

TRANSPORT BENEVOLENT FUND CIO (TBF)

DEVELOPMENT PLAN – 2025/26

1. BACKGROUND

Our first plan as the unincorporated Transport Benevolent Fund (registered charity number 1058032) was in 1997, just a few months after the Charity Commissioners approved the merger of the former charities into TBF. The merger ended several years of uncertainty regarding the legal position. It enabled the TBF to start to address other issues, the most important being stabilising the finances and laying the foundations for the Charity to become a national organisation. Stability having been achieved, the Charity started to address its future direction in a more meaningful way in the second plan drawn up two years later. We have since built on these foundations and have now achieved our aim of membership throughout England and Wales, with continued progress in Scotland. In 1997, the TBF Board began considering whether the Charity should apply to become an incorporated charity.

In 2014 the TBF Board agreed the unincorporated charity should apply to become an incorporated body. An application was made to the Charity Commission to become a Charitable Incorporated Organisation (CIO).

The Charity Commission accepted the unincorporated charity's application to become a CIO. The new charity became Transport Benevolent Fund CIO (registered charity number 1160901). Our Constitution defines the Charity's Object as the relief of need, hardship and distress among beneficiaries and their dependants; 'beneficiary' means a person who is or has at any time been employed or engaged in any way in any business concerned wholly or partly with the provision of any form of public transport either within or to or from any part of Great Britain who the Trustees accept as being for the time being entitled to consideration for relief. The Boards of both charities agreed on the resolution that the transfer of assets from the unincorporated charity to the new Transport Benevolent Fund CIO took place on 1 October 2015. The first six months of the 2015/16 Development Plan were performed under the TBF unincorporated charity, and the second six-month period was completed under the newly incorporated TBF.

On 25 November 2016, the Office of the Scottish Charity Regulator (OSCR) approved the Transport Benevolent Fund CIO's charity status in Scotland, Scottish Charity Registration Number SCO47016, and entered the charity in the Scottish Charity Register.

2. OVER THE PAST YEAR

Our organisers, who recruit new members and communicate the merits of TBF membership to public transport employees, appreciate the access they have to public transport sites which helped with membership growth, especially in the bus and rail industries, but the air industry is where we will be hoping to recruit and help more members.

We still encounter difficulties in some companies, and progress remains slower than it should be. Some companies and trade union representatives confuse our charitable help with the cash benefits offered by other bodies that have no loyalty to the public transport industry. In the worst cases, individuals are motivated by commission payments from others rather than what is best for employees. Yes, it is a real shame. However, we have been able to extend payroll deduction facilities to additional companies, with around 2,300 members contributing by standing order.

The join online membership function on our website continues to be a great success making it easy for potential members to join.

We introduced a new benefit, Neuro-Development Disorder ADHD/Dyslexia Assessment, due to the ever-increasing requests for support because of the long waiting lists and shortfalls in education authority funding, which impacts the whole family.

TBF has been able to carry on fulfilling its purpose by helping its beneficiaries.

Around 1550 members in 42 companies are paid for by their employers. These employers recognise the value of staff retention and that TBF membership is a potential differentiator and an affordable benefit within the package they can offer. The extension of employer-paid membership is particularly notable in smaller bus companies and the coach sector.

After allowing for attrition, membership increased by around 2,900. We recruited about 10,800 new members and shows TBF's recruitment is moving in the right direction.

TBF membership is generally very popular where we can reach staff. We have continued to diversify membership; only around one-seventh of members now work for Transport for London – once our only source of membership - and Go-Ahead continues to be the largest employer of TBF members.

We continued to manage the Transport for London Staff Welfare Fund (SWF), enabling us to help non-members who are (or were) associated with TfL.

If you know anyone associated with TfL who is experiencing hardship, please ask them to contact us for help through the SWF. We shall always remain a membership charity, but it is good to have extended our work using this money.

This would be a very complacent review if it did not address the issues caused by world economic uncertainty and significant financial market variations. Our reserves have increased, but our immediate issue is achieving growth amid uncertainty. The priority for many employers is cost-saving rather than expansion. Looking at everything going on in the world, we believe we are making good progress.

3. OUR MISSION

Our primary purpose is to relieve need, hardship and distress among our beneficiary members and their dependants. We do this by offering a wide range of benefits and developing new ways of helping people. We recognise that for some types of help (e.g. hardship grants), a form of means-testing is inevitable, but we will continue to use this as little as possible.

