



RSABI

Supporting People
in Scottish Agriculture

Welfare Manual Financial Support 2017/2018

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Introduction

RSABI is committed to support people involved in agriculture, crofting and growing. Whether employed, running your own business, retired, unable to work or unemployed RSABI want to help. Our helpline is available from 7am to 11pm every day on 0300 111 4166.

RSABI provide non-financial and financial support. Non-financial support is available to all people who have or are still involved in agriculture, crofting and growing and associated trades involved in agriculture. There is no length of service or financial criteria for non-financial support.

Financial support is available to help in times of financial difficulty. We consider all applications and this manual is to highlight the qualification criteria for financial assistance. RSABI can use some discretion when making a decision so call the helpline for a chat about applying for support.

The Object of the Trust is

“to provide payments, or otherwise afford support and assistance, to persons who have been engaged in agriculture, crofting or horticulture, in Scotland and their dependents who are in need.”

To determine whether an applicant meets the criteria for financial assistance; occupation, length of service, savings levels and details of income and expenditure is required.

1. Definition of Occupations

Individuals with the following current or past occupational backgrounds will be considered. Any activity must have taken place in Scotland

Agriculture

- Farmers, farm workers, farm managers, fish farming
- Those who provide services to the agricultural industry in Scotland and are also directly involved with farming business by visiting farms and/or handling livestock
- Employees engaged in farm diversification activities on site, if farming activities constitutes the majority of their work

Crofting

- Crofters (and smallholders) who are running the croft as a business

Growing

- Nursery and market garden owners, managers and staff
- Nursery and market garden shop staff, if the outlet is on site of the production unit and they are employed by the unit

These will be referred to as 'the industry' within this document.

2. Length of Service

There is no minimum length of service requirement for those currently engaged in the industry.

Applicants unable to work due to unemployment, age, ill health or disability will need to demonstrate 10 years fulltime employment in a qualifying occupation(s) with the industry in Scotland. If they were unable to fulfil the 10 year qualifying period because of accident, ill health or disability then the 10 year qualifying period will be waived if the applicant has been unable to be engaged in any other employment since.

Regular part time work will need to be calculated pro rata to ensure that they meet the equivalent 10 years fulltime criteria. (i.e. 4 day week would need to work for 12.5 years)

Applicant Type	Occupational/Length of Service Criteria
1. Retired (age 65 or over) or unable to work due to ill health/disability or accident (no age limit)	10 years. Less if ill-health/accident/disability occurred while working in qualifying occupation and applicant has been unable to work since
2. Working Farmers/crofters currently working and experiencing short term crisis which is causing financial hardship	Currently engaged in a commercial basis
3. Farm Workers	Currently engaged
4. Other employees	Currently engaged
5. Unemployed	10 years

3. Income and Savings Criteria

There is no income criteria. Disposable income will be established to determine if the applicant meets the charities definition of need. Any household with savings or/and assets in excess of £10,000 are unlikely to qualify. Assets do not include applicants' home, tools, business assets (if still working) or necessary vehicle (s).

Any additional property owned or leased will be classed as an asset and given an estimated value. Applicants that are no longer commercially engaged in the industry but retain land or livestock will have the land and/or livestock classed as an asset and given an estimated value.

4. Dependents

Dependents of the individuals who would have qualified for support are also eligible. The occupational and durational criteria would need to be met by the individual for whom the dependent was reliant on. The applicant's savings, income and expenditure would be required to establish if the application meets the RSABI criteria for assistance. To qualify as a dependent the applicant requires to have depended upon the individual when the individual was engaged in the industry or when the individual had retired from active work.

Dependents are likely to be

- Spouse or partner (current or former) if the relationship is shown to have existed for at least 10 years
- A widow or widower who can demonstrate that the relationship had existed for 10 years

Children (natural, step and adopted) will be considered as dependents if they have special needs as a result of illness, accident or disability and are unable to support themselves. Qualification is subject to the child's birth or condition being diagnosed while the parent was employed in the industry.

Dependent beneficiaries' income will be calculated using total household income of beneficiary and partner. If partner does not meet RSABI occupational criteria any payment awarded will be made as for a single beneficiary.

5. The Application

All new applicants will be required to complete a full application. Proof of identity, address confirmation, income and savings will be required. Applicants should be able to demonstrate that they meet the occupational criteria.

Self-employed farmers and crofters will need to supply a Business/ Holding Number or evidence of registration on the Register of Croft and recent business accounts. Any other self-employed worker or contractor will need to supply recent business accounts or proof of self employment.

Applicants no longer able to work should supply recent evidence of benefits and a sick note if available. A GP letter may be requested if required.

6. Financial Assistance Provided

Annual Beneficiary Grants

RSABI supply regular financial assistance to those applicants that are unable to work due to accident, ill health, age or disability, if they meet the qualifying occupation, duration, savings and disposable income criteria, or their dependents.

Single Grants

RSABI also supply one off single grants to applicants, or their dependants to meet an essential need, or their dependents. All requests will be considered.

Grants could be but not restricted to

- Food vouchers
- Essential household goods
- Domestic fuel bills
- Disability aids
- Farm review
- Motoring costs
- Temporary farm labour (in case of accident, injury or illness)
- Holidays for respite
- Essential travel costs
- Funeral costs
- TV Licence
- Training grants to enhance the living standard of the working farmer/farm worker household

RSABI do not provide financial assistance towards the repayment of loans or the cost of bankruptcy. RSABI do not provide financial assistance directly for business purposes except towards the cost of professional and/ or business advice and farm labour as per single grant criteria above. RSABI do not pay business debts but can put you in touch with others that may be able to help.