

PROVIDING HELP IN 2014

RETURN TO MORE TRADITIONAL SUPPORT

For many in the rural community 2014 will be remembered as the year of the floods, especially in Somerset where we helped set up a relief operation. The impact on those farmers affected was devastating but the flooding was not as widespread as the heavy snowfalls in 2013 with the result that there were fewer calls on R.A.B.I. for help from working farming families during the year.

As a result 2014 saw a return to the more traditional levels of support with 90 percent of our help being provided to those unable to work due to age, illness or disability. During the year just under 1,400 individual farmers and farmworkers and their families benefited from grants totalling nearly £2million.

Overall there was a decrease of 244 in the total number people who received grants in 2014, due in part to fewer working farmers seeking assistance and in part to the death or suspension of a greater number of long-term beneficiaries. While regular quarterly grants are suspended if a beneficiary's financial situation improves considerably the R.A.B.I.

regional welfare officers (RWO) will continue to visit those who are lonely, isolated or particularly vulnerable.

Last year more than 1,800 visits were made by RWOs with more than 209 people being helped for the first time. An important way in which they provide support is by helping those in need to cope with claiming welfare benefits. In 2014 the welfare team helped beneficiaries claim almost £379,000 in state benefits, tax credits and other grants to which they were entitled.

Assistance with claims has become especially necessary with the radical changes in the benefit system and the reduction in support from local authorities. In particular much time and effort has to be spent on help with Employment and Allowance Support (ESA) claims and on Personal Independence Payments (PIP). There is also growing concern about the effect that Universal Credit, which is not designed to deal with the self-employed, will have in the farming community.

MESSAGES OF APPRECIATION

Every year the welfare department receives hundreds of letters and messages of thanks from beneficiaries and 2014 was no exception. The following are a small sample of what was in the postbag:

"I am overwhelmed with (the trustees') kindness and generosity, receiving these grants will make a very BIG difference to me, one of them being that I won't have to worry about having my heating on when the weather is cold...and also the telephone which is a lifeline to me. It is very comforting to know that there is someone available to me if I should need to make contact for anything that is worrying me...I am most grateful."

"Thank you so much for Richard's mobility scooter. You really have made a difference in family life for us. Richard can come out with us as a family but most of all he has his independence back. Many, many, thanks."

"I would like to thank you from the bottom of my heart for helping me and my family through this very difficult time. You have taken all the stress and worry from my shoulders, being disabled is tough enough without the fear of debt hanging over me. I am determined to fight on and try and make things better for me and my family. The new riser-recliner chair is an absolute godsend. Being made to measure is fantastic. It is so comfortable and fits me like a glove, sitting me in the correct position which I haven't been able to do before. It will certainly ease my pain no end. Thank you R.A.B.I. for your prompt and thoughtful help."

"Mrs F said she was overwhelmed by the generosity of R.A.B.I. and had to keep pinching herself to make sure she wasn't dreaming! I would like to pass on my thanks to you as Mrs F is a different person to when she first came into the office in June. It is always nice to get some positive feedback and outcomes and this case has received more than she had hoped for." OFFICE MANAGER, AGE UK

WELFARE - 2014 IN NUMBERS

599 new referrals, 1,813 visits to beneficiaries by RWOs
209 people helped for the first time
£1,927,100 paid in grants to 1,392 recipients
£300,000 paid in grants to 230 working farmers
£10,000 paid to help 5 Gateway Project applicants
£378,935 obtained in benefit payments for beneficiaries
865 Christmas hampers or flowers sent to beneficiaries

TWO WHO SHARED THEIR STORIES IN 2014

GREG AND CAROL

Greg is a 47-year-old self-employed farm worker who lives with his wife Carol and their 17-year old daughter. Carol helps him with the business and is also self-employed.

Fifteen years ago Greg was diagnosed with a hereditary kidney disease for which there was no cure and in due course it began to affect his work. Then five years ago his health started to deteriorate rapidly and with only 15 per cent kidney function left he was put on the transplant list.