All those working in Great Britain's public transport industry are potentially our beneficiaries, and the second part of our mission is to bring the benefits of membership to more of them. In addition, by continuing to broaden our membership base, we are increasing our chances of fulfilling our mission by being less reliant on developments in a small number of companies.

We aim to help non-members in the public transport industry who are involved in dealing with fatalities at work.

4. THE FUTURE

4.1 Relevance of Transport Benevolent Fund CIO

The call on charities continues to increase as more people suffer financially and with their health.

The voluntary sector continues to shoulder the gaps in State services. We must do what we can to protect individuals who find State support reduced in some areas, often meaning that they are forced to use private health insurance providers whose prices they cannot afford.

When misfortune befalls a member or dependant, little support is available from the State. This is when we need to be able to help – either by direct assistance or by pointing to another source of help (and perhaps helping them obtain what they need from that source). We have developed our benefits so they meet present-day needs and aspirations as far as possible within the money available and in line with our mission, and we will continue to do so. If we are not relevant to the needs of our beneficiaries, then we do not deserve to survive; we shall ensure by listening to our members that we remain relevant to their needs. The fact that most of our trustees work in the industry helps with this process. TBF offers a unique range of benefits, and we must continue to make this known.

4.2 Range of benefits

We shall continue regularly reviewing our range of benefits and their take-up, cost-effectiveness, and attractiveness to members. We cannot operate as a private company or friendly society because we are neither. We do not set out to do what the State should do. We are not here to subsidise the State, poor wages or pensions. Nor can we sit back and assume everything we do is precisely what is needed.

We have made much progress in making complementary treatments available to beneficiaries. Without TBF, these treatments would be beyond their means. We are also finding other ways to help working members retain their jobs when illness or injury strikes, including a wide range of tests and scans where there is a long wait on the NHS. We shall continue to develop benefits and thus help both the beneficiary and their dependants and the industry. We will continue to do all we can to ensure that beneficiaries can get the help they need quickly and with a minimum of formality, always bearing in mind the costs involved.

4.3 Our constituency

We are delighted to report that we continue to have members in all train operating companies, Network Rail, almost all significant bus companies in England, Wales and Scotland, British Transport Police, tram and air operators, coach operators, railway engineering and ancillary services and Hackney licensed taxi drivers. We have members (though sometimes in single figures) in 589 companies and payroll deduction facilities in 239.

Our membership is indeed growing but we will not rest on our laurels, and we are focused on expanding our reach across bus, coach and rail sectors, as well as the aviation and passenger shipping sector.

There is continuous change within the UK transport industry and 2025/6 is expected to see the gradual transition towards a new railway structure within Great British Railways (GBR), with increasing activities being centralised pending the organisation becoming fully operational by late 2026. At their natural conclusion, train operating franchises will novate into public sector control, the first being c2c and South Western Railway in Spring 2025, followed in July by Greater Anglia. By October 2027, all operator contracts will be brought in-house by GBR. Open access operations will continue, though there will be more stringent scrutiny around decisions to grant future access rights. The London Rail Concession model will also remain, following Go Ahead winning the Elizabeth Line contract in 2024, Keolis retaining Docklands Light Railway and the London Overground procurement exercise now having commenced.

In bus, there will be a continued move towards a franchising model in the major conurbations – the process having been completed early in 2025 in Manchester and tenders for Liverpool expected to be issued this Spring. West Yorkshire and West Midlands are likely to finalise a franchising model in 2025 for commencement of services sometime in 2027/8. Franchising and/or quality models or preservation of the status quo is being considered in other mayoral and local authorities. Meanwhile, subsidy to enable caps on bus fares continues in England, albeit rising from £2 to £3. Bus operators are under pressure to enhance the quality of their proposition, in terms of enhancing customer service and this is a key tenet of franchising and other structural changes being considered. Post pandemic, customers are more discerning about whether to travel or not and it is increasingly difficult to unlock

social mobility, despite patronage moving towards pre-2019 levels. There is also a high expectation around the provision of new and environmentally-friendly vehicles and this is reflected in increasing investment in electric fleets and other programmes to reduce carbon emissions.

We shall continue to promote TBF through our organisers, local representatives, website, advertising and distribution of promotional items, and we shall ensure these remain cost-effective. We manage our marketing activities carefully to maximise the degree of exposure that can be achieved across the relevant market areas while controlling expenditure within a tight budget. We are working on becoming more active ‘thought leaders’ in the employee wellbeing and engagement space with a series of initiatives over the coming 12 months.

