CHARITABLE TRUST PODCAST TRANSCRIPT

Hi, I’m Will Evans. Welcome to another episode of Ahead of the Field from NFU Mutual. Coronavirus has affected the farming and rural community significantly since March, and we're going to be talking to Ruth Poulton, corporate social responsibility consultant at NFU Mutual about the NFU Mutual charitable trust, and several of the charitable organizations that benefit and the work they do on the ground.

I'm joined by four fabulous guests, Ruth Poulton from NFU Mutual, Jan Welch from RSABI, Mark Thomas from the Farming Community Network and Jason Alexandra from the Samaritans. Welcome to the show, everyone and thank you for joining us today.

Ruth: Hey Will.

Jan: Hey Will.

Jason: Hey.

Will: Ruth, I'm going to turn to you first. What have you found to be the main issues facing communities at this time?

Ruth: We've always had supporting our communities at the heart of our business at NFU Mutual, so when the lockdown announcement came, we had a pretty good idea of what this might mean for our customers and for the wider community. But to make sure we really understood what those issues were, we very quickly took time to speak to our customers and our charitable partners, as well as our network of agents who are located throughout the UK and listen to what they had to say. And what we found was that the single biggest issue was isolation itself. Customers told us that this was mostly down to not being able to see friends and family and that they felt lonely, trapped inside their homes, and unable to engage in the usual day activities like socializing, going to the supermarket, accessing general amenities and taking exercise. The simple things that I think we all take for granted just on a day to day basis.

People also talked about the strain of juggling home and work, the financial pressures, lack of broadband and connectivity and the digital divide and all these things have impacted every inch of many people's lives. And for some, it's definitely led to feelings of heightened anxiety and fear. And our agents meanwhile, also told us about people struggling to put food on the table. Those who were suffering stress as a result of losing their jobs, additional business and personal strains, including bereavement and mental health issues and all of this on top of adapting to new ways of living and working and dealing with massive uncertainty. But I'm happy to say that we also found lots of positives like those people talking more to friends and family. Others taking up new hobbies or pursuing existing ones like gardening and long walks. We've also seen an uptake unsurprisingly perhaps in technology and social media, particularly amongst older people. So, Zoom chats and online quizzes and classes have really been tapped into, which is really fantastic to hear.

Will: Definitely what is the role of the charitable trust and whose it helped during coronavirus?

Ruth: So, we set up the NFU mutual charitable trust in 1998, and it was part of our commitment to those working in agriculture in the countryside. And since then donations have helped other charities and organizations tackle big issues like rural poverty, food education, the future of farming, and mental and physical ill health. And in terms of coronavirus, once we knew what the key issues people were facing and how we could help, we were able to donate 739,000 pounds as part of a 32-million-pound support package NFU Mutual committed for the benefit of its members and communities affected by the pandemic. And actually that 779, 000-pound donation has been given to nine different charities, some of which the charitable trust has supported over many years, to help make a difference on the ground where it matters. And those nine include Farming Community Network, Addington Fund, RABI, RSABI, Forage Aid, Rural Support, The Princess Countryside Fund, Samaritans and National Emergencies Trust Coronavirus Appeal.

Will: How has the lockdown increased the challenges facing those charities that the charitable trust supports?

Ruth: At the start of lockdown, we also contacted our charity partners to find out how they were doing on a personal and professional level. We've got really good close working relationships with many of these and we established immediately the seriousness of their financial situation due to COVID- 19 and essentially critical funding streams have literally dried up overnight because fundraising events have been cancelled right across the UK. And so, with these charities providing vital frontline services for our communities, it became really clear that an emergency injection of funds would absolutely be the right thing to do. So, it would enable charities to stay open and to continue delivering and adding to things like volunteer training, telephone and email helplines, and advice and signposting, all of which reach isolated and vulnerable people, enabling them to stay strong and resilient, which is really important to us as an organization.