Greg expected to have to wait until a donated kidney became available but meanwhile, with the hospital being miles away, dialysis would have been a problem. Then Carol stepped in and offered to donate a kidney herself and, after two years of vigorous testing and preparation to reduce the risk of rejection, the operations went ahead.

They had planned meticulously for the three months that they were both going to be off work with no income coming in. However, they did not know how they would be able to manage, especially with all the extra costs that being in hospital would bring – not the least of which was the taxi fares for the 60-mile round trip to the hospital for the twice a week check-ups following the operations.

Then they heard about R.A.B.I. and after contacting us were visited by the regional welfare officer. She was able to help them investigate and apply for the state benefits to which they were entitled. We also agreed to help them with various household bills.

Reflecting on a most traumatic time in their lives, Carol said: "Without R.A.B.I. it would have been extremely difficult and we'd have got into a lot of debt from which we'd have struggled to recover. R.A.B.I. gave us a cushion to support us through the operations. It was not just the offer of financial help but also the help with claiming the state benefits and filling in the forms."

Greg added: "It's hard to ask for help – pride gets in the way. But I'd say to anyone in the same situation pick up the phone. With R.A.B.I.'s help we're now back on our feet."

"Without R.A.B.I. it would have been extremely difficult and we'd have got into a lot of debt from which we'd have struggled to recover.."



Greg and Carol

Doreen and her daughter Christine, with a picture of Doreen and her fellow land girls

DOREEN

Seventy years ago Doreen was helping feed a nation at war, now R.A.B.I. is helping her to live her life with the dignity she deserves.

Like many of the 80,000 land girls who worked on Britain's farms during the Second World War, Doreen had no previous experience of farming or country life. She was sent from Huddersfield, where she was a mill worker, to work on farms in Lincolnshire and in due course met and married Fred King, a farmer's son. They had six children and in addition to Fred's contract work, grew vegetables and daffodils.

In those days daffodils were always sold in bloom – but when times were hard and they needed the money Doreen picked them although they were still in bud and sent then to market in London as 'pencils', much to the derision of the neighbouring farmer. The next day the buyer called, asking for more of the same and offering to pay more for them. It could be that we have Doreen to thank for the way in which we now buy daffodils!

R.A.B.I. protects the confidentiality of beneficiaries and will not disclose any details without their express agreement. We are very grateful to Greg and Carol and to Doreen for letting us tell their stories. Full versions of these stories, which appeared in R.A.B.I. News in 2014, can be viewed on our website – www.rabi.org.uk



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Registered Charity no 208858

Patron

Her Majesty The Queen

President

His Royal Highness The Duke of Gloucester KG GCVO

Vice-presidents

Mrs A Barton OBE Earl Bathurst
The Countess Bathurst S Chakravarty
Lord Curry of Kirkharle CBE FRAGS H A C Densham CBE ARAGS
Mrs R Nash FRAGS Lord Plumb of Coleshill DL
Julian Sayers FRICS FAAV FRAGS J D Wallis FRICS

Trustees

Chris Riddle (appointed 2006), chairman
William Cumber (appointed 2006), joint deputy chairman
Malcolm Thomas MBE (appointed 2011), joint deputy chairman
Jeremy Lewis FCA (retired) (appointed 2010), honorary treasurer
Mrs Patricia Davies (appointed 2013)
Christopher D'Olley FRICS, FAAV (appointed 2013)
Joshua Hosier (appointed 2013)
Stephen Miles (appointed 2012)
James Orme (appointed 2010)
Mrs Nicky Quayle (appointed 2012)
Mrs Carol Rymer MBE JP DL (appointed 2007)
Mrs Pat Stanley FRAGS (appointed 2007)

Honorary Chaplain

The Reverend Canon Glyn Evans DL

Chief Executive

Paul Burrows ACIB ARAGS



ANNUAL REVIEW

2014



CHAIRMAN'S REPORT



Another year has passed and it is hard to believe but I am now two-thirds through my three-year term as chairman of this wonderful organisation. During my time in the chair I have had the opportunity to visit many far-flung parts of England and Wales and have met many dedicated people who do so much to enable us to help so many people, whatever the issues that face them, in the discreet, caring way for which we are renowned.