Employers receive contact from many organisations seeking access to their staff and payroll deductions. We will continue to impress upon them the relevance and generosity of TBF as a charity against the claims made by other bodies in support of their services. Our relationship with the trade unions remains strong and we work collaboratively with them and other organisations across the sector.

We shall continue to make it possible for members leaving the industry to remain in membership but do not see this as a priority.

4.4 Membership target

At the end of the 2024/25 financial year, we expected active membership to be about 64,500, but it will be less at around 64,000. However, we are pleased that membership continues to grow.

We must continue to grow as, without this, we will not achieve our mission, and overheads will consume a disproportionate share of income. There is almost endless scope for growth, but we are being cautious in assuming an average contributing membership of 66,000 during the coming year with year-end membership of 68,000.

However, we must sound a word of caution in that no-one knows what the future holds for the economy and what impact this will have on public transport. We will do all we can to achieve our targets and will not fail through our efforts, but we are not in control of the effects from outside forces.

4.5 Gift Aid

We seek to recover £990,000 in respect of 2024/25 contributions, representing around 23% of contribution income. Given that most of our members are taxpayers and that most recruits agree to our recovering tax on their contributions, this is a vital source of income. It enables us to maintain and improve benefits.

4.6 Campaigning

We are not generally a campaigning or lobbying organisation, but we will continue to work with others to achieve changes that help TBF fulfil its mission and benefit our beneficiaries. We shall maintain our membership of bodies such as the Association of Charity Organisations and work with our counterparts in other funds to further the interests of occupational benevolence.

TBF’s relationship with beneficiaries is personal, but consideration can be given, with the beneficiary’s permission, to advertise the good work carried out by TBF. We must fully comply with the General Data Protection Policy at all times and not advertise anything about a beneficiary without their consent.

4.7 Financial strategy

4.7.1 Reserves

Our unrestricted reserves totalled a little under £5.9 million at the end of the 2023/24 financial year, which is approximately £500k above one year's cover. At the same time, the restricted Transport for London Staff Welfare Fund had assets of just over £1.9 million, but this money is ring-fenced for use only for certain classes of beneficiary.

We expect our reserves to be higher at the end of the 2024/25 financial year, as the markets have steadily improved through the year. We are happy to operate with reserves at this level but would like to increase the unrestricted reserve gradually to two years' cover.

We cannot predict the net effect on costs of recruiting members in new companies where sick pay and other conditions may be significantly worse than in our traditional areas and must have adequate reserves to ensure our work can continue unhindered.

We aim to break even financially each year but will accept a short-term loss if it helps to extend TBF's work to new areas and strengthens the organisation. Our ideal would be to create modest surpluses that allow our reserves to slowly accumulate, though providing the necessary benefits and member service is more important.

We have secured some small but helpful donations from industry suppliers and bodies in recent years. We shall continue to demonstrate to the wider industry that the TBF is a valid and worthwhile beneficiary for their charitable efforts, and we will work with them to maximise the publicity obtainable from such situations.

Our aim in respect of the SWF is to maintain its value in constant terms. We aim to disburse the income.

4.7.2 Contribution rate

The contribution rate is £1.25 per week, and we do not expect to increase it in the short-term and will only do so if this essential to the financial security of the charity.

4.7.3 Fixed costs

We will avoid significant further fixed costs in the way of leases, etc. The only lease of any consequence is for our office accommodation.

4.7.4 Office accommodation

We have a ten-year lease on our current office space, with a five-year break clause, which has now passed. If hybrid working still operates well at the end of the lease, we can reduce the office's size, which will help cut running costs.

4.7.5 Investments

We have two investment managers – one for the unrestricted fund, the other for the TfL Staff Welfare Fund. We shall keep their performance under close review and compare this regularly against specific benchmarks.

4.7.6 Cash flow

We have established a cash reserve with Churches, Charities and Local Authorities Investments (CCLA) which enables us to diversify our cash reserve, thus reducing the financial risk of the charity. We place the money recovered through Gift Aid with CCLA and draw on it to provide the necessary cash for our day-to-day operations, as our total budget is broadly balanced.

Regularly, most employers forward contributions paid through members' payroll deductions, which helps significantly with financial planning. Still, there are uncertainties, and we shall not allow cash flow problems to affect our work. For the present, we aim to retain a cash reserve (not forming part of the investment pool) of around £450k to £500k, including cash in the current account. This represents about five weeks' expenditure and is a large sum, some of which should ideally be invested, but we cannot afford the risk of cash shortages in the present climate.