Will: Definitely. So, in what ways will the NFU Mutual donation through the charitable trust help those in need during this crisis?

Ruth: We know that many people have turned to friends, family, and neighbours for help during lockdown, but we also know that others are using telephone hotlines and online counselling for support. Interestingly, our own research has shown that men are significantly more likely to feel much more isolated than women and are more likely to consider accessing both telephone and online helplines. So, we know that this particular type of support is absolutely critical. The charitable trust donation will also help provide one off grant to relieve financial stress, to support individuals and families, and it will help pay for workshops to improve business managements, and it will be used to provide signposting and outreach where it's needed. It will also help families facing challenges in their farm business with resources and skills and financial assistance available to support them and where it's needed to rebuild their livelihoods if it's necessary.

Will: Fantastic, thanks Ruth. Jan let's turn to you now. RSABI support people in Scottish agriculture. Tell us a bit about your role as a case officer there, and some of the people you've been helping since the pandemic stuff.

Jan: Yeah, sure. And the people we help include farmers, farm workers, crafters, and their dependents. And the help that we offer very much is tailored to meet the needs of the individual and is quite wide- ranging. We have accessed business reviews for working farmers, provided emotional support by making regular phone calls to clients, and have helped put clients in touch with counsellors. There has also been financial support available for those in need and we have helped people who have had accidents or have had a long-term illness and help them to access the benefits to which they're entitled.

Will: Working for RSABI must be incredibly rewarding, but it must be difficult at times too. What's the hardest part of your job?

Jan: I think it's when someone has lost a loved one. Naturally, you want to help and support them through what is obviously a very difficult time for them, but they need to go through the grieving process. And for farmers, this can be difficult because they can't take time off. They've still got a business to run, livestock to look after, and getting the time they need to grieve sometimes isn't easy. We can help by offering a call out service and counselling if needed. If they want us to, we can keep in regular contact and we often call someone who's being grieved daily and eventually we will decrease our calls to weekly, fortnightly, or monthly until they feel better able to cope. But basically, we will do whatever we can to support them.

Will: Have you seen the type of support people are accessing, change since April and if so, why do you think that is?

Jan: Yes, we have. We've seen a considerable increase in the number of people that we offer emotional support to. So, in the past three months we've been dealing with around 300 telephone calls each month, and that's more than double what we would normally deal with. And there has also been an increasing demand for counselling services and we've had inquiries from those who've lost a second income as a result of COVID- 19, looking for information about the government grants and wounds that are in place and also people looking for help with how to order shopping online or asking us to go online and find local shops who will do home deliveries. It's quite a wide range of topics there that people have been coming to us for information.

And we've also reached out to existing clients and particularly those who are elderly, vulnerable, or living alone, and we've offered them a regular call out service. So, this has been welcomed particularly by those who stay in rural locations, especially if they have no family or neighbours nearby. And you asked to why we think that is. We see that that have people who have poor mental or physical health, perhaps financial issues or problems with their business prior to the pandemic, they've maybe just been coping, but all these issues have been heightened by the pandemic and now they find they're struggling, and that's why they tend to ask for help and advice

Will: If there was one message that you wanted people to hear about RSABI, what would that be?

Jan: Well, people are often surprised when you find out who we help and the kind of help we can offer. So, I would encourage anyone who's worried, to call us. They can contact us on our help line, which is 03001114166. It's open every day from 7: 00 AM to 11: 00 PM and all the help we give is confidential. We've got lots of resources to be able to help and if we can't help, we normally know someone who can.

Will: Thank you Jan. Jason, Samaritans is a really well-known charity. Can you explain further about some of the work that you do and the people that you help?