Whilst travelling around the country it has become obvious that R.A.B.I. is far more than simply a fund to which members of the farming community can turn in times of need but is a network of real people willing to help fellow farmers and their families through periods of difficulty when life often looks very bleak and the future seems to hold very little.

The help we are able to give comes in many different forms, perhaps providing a little extra income when someone finds it difficult to cope in the latter years of their life or maybe helping a working family with domestic expenses when the farming business will simply not provide for them. This can often mean having to put food in the fridge and supplying some very basic necessities - it is very hard to believe that sometimes farming families cannot feed themselves but sadly that is too often the case. We are also delighted to be able to assist those who can help themselves by learning a new skill or trade through the Gateway project, with perhaps the opportunity to gain a qualification, to enable vital additional money to be brought in.

In whatever way we are able to assist, it can only be done through the generosity of so many people – whether they are members of the hard-working and imaginative county committees, always coming up with new fundraising initiatives, or our generous corporate supporters, whose wide-ranging opportunities to raise both awareness and funds are so important to our work.

We are also very lucky to have such a wonderful team behind the scenes, with the hard-working regional managers spread across the country, the caring welfare officers sitting around kitchen tables and discussing ways in which help can be offered and of course the wonderful headquarters' team at Shaw House, ensuring that the R.A.B.I. ship remains on an even keel!

There are also the dedicated teams in our amazing care homes, Beaufort House at Burnham-on-Sea and Manson House in Bury St Edmunds, who provide such a wonderful caring environment for so many people. Manson House is nearing the conclusion of a major rebuild and refurbishment project which, when completed, will be yet another incredible 'flagship' for R.A.B.I.

Once again, the year has proved to be a great success financially with wonderful sums raised through voluntary contributions, through legacies and through so many other forms of support. This has enabled us to make grants totalling more than £1.9million, providing help which means so much to people facing often heartrending situations.

I hope that the pages of this review provide an interesting insight into what a year in the long history of R.A.B.I. involves and the encouragement to take forward the baton to enable this wonderful charity to provide ever more help. Without such widespread support we would not be able to improve people's lives and for that we are truly indebted to all who do so much.

Christopher Riddle, Chairman



Groups

The support of organisations, such as the NFU and YFCs, was once again a valuable source of raising both funds and awareness. Notable among the many fundraising events was the 1,000-mile cycle ride by former NFU president Sir Peter Kendal and Oxford Farming Conference chairman Richard Whitlock which raised more

than £40,000 for R.A.B.I., Addington Fund, FCN and Farm Africa.

Corporates

The number of companies supporting R.A.B.I. either by direct fundraising or through donations continues to grow. We are very grateful to the many national and regional companies who

2014 FINANCIAL SUMMARY

WHERE OUR MONEY COMES FROM

	£000
Voluntary income - donations	1,665
Voluntary income - legacies	1,424
Trading sales	31
Investment income - dividends and interest	1,408
Investment income - estates	423
Fees for residential care	1,504
Other income	9
Total incoming resources	6,464

WHERE OUR MONEY GOES

	£000
Costs of generating voluntary income	473
Costs of goods sold and trading costs	23
Costs of generating investment income	401
Direct welfare payments, grants and support	2,640
Residential homes	1,782
Publicity and communications	589
Governance costs	76
Total resources expended	5,984

BALANCE SHEET 31 DEC 2014

	£000
Tangible assets	22,132
Investments	38,014
Trading stock	6
Debtors	152
Bank & cash	2,663
Creditors	(284)
Net assets	62,683
Unrestricted	56,824
Restricted	5,282
Endowment	577
Total funds	62,683

Total funds as at 31 Dec 2014

62,683

Charitable trusts

R.A.B.I. is very grateful for the donations received towards our work in the farming community from many charitable trusts during 2014. Many are regular supporters of R.A.B.I. whilst others made their first donations this year. The donations vary considerably in size, as do the trusts making them, but all are greatly appreciated and used as specified and/or for welfare grants for our beneficiaries.