4.7.7 Organisation and staffing

Further 12-month contracts starting from 1 April 2025 has been awarded to Catherine Barlow, Marketing and Design Partner and AJW Experience Group, led by Alex Warner.

Catherine has been our designer for many years and is now also accountable for monitoring all aspects of marketing contracts, including the provision of material, writing copy and progress chasing.

Alex and his team ensure the profile of TBF is promoted and maintained within the industry, look for new openings (and try to open those up), advise on marketing issues and keep TBF advised of industry developments.

The Secretary, Chief Executive Officer and Business Manager continue to report to the Chair.

Office staffing is under constant review, and additional resources will be sought when needed.

We currently have eight organisers promoting the fund by visiting various public transport sites and shows within Great Britain.

We expect to continue to rely on directly employed staff on reasonable conditions of service, and we recognise TSSA to represent them.

4.7.8 Cost of benefits

We shall continue to closely monitor expenditure in all categories against budget.

4.8 Patrons

We shall continue to invite senior figures in the public transport industry and the transport trade unions to become Patrons because the help afforded by their visible support is valuable to the charity. There has been a greater level of change in the identities of our Patrons in recent times as the businesses that employ them have themselves undergone change.

4.9 Co-operation with other organisations

We are working well with the Trustees of the LT (Railways) Friendly Society Trust and London's Transport Choir.

We shall look for other opportunities to extend our work to help active and retired public transport workers and their partners. These opportunities may include consideration of potential mergers with other organisations if these can help to increase the range of benefits available to beneficiaries.

4.10 Loans to beneficiaries

We shall continue the practice of making loans to beneficiaries of the TfL Staff Welfare Fund, but we do not intend to make loans available to TBF members.

4.11 Information Technology and Business Continuity

We ensure that all our procedures comply fully with the provisions of the Data Protection Act, and the General Data Protection Regulation, including gathering and secure storage of information and ensuring there is no unauthorised disclosure of data (especially sensitive data). We do not envisage the need to take any further action in these respects.

We have arrangements for ensuring business continuity in the event of a range of events occurring, because we recognise that disaster recovery alone is not enough: we need to be able to maintain a full service to members with only minimal interruption in the event of a disaster occurring. We shall continue to ensure that all our IT equipment and back-up procedures are robust.

Using Microsoft Teams helps staff have a better working from home environment. This function will make working through any future pandemics or disasters smoother.

4.12 Democracy

TBF is established in such a way as to ensure that contributing members can democratically control it. Local Committees, who are also CIO members, are the backbone of that democracy. We have devoted much attention to increasing the number of these committees and will continue to do all we can to increase member involvement. We hope to increase the present number of Local Committees (around 140) and have a target of 150 by March 2026.

There are presently 8 TBF Trustees. While a proper balance of skills is required, we shall continue to seek to increase the diversity of the Board, although much progress has been made in recent years. TBF is seeking additional Trustees from within the rail and air industries.

We shall continue to seek to involve former activists in the Retired Activists' Forum, the views of which are considered by the Board.

4.13 A membership charity

TBF is a membership charity, and this must remain the focus of its future work in the absence of any significant funding from within the industry. However, the Constitution does allow us to help anyone engaged in the industry. We have already extended limited help to non-members involved in work-related fatalities. In principle, we are prepared to expand our work with non-members if suitable sources of income could be generated. Realistically this would mean contributions from employers, but experience to date is that significant financial help from employers is unlikely. Many of those helped through the Transport for London Staff Welfare Fund are not members of TBF, but we need to continue to find ways of attracting more requests for help from the SWF (particularly for retired staff) because we are concerned that there is an unmet need among potential beneficiaries.

Subject to the Charity Commissioners and HM Revenue & Customs requirements, we shall keep an open mind about possible services to members over and above those provided under our Constitution, where others are prepared to fund these. We may consider forming a trading subsidiary if this appears likely to help us achieve an improved level of income for the charity. Still, no early moves are expected in this direction. We shall keep these matters under notice and welcome donations from other sources – even if these are of a restricted nature.

4.14 The Sandra Barr Memorial

We shall continue to bring the existence of this memorial to the attention of beneficiaries and use it to pay for equipment and treatment to help with breathing problems.

4.15 The Issy Gold Memorial

Issy was the Secretary of the charity, the London Transport Benevolent Fund, until 1985; the Trustees, staff and many old TBF members sorely felt his passing in 2005. We have established a memorial to

him to relieve need, hardship or distress among beneficiaries who have retired from Transport for London or its predecessors. We hope to attract further donations to this memorial.

