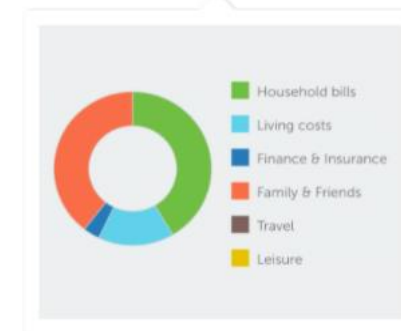


Pay (after tax) /
0.00 per Month

Income from self-employment /
0.00 per Year

Statutory Sick Pay /
0.00 per Month

2 The calculator will give you a breakdown of your finances...



3 ...and personalised tips to help you make the most of your money

Save your money

Make sure you're ready for a cash emergency, or start saving for your next holiday, or even a new home. Learn why [getting into the savings habit](#) is so important.

Cut your costs

Learn how to save money on household bills and become even more of a money master. For example, did you know that a quick energy switch could save you up to £200 per year?

How RBF helps with housing



RBF can help with:

- Rent deposits/advanced rent
- Moving costs
- Essential furniture
- White goods
- Carpets/flooring

“ The RBF helped me at one the lowest points in my life. I was able to move house, focus on recovering and get on with my life. I don't know what I would have done without them.”

“ I am super grateful for the support I received from RBF, it has given me and my family a fantastic start in our new home. I would definitely recommend anyone in need of financial help to get in touch with RBF and see what they can do for you.”

Use the RBF mortgage calculator and stamp duty calculator to understand your home goals and your finances.

Experiencing illness or drop in income



RBF can provide financial support to help with priority bills such as rent, mortgage, council tax or energy bills. We can also offer support for other essential costs such as food and travel, as well as unexpected costs relating to illness.

You can access free and prioritised budgeting advice and benefit entitlement advice through the RBF with Manchester Citizen's Advice.

“ The RBF helped me when I was in financial hardship and going through a really tough time. With their assistance I managed to pay some priority bills and get some much-needed food shopping. I cannot thank the team enough for their support. ”

Dealing with debt



Priority debts the RBF can help with:

- Rent arrears
- Mortgage arrears/ secured loans
- Council Tax arrears
- Electric and gas debts

Priority access to Citizens Advice for free, confidential debt advice.

Helping railway families through tough times

“ The RBF helped me in my time of crisis. I had just moved 90 miles away to start a new job, I had a relationship breakdown due to domestic violence and that person left me in a lot of debt, I was in arrears with my rent and my life was spiralling downhill. I reached out to RBF reluctantly, I was so relieved to receive support at such a crucial time, I honestly don't know what I'd have done without them.”

RBF- retired workers



- House repairs
- Boilers
- Mobility costs such as scooters
- Disability adaptations
- Funeral costs

Dedicated Retired Fund

- Hospital appointments
- Reminder clocks
- Digital exclusion
- Minor home adaptations

*RBF are here for current,
former and retired railway
people.*

Responding to the needs of the industry



Responsive and time-critical support when you need it most

Support with laptops, printers and tablets during home schooling in 2021

- Over 200 families supported

Support with energy costs through our Energy Fund

- Over £50K spent to support through the rising energy bills

“The emergency fuel fund is been lifesaver. for my family, Railway Benefit fund helped us so much in providing much needed help during this difficult time of high inflation and price rises. We are Ever so Thankful to Railway Benefit Fund in providing help when needed most.”



RBF legal advice



Accessing free legal information through the RBF legal advice app on subjects such as:

- Marriage and divorce
- Employment
- Wills and probate
- Consumer rights
- Tax
- And more!

To contact us to see how we can help you please call us on **0345 241 2885**

Or email at
support@railwaybenefitfund.org.uk

Download the RBF App



The RBF App is a free open access advice resource which offers information 24 hours a day on a wide range of legal matters, from parking fines to divorce and personal injury to wills and probate.



**Available on the
Apple Store and
Google Play**



Jenny's Story

Jenny was going through an incredibly difficult time when she reached out to RBF.

Not only was she in long term domestic abusive relationship, but she also found herself spiralling into debt, using loan sharks to keep on top of her payments. Eventually Jenny was able to move away from her abusive partner, but she then found herself behind on rent, council tax, and unable to afford her loan repayments.

At breaking point, Jenny decided to contact the RBF. We were able to help Jenny with a financial grant so that she could get back on her feet.