INCOME & EXPENDITURE BY COUNTIES IN 2014

Donations were received during 2014 from Her Majesty The Queen. Note: Income and expenditure not directly attributable to counties is not included in this table.

	Expended on beneficiaries currently living in county	Total income from county	Expended on beneficiaries currently living in county	Total income from county
	£	£	£	£
Anglesey (Ynys Mon)	6,823	3,163	Merionethshire	7,353
Bedfordshire & Huntingdon	11,849	11,629	Merseyside	8,652
Berkshire	3,701	31,058	Middlesex	-
Brecon & Radnor	26,921	2,888	Monmouth	8,895
Buckinghamshire	18,476	42,182	Montgomery	44,091
Caernarfonshire	26,244	2,263	N. Ireland	6,128
Cambridgeshire	26,470	34,496	Norfolk	92,625
Ceredigion	41,173	10,560	Northamptonshire	22,739
Carmarthenshire	41,312	10,448	Northumberland	66,048
Cheshire	50,007	14,600	Nottinghamshire	12,728
Cornwall	84,359	37,905	Oxfordshire	21,797
Cumbria	31,303	34,934	Pembrokeshire	23,530
Clwyd (Denbigh/Flint)	20,385	5,730	Rutland	-
Conwy	3,947	2,633	Shropshire	93,734
Derbyshire	26,643	23,840	Somerset	149,845
Devonshire	111,396	91,579	Staffordshire	26,360
Dorset	39,242	56,810	Suffolk	83,289
Durham	15,484	3,607	Surrey	386
East Sussex	24,486	18,976	Wales	-
Essex	23,436	30,083	(not allocated to specific county)	-
Glamorgan	5,169	2,435	Warwickshire	16,512
Gloucestershire	39,932	23,688	West Midlands	15,131
Hampshire	33,585	44,685	West Sussex	21,532
Herefordshire	36,346	6,155	Wiltshire	51,194
Hertfordshire	3,818	11,188	Worcestershire	29,024
Isle of Wight	7,563	10,081	Yorkshire (East Riding)	31,685
Kent	31,116	87,796	Yorkshire (North Riding)	147,097
Lancashire	38,933	13,300	Yorkshire (South Riding)	10,147
Leicestershire	21,765	26,279	Yorkshire (West Riding)	19,252
Lincolnshire	64,054	23,289	Total	1,925,712
				1,301,585

Independent Auditor's Statement to the trustees of R.A.B.I.

We have examined the summarised financial statements of R.A.B.I. for the year end 31 December 2014.

Respective Responsibilities of Trustees and Auditor: The trustees are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom law and the recommendations of the Charities SORP. Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and Council of Trustees' Annual Report. We also read the other information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board.

Opinion: In our opinion the summarised financial statements are consistent with the full annual financial statements and Council of Trustees' Annual Report of R.A.B.I. for the year ended 31 December 2014.

Martin and Company, Statutory Auditor, 25 St Thomas Street, Winchester, SO23 9HJ. 19 March 2015.

Council of Trustees' Statement

The attached summarised accounts are not the statutory accounts but a summary of information extracted from the annual accounts and certain information relating to both the statement of financial activities and the balance sheet.

These summarised accounts may not contain sufficient information to allow for a full understanding of the financial affairs of the charity. For further information, the full annual accounts and the Council of Trustees' annual report should be consulted. Copies of these can be obtained by writing to the Chief Executive at the Head Office, the address of which is on the back cover of this Annual Report or by downloading from the R.A.B.I. website.

The full annual accounts are subject to external examination by an independent auditor and received an unqualified audit report.

The annual accounts were approved by the trustees on 18 March 2015 and subsequently submitted to the Charity Commission.