Jason: Yeah, certainly Will. So, Samaritans, we're run by or supported by 20,000 volunteers and they're available 24 hours a day, seven days a week, every day of the year. And there for people, well they're there for anybody. Anybody that's struggling to cope. And I think one of the biggest messages we want to get out there is, as Jan mentioned earlier, I think COVID has increased the level of people's anxiety and things like that. So those people at one level have increased. So those people who might not normally reach out for help probably should be thinking about it now and our number 116123, if you're in a situation where you think that actually I might need someone to talk to. Because one of the key things that Samaritans does, it allows those people who are struggling to cope to talk about their worries and their anxieties, and that can give a huge sense of relief and a better perspective. So, Samaritans has been around for 60 years, but I think today, if your listeners are thinking they might need some help, give us a call. 116123.

Will: Okay. The agricultural industry has the second highest risk of suicide of any industry, almost twice the national average, terrible statistics. What has been the impact of COVID- 19 on your service?

Jason: Well, we're currently receiving around about 7, 000 calls a day, a third of which are Covid related. And again, the general topics that all the people we've been interviewing today have been speaking about isolation, finance, unemployment. Those are the kinds of issues that are being raised. And one of the things which I thought was quite interesting from our research we've been doing is that, although we're still receiving a lot of calls and the number of emails have been increasing. And I think that could be due down to people finding it harder to have a time and a space to talk about things at home. Sometimes in the family people don't want to talk about their worries and problems openly and therefore, maybe being overheard on the phone. So, we actually starting to use our email service. That's Joe@ Samaritans. org.

Will: That's fantastic, isn't it? Samaritans is due to launch a campaign with a focus in particular, on the experiences of men. What are you hoping to achieve with this campaign?

Jason: Yeah, well, men often don't reach out as quickly for support as women and having a Real People's Real Stories campaign allows other men to see other men's success stories of how they've done it and why they've done it. And so therefore not to feel just that they're the only one. So, the Real People's Real Stories is about real men who have gone through struggles and what they have done. And we're being supported, especially in the rural communities, by the NFU Mutual trust to actually promote those messages further and we're really, really thankful for that support.

Will: How critical is Samaritan's support for the emotional health and wellbeing of our communities?

Jason: Well, we know we've been going now for about 60 years and from the feedback that we've received from those people that we've helped, conversations are lifesaving. And so I would encourage that it's really important that if those people have got a friend that they're concerned about, you too can reach out and just say, " Look, I can see you're looking upset. What's wrong?" Just to start that conversation. But in the same way, we are quite physically isolated at the moment. We don't need to be socially isolated. You can copy the same things that Samaritan has done. It just offers a listening ear. You as a colleague, a friend, can offer that listening ear, or if you're really concerned about that person, encourage them. Signposts about Samaritans or the other people that we're talking with today.

Will: Okay. Mark let's turn to you now. We've heard how charities like Farming Community Network face a funding gap due to the cancellation of fundraising events because of coronavirus. In terms of FCNs vital services for farmers in rural communities in England and Wales, how important are donations like those from the NFU Mutual charitable trust for an organization like yours?

Mark: Hi Will. Well, it's been hugely important and we're immensely grateful to the trust for making the funding available. It's meant that we've been able to keep our foot on the accelerator, as it were, during these difficult times, rather than having to apply the brake. As we couldn't visit farms, we've relied very heavily on our helpline, which is manned by our amazing volunteers and the funds have helped with the cost of maintaining the infrastructure of that phone system. It's allowed us to monitor and respond to the e- helpline. It's ensured that our volunteers have been supported and trained and supervised throughout that time. It's also meant that SCN and other farming help charities have been able to be proactive during this time.

We've been encouraging farmers to think about contingency planning in case their families and their business was affected by the virus and also to maintain a database of local help and support that we can connect people with. And we've been able to keep our farmwell.org.uk online resource updated with a whole wealth of up to date information and guidance on staying resilient.

Will: What are some of those specific types of challenges facing the farming community at this time?