4.16 The Arthur and Rose Hollingsworth Memorial

For some years, we had a small sum earmarked to help non-TBF members involved in fatalities in their work, but this was expanded significantly by the generosity of Mr and Mrs Hollingsworth in leaving a considerable sum to TBF. Some of this money was used to augment the other two memorials, while a new memorial was established using the above name to provide funds to help non-TBF members when necessary.

4.17 The Belly Mujinga Memorial

The Belly Mujinga Memorial was set up to help rail staff who are not TBF members affected by Covid-19. As Covid-19 is not as prevalent as it was, the memorial can now consider help with general hardship.

Belly Mujinga was a station staff employee who sadly lost her life to the virus. Belly, a TBF member, was a frontline worker who, like so many other staff in the rail industry, sadly faced threats and abuse whilst doing her job. Belly's story highlights the difficulties rail workers face daily.

TBF is a great supporter of rail employees and sponsors the Station Staff category at the annual Rail Staff Awards. The £9,863 generously donated to TBF from several Rail Staff Awards annual charity raffles will be available through the Belly Mujinga Memorial to help those rail workers affected by Covid-19 or general hardship who are not TBF members.

4.18 The RunForABus Memorial

The RunForABus Memorial is available to help London bus employees, and their dependants affected by Covid-19. As Covid-19 is not as prevalent as it was, the memorial can now consider help with general hardship.

One weekend in June 2020, 18 runners took part in a sponsored fundraising event organised by Mike Higgins to raise money to support London's bus drivers and associated staff who have been affected by Covid-19.

RunForABus took place through the streets of London, with runners following the route of several designated bus journeys. The event was a great success, raising thousands of pounds. All funds raised have been presented to the TBF and have been ring-fenced for this particular purpose. Funds are available to help London bus employees and their dependants who are not TBF members and find themselves in need, hardship or distress.

4.19 Trustee Indemnity Insurance

The Trustees have Indemnity Insurance in place.

4.20 Custodianship

We shall continue to monitor the arrangements for the custodianship of our reserves to ensure that these offer the maximum possible security.

4.21 Corporate Governance

We shall continue to strengthen the processes that have been introduced.

The Delegation of Authorities document is reviewed regularly to ensure that it continues to enable the Fund to extend timely help to beneficiaries and develop TBF while protecting the interests of the charity and its beneficiaries.

4.22 Relationships with members

Our members are both our funders and our clients. There is nothing inherently wrong with this dichotomy. Still, sadly, some members have acquired a level of expectation of the help the charity will make available to them that is entirely out of line with what anyone would previously have thought possible. Unfortunately, these members take up a great deal of staff time and worsen services for the thousands of perfectly content (often very grateful) members. Some have encouraged others to leave TBF and have publicised our supposed inadequacies in the media.

We have developed ways of reducing the trouble caused by such members, where necessary, by barring them from receipt of benefit or by inviting them to leave TBF. We have also extended the grounds for expulsion. We very much regret having to take these actions, but the attitude of such members and their ability to frustrate our aims no longer gave us an option. We shall not hesitate to take further steps to reduce abuse if necessary.

4.23 Service standards

We have developed service standards to gauge regularly whether the service we offer to members (mainly in terms of time taken to deal with their requests for help) meets what we consider to be reasonable. We shall not publicise these standards externally because we foresee a minority of members attempting to use them against us if they have a grievance.

5. COMMUNICATION WITH BENEFICIARIES

The membership portal system allows beneficiaries to log onto their membership. This is a cost-effective way of communicating with our beneficiaries.

We shall continue to communicate through Local Committees, management, union magazines, trade shows, social media, exhibitions and events.

Our website has all the relevant information for beneficiaries and allows potential new members to join online.

All TBF calls are recorded for monitoring and training purposes.

6. TRANSPORT BENEVOLENT FUND CIO PLEDGE

We are proud that the charity continues the work started in 1923, with broadly similar objectives, structure and ethos. We pledge to do all we can to ensure it continues to grow and to ensure it remains robust in every respect.

7. IN CONCLUSION

The Secretary will be pleased to supply any more information on issues covered by this plan and arrange for the Trustees to consider suggestions from whatever source. TBF is here to support public transport workers and their dependants and thus help the industry in not judgmental ways but encourage people to retain dignity and build their self-reliance. We are always keen to expand the work within the available resources.