Legacies/Gifts 2014

Mrs Valerie M Beales
Miss Marion J Blanford
Mr John Ashby Northamptonshire
Miss Monica G Board
Mr Robert M Boustead
Mrs Ruth E Buttenshaw
Mr Cecil Colbatch-Clark
Mr Ronald J Davies
Mrs June E Funnell
Mrs Gertrude A Glanville
Mrs Esther M Grindal
Mrs Dorothy Hames
Miss Ivy Hardman
Mr Eric E Higgins
Mr Stanley Hodgson
Mr James A Hutt Will Trust
Miss Margaret A McKellar
Mr Thomas H McMillan
Mr Thomas R Morrey
Mr Christopher D Neame
Mrs Margaret J Niven
Mr John R A Raffie
Mr David L Reynolds
Mr Lester & Mary Rutherford
Mr Richard G Staniforth
Mrs Violet L Tozer
Dawn Voellner
Mrs Grethe J Waye
Mr Stanley Weaver
Mr Charles W Wharton
Mrs Marjorie Williamson

Donation in memory and in remembrance of the following friends and supporters of the institution have been received and gratefully acknowledged during 2014. The total received was £77,686.

Mr William Alexander Kent
Mr George Arblaster Staffordshire
Mr John Ashby Northamptonshire
Mr Frank Attwood Kent
Mr John Badman Somerset
Mr Kenneth Bailey Oxfordshire
Mr Benjamin Baines Leicestershire
Mr Robert Barker Yorks North
Mr Geoffrey Barnett Oxfordshire
Mr William Baylis Oxfordshire
Mr Michael Black Cumbria
Mr Philip Bolam Warwickshire
Miss Ida Boulton Leicestershire
Mr Geoffrey Bowers Staffordshire
Mr Kenneth Brake Somerset
Mr Peter Brodie Northamptonshire
Mr Philip Brooks Devon
Mr Alan Brown Durham
Mr Bill Bryant Cornwall
Mr Raymond Buckland Dorset
Mr Francis Harrison Durham
Mr Robert Burns Rutland
Mr John Burton Yorks East
Mr Victor Byford Suffolk
Mr Tom Byles Cornwall
Mr Bernard Cale Oxfordshire
Mr Geoffrey Canning Hampshire
Mrs Pamela Cargill Norfolk
Miss Kathleen Chalke Hertfordshire
Professor Brian Chambers Nottinghamshire
Mr Peter Clark Rutland
Mr Cecil Clark Herefordshire
Mr Roy Clarke West Midlands
Mrs Nancy Coatsworth Northumberland
Mr Gordon Jackson Cumbria
Mr John Crane Sussex East
Mr John Crittall Surrey
Mrs Catherine Cropper Lancashire
Mr Peter Davy Warwickshire
Mr Leonard Deans Sussex West
Mr John Edwards Carmarthenshire
Mr Roger Emmett Buckinghamshire
Mr Edward Evans Shropshire

Mr Dennis Farmer Devon
Mr Fred Farrier Shropshire
Mr David Fattorini Yorks North
Mr Anthony Flux Sussex West
Mr Les Flux Isle of Wight
Mr Lawrence Foules Buckinghamshire
Mr Bernard Francis Sussex West
Kimberley Gane Oxfordshire
Mr Derek Gayer Worcestershire
Mr Richard Gaton Oxfordshire
Mrs Eileen Gibbon Yorks East
Mr Malcolm Goldsworthy Kent
Mr John Gooderham Suffolk
Mr Peter Goss Buckinghamshire
Mrs Patricia Granshaw London
Mrs Elizabeth Grant-Nelson Surrey
Mr Geoff Hallam Leicestershire
Mr Anthony Hall-Jones Worcestershire
Mr Joseph Harrison Cheshire
Mr Francis Newbery Devon
Mrs Aylaisia Harold Norfolk
Mr Rodney Noble Yorks South
Mrs Pat Hodder Hampshire
Mr John Homewood Oxfordshire
Mr Edward Hone Hertfordshire
Miss Dorothy Hope Kent
Mrs Patricia Hopkins Suffolk
Mr Charles Horton Wiltshire
Mrs Connie Hulse Cheshire
Mrs Peggy Hunt Dorset
Mrs Gwyneth Huntley Glamorgan
Mr Arthur Illsley Buckinghamshire
Mr Andrew Izzard London
Mr Christopher Ranson Wiltshire
Mr Henry Jane Devon
Mr Alun Jones Montgomeryshire
Mr Chris Jordan Worcestershire
Mr David Kent Suffolk
Mr Charlie Kingswell Isle of Wight
Mr Geoffrey Knowles Kent
Mrs Barbara Land Staffordshire
Mr Frederick Langrish Sussex East