Mark: Well it's clearly added to the general levels of stress and anxiety that people are experiencing, especially amongst those who were already facing difficulties before. Some farms have experienced additional financial problems due to the loss of markets and other income on the farm. And it has placed pressures on family relationships for some people who've been cooped up together for longer than they are used to. And for some of course, difficulties in looking after livestock and taking care of other duties on the farm, if members of the family or farm staff have been affected. Whilst farmers are a resilient lot as you well know Will, the restrictions around livestock marks and the loss of shows and events has meant that some have become more isolated than they are used to. Those events are so important for the farming community and often attending county and local shows is the only holiday that some farmers take. And of course, very sadly as has already been mentioned by Jan, some families have had to cope with bereavement and loss.

Will: Has your helpline seen a shift in the type of calls that have been received lately?

Mark: Yes, we saw increases in calls to our helpline much as RSABI have during March through to June compared to the same time last year. And issues relating to COVID- 19 have featured strongly. When people contact us there's often multiple factors involved and financial problems and issues to do with mental wellbeing are always top of the list. Stress related problems linked to COVID-19 was a component of 41% of our helpline calls in April, 16% in May, and 27% in June. But we've also had many calls seeking information and guidance on government grants and funding, and also from members of the public who are offering help to their local farms, if it was needed. It's interesting, and perhaps worrying to note that when society was being told to isolate and lock down and people's working lives were changing significantly overnight, many farms carried on as business as usual; it's not that they were breaking the rules, it's just that they work alone every day and the isolation was nothing new. I'm not sure whether to be reassured by that or concerned about it.

Will: What will the challenges and opportunities look like for farmers as locked down lifts and we head further into the future?

Mark: Well, it sounds like the legacy of COVID- 19 is going to be with us for some time. And therefore we're going to need to be alert to the possibility of local outbreaks, local lock downs being re- imposed, which could of course, impact individual farmers, farms, and counties. So we need to think how to be prepared and how we might manage through that. For some, of course, there could be lasting impacts on finances and mental wellbeing and then of course there are all the other issues that are affecting farming families on a daily basis. Rural crime, TB, succession and retirement issues and of course, significant changes to the agricultural support system just around the corner. But whilst there will undoubtedly be challenges, I also think it's important to say that this is going to be a time of great opportunity for some. I wish I was 30 years younger and starting my career in farming today. I think it's going to be a really exciting and vital industry to be involved in.

Will: Me too. How does FCN expect to help?

Mark: Well, we intend to play an active part along with the other farming help organizations to help improve the health and wellbeing of the farming community, support farm businesses through change, help them to build resilience, help them to look at succession and plan for succession, connect people in the farming community to the appropriate support if they need that. And also help to play a part in informing policy decisions by being a champion for the farming community.

Will: And let's open this up to the group now. We'll stay with you, Mark. How do you see the issues communities are facing at the moment change in the coming months?

Mark: Well, I think it's about learning about this thing we keep hearing about, this new normal and how that's going to affect our lives. Being aware of the possibility of these local outbreaks and lock downs and having some kind of contingency in mind to deal with that. And I really hope we can find a way as an industry to safely re-engage personally, rather than just through computer screens or on the phone. The technology has been amazing and it's meant we've been able to stay connected, it's been invaluable for meetings and for information sharing, and you can right now go online and attend no end of field trials and open days that are online. But having run that type of event for all of my career, I know that knowledge exchange is just one component of those events. It's the interaction, the social exchange, the personal engagement. These are so important, especially for an industry like ours, where lone working and isolation is so prevalent.

Will: Jan, would you go along with everything Mark said there?

Jan: Also, we've found some of our clients haven't left the house during the pandemic and are quite fearful and worried about going back into the community. So we expect that there will still be some who will require emotional support and regular phone calls for quite some time yet.

Will: And you Jason, what do you see the main issues as at the moment?