"The RBF helped me in my time of crisis. I had just moved 90 miles away to start a new job, I had a relationship breakdown due to domestic violence and that person left me in a lot of debt, I was in arrears with my rent and my life was spiralling downhill. I reached out to RBF reluctantly, I was so relieved to receive support at such a crucial time, I honestly don't know what I'd have done without them."



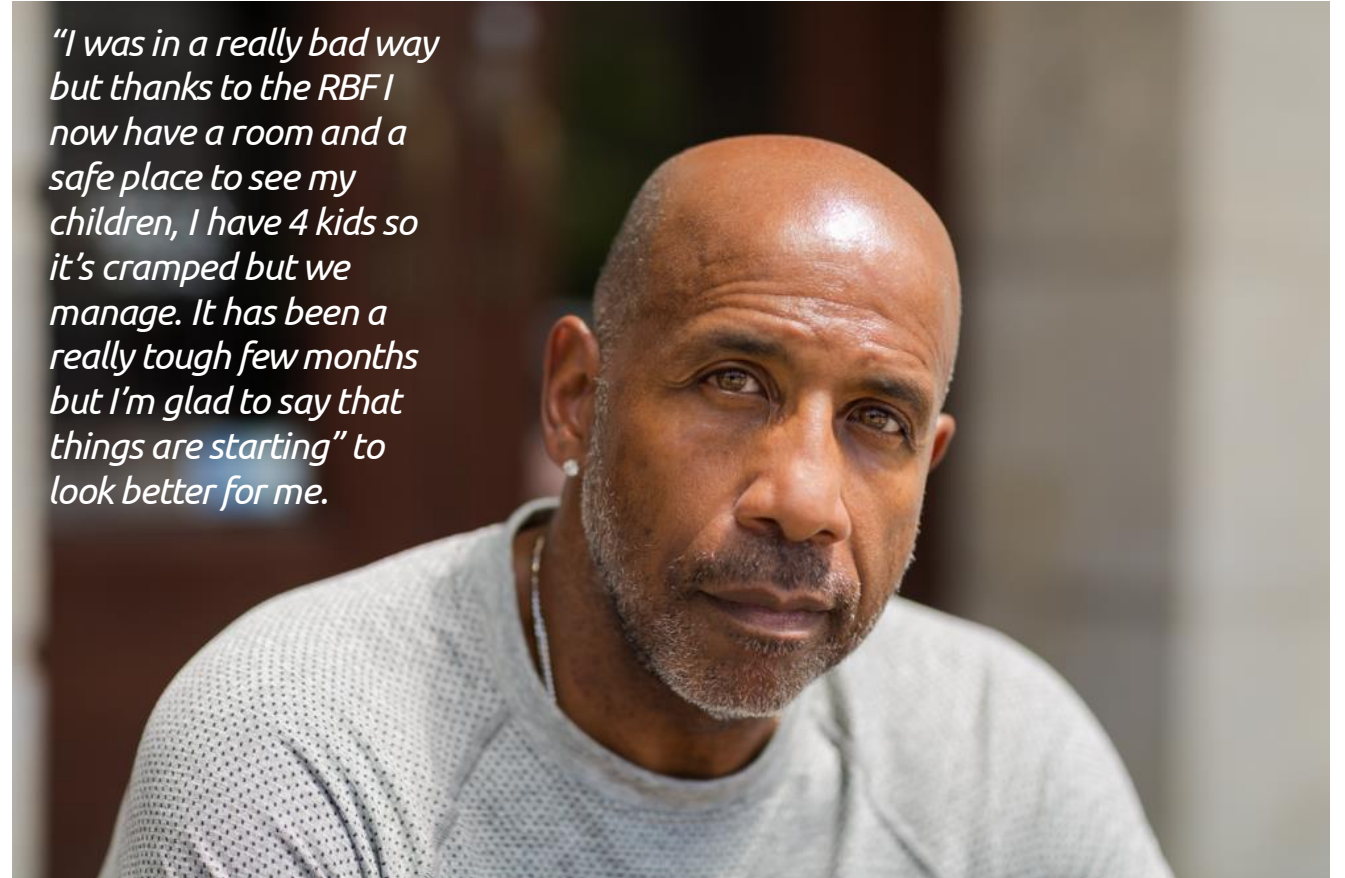
Jack's Story

Jack is a Gateline Assistant on the railways and until recently was living in a van.

Jack found himself homeless following the breakdown of his relationship, which in turn led to mental health issues and time off work. Faced with long waiting lists for housing, he needed to find somewhere to live so he could get back to work and spend time with his children somewhere safe and warm.

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.



How You Can Help

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



Thank you