Mr David Sayer Yorks East
Mr Geoffrey Scott Nottinghamshire
Mr Alan Shacklock Cambridgeshire
Mr James Shimmwell Derbyshire
Mr Frederick Simmonds Hampshire
Mr Gerald Sivell Gloucestershire
Mr Peter Stacey Essex
Mr David Standwick Dorset
Mr Robert Steven Norfolk
Mr Ian Stevensen Worcester/Worcestershire
Mr Bill Stockwell Northumberland
Mr Albert Strawson Lincolnshire
Mrs Dorothy Sumner Lancashire
Mr Mark Sykes Yorks East
Mr Peter Symington Oxfordshire
Mr Geoffrey Morley Suffolk
Mr Geoffrey Morton Yorks North
Mr Charlie Muddle Sussex West
Mrs Elsie Neale Lancashire
Mr Jim Neogbery Devon
Mr Robert Noble Yorks South
Mr James Tremaine Gloucestershire
Mr David Oliphant Wiltshire
Mr Glyn Owen Montgomeryshire
Mr Norman Parker Devon
Mr George Parrott Buckinghamshire
Mrs Thora Passmore Berkshire
Mr Derek Walton Warwickshire
Mrs Sarah Ward Kent
Mrs Vera Wardell Yorks North
Mr Joseph Wanlock Cornwall
Mr Glyn Watkins anonymous
Mr Patrick Watson Bedfordshire
Mr Michael Wetherell Somerset
Mr Charles Wharton Norfolk
Mr Edward Whiteborne Wiltshire
Mr Albert White Cambridgeshire
Mrs Elsie Wickens Sussex East
Mr Robert Willis Cumbria
Mr Andrew Wilson Berkshire
Mrs Leslie Wraith Lincolnshire



FUNDRAISING

Social media

The big story for 2014 was the development of social media as a source of fundraising. By the end of the year the number of our Facebook followers had topped 1,000 and we had more than 3,300 Twitter followers. As well as increasing awareness of R.A.B.I. activities social media is raising money and goods in kind.

Being selected as the farming charity to benefit from the Muddy Matches 'meessageathon', with £1 from every message on their site in November, we received more than £1,400. With social media one thing leads to another, for example our Welly Week campaign. We received great support with the donations of wellies from Gumleaf for a social media competition and auction giveaways, as

well as the Muddy Welly Challenge, supported by Mole Valley Farmers and then by Country House Outdoor Clothing, again with a Twitter competition.

for help and provided free transport for 65 boxes of cards and calendars from Oxford to Leeds.

Committees

The backbone of R.A.B.I. has always been its army of local volunteers working through the county committees. Every year they organise

a multitude of fundraising activities as well as promoting the charity at local shows and events. The competition to raise more and improve on last year is always intense and

2014 was no exception. Congratulations to Derbyshire, winners of the R.A.B.I. Cup for the most progressive committee at last year's AGM.

Individuals

The range and ingenuity of fundraising events organised by individuals in support of R.A.B.I. was as impressive as ever in 2014, ranging from

a 'Vicars, Nuns and Tarts' tractor drive organised by a Northumbrian vicar to an 11-day cycle ride over the Andes and down the Amazon.

It is impossible to do justice to all the fundraising activities of 2014 in this review but many are recorded in *R.A.B.I. News* which can be read online at www.rabi.org.uk.