Jason: Yeah, I really agree with Mark and Jan. This human connection, how important that human connection is. And I think it's what we talk about. Often we will talk about information sharing and all that stuff. But the real stuff, which connects people is people's experiences, their worries, their anxieties, and to be heard. So as we go through into the new normal, to be able to be honest and talk about the worries and problems that we have, and if we can talk about those, we will get that human connection and hopefully as the lock down eases, we will be able to connect physically as well. Just that social connection, however that happens. Is it a person or over a telephone or over two meters. It's so important to have that.

Will: How will you be working together to help farming and rural communities across the UK in the future, Jason?

Jason: As I mentioned earlier, we've got the Real People, Real Stories, campaign supported by NFU Mutual charitable trust, where we are going to be spreading the campaign out to get people to talk about that worries and their problems and to draw those people in who may be hesitant to talk about those traditionally, especially those people that feel that they are strong, they've got to be strong for other people and that sometimes it stops those people seeking help. So working with the other partners and learning from each other, seeing what works, seeing how we can connect better.

Will: You, Mark?

Mark: Well FCN is really pleased to be part of the Farming Help partnership and working to collaborate further with those other organizations in the future. Given the current pressures, and a period of significant restructuring it looks like we're entering into, I think it's important that we work together as best as we can to support the industry. We keep close contact with key stakeholders, including the NFU, Young Farmers Clubs and NFU Mutual Charitable Trust who've all been very supportive of our work. And we're currently building relationships with organizations like The Samaritans and recognize the really important role that they also have in supporting the farming community. I think individually, our organizations have our particular strengths, but together we're stronger and more likely to reach those who need our help.

Will: And what about you Jen, how important is it that RSABI forge links with other charities around the country?

Jan: Yeah, that's hugely important and common with the others. We already work closely with the (inaudible) and FCN and so we would expect that that will continue in the coming months and years.

Will: Ruth, how important is it to NFU Mutual that you can work with the likes of RSABI, Samaritans, and FCM.

Ruth: So as Mark just mentioned actually and just to emphasize the point that he ended with, absolutely true that we were stronger together than working alone and as a mutual it's so important that we're there for our members and our wider communities. So it's absolutely critical that we continue to work with these amazing organizations. I think that through a collaborative approach, we can absolutely create greater social impact and more awareness of the support that's available across the UK. And we've heard about how charities are helping with some of the big challenges that our communities are facing. And we're so grateful for the work that's going on and immensely appreciative of everything that they're doing.

Will: Okay. Finally then let's hopefully end on a positive note. What are each of your future plans for the rest of the year, Jan?

Jan: Well, we expect that Brexit will be the next challenge facing agriculture and getting ready for Brexit now. Trying to anticipate how that may impact the industry and what we may need to be able to manage that. And we've also missed getting out and visiting clients so we're looking forward to getting back out again, but in common with many businesses about looking at new ways of working too.

Will: Yeah. And you Jason?

Jason: 11th of August, Real People, Real Stories has a launch so that's a big thing for us in terms of pushing that out and especially into those rural communities, getting that message out, but anybody can call out for help and we'll be there. 116123.

Will: Fantastic, thank you. And you Mark?

Mark: I think it's about making sure we stay available, we stay relevant, we support people through change, and to help with building resilience. Be the understanding voice on the phone when the pressure grows and if people need someone to talk to. And collaborate and work with others to provide this joined up support.

Will: Thank you Mark, and what about you Ruth, to finish?

Ruth: We'll continue to keep a close eye on our communities to appreciate the changing picture. We'll continue to work closely with our partner charities like Samaritans, FCN, RSABI to understand what more we can do to help, and we'll continue to listen and learn and direct our support on the ground where it's needed the most.

Will: Fantastic. Thank you all very much. That's all we have time for but thank you for joining us and for the important work you do. It's hugely appreciated by all of us in the rural community, now more than ever. It's been great to hear more about what you all are doing at the moment. So once again, thank you.

That's it for this edition of Ahead Of The Field from me, Will Evans, and everyone at NFU Mutual. We continue to wish our listeners and the farming community all the best during this difficult time.