

Rider Relief Fund



Rider Relief Fund
ANNUAL REPORT
2014

Letter from the Chairman



Another year has passed and the Rider Relief Fund has continued its mission because of the strong support we receive from generous people and organizations like you. As we continue our mission to support bull riders and bull fighters injured doing what they love, we cannot thank you enough for the generosity and dedication that you have shown to us.

We have had a very busy year with the Rider Relief Fund continuing to transform how we work and raise funds to meet the ever changing demands that are asked of us. While providing direct monetary support to injured bull riders and fighters to help them meet their and their families' basic needs, we have continued to also focus very hard on providing direct intervention with the medical providers as a means to making the funds you give us go that much further. As you know, The Rider Relief Fund executes its mission through several methods and in 2014 we achieved the following:

Through your generosity, we raised \$445,734.00 this year through programs like Ford's Good Works initiative, our concourse presence at various events, PFI's Party in the Parking Lot, live auctions offering some very unique items and other fund raising activities like the 5K race and the sporting clay outing.

Several of our Board members spent countless hours contacting, working with and negotiating on the behalf of injured riders to successfully have over \$400,000 forgiven by medical providers. In many cases, the resulting debt retirement made the difference for these injured bull riders between moving forward with a clean slate or filing bankruptcy.

We provided direct support of \$98,000 to 20 bull riders over the past year.

An estate planning program was established providing a mechanism for our supporters to leave a legacy.

The following pages in our Annual Report provides more information about the Rider Relief Fund, our performance and the direction we are moving in to be an even better support organization for those that may be in need of assistance. Once again, thank you for all that you have done and continue to do for the Rider Relief Fund.

Best wishes,

Mike Giguere

Chairman, Rider Relief Fund

Our Mission

The Rider Relief Fund has had one mission since 1998... to provide financial assistance to athletes, bull riders and bullfighters, injured in the competitive sport of bull riding. Athletes from all levels of competition, youngsters just starting out to seasoned professionals, are eligible to apply for assistance.

In November of 1998, the Rider Relief Fund, initially named Resistol Relief Resources, Inc., was founded following Jerome Davis' fall from Jerry Nelson's bull, Knock 'em Out John. Jerome's injury was serious, and it ended his career as a bull rider. The outpouring of care and concern from friends, fans, sponsors, participants in and around the sport of bull riding, along with the PBR Board of Directors, resulted in the establishment of the Rider Relief Fund, a non-profit, 501(c)(3), organization.

Since 1998, Rider Relief Fund has helped over 500 athletes and their families by providing over \$2,400,000 in financial assistance. In 2014 alone, Rider Relief Fund negotiated away over \$400,000 in medical costs.

Board of Directors

Board of Directors**Mike Giguere**

Chairman

Clay Learned

President

Cheri Cappello

Secretary

Jake West

Financial Officer

Randy Little**Jim Haworth****Cody Lambert****Georgia Akers****Bob Martin****Eric Berger**

Leadership Team

Aubrey HarrisFund Operations
Manager**Jill vanEgmond**Director of Fund
Development

My husband, Colin McTaggart, was critically injured at the Ross Coleman Invitational in Molalla, OR. As I struggled watching my husband lay in a medically induced coma, not knowing what the outcome would be, I was surrounded by family and loved ones. Growing up in rodeos myself, I knew that the rodeo community was a strong, passionate, loving family of sorts, but until August 3, 2012, I had no idea exactly how strong, loving, and passionate this family I belonged to really was.

Colin was injured in Oregon; we live in Las Vegas, NV. We were in the hospital for 19 days, released to a hotel room for another week, and finally after a little over a month we were able to return home. As you can imagine, not only was I not able to work, Colin was not bringing in any income, and hospital bills, along with "life bills" were adding up quickly. Rider Relief Fund stepped in and relieved many of the financial strains that we were dealing with, allowing Colin to focus on his health.

While he was healing he decided to pursue a goal he had set prior to his injuries, paramedic school. While in school we lived primarily on my one income; Colin picked up as many shifts as an EMT as possible. We were under the assumption that my health insurance would cover the majority of Colin's medical expenses, so we were focused on our future. Unfortunately, my insurance found a loophole and refused to pay any of Colin's bills incurred from the wreck.

I was 5 months pregnant when everything crumbled around us, dealing with attorneys, bill collectors, and insurance reps, while working my fulltime job. That is when I reached out to Rider Relief Fund for advice, help, or even just a prayer. They were extremely helpful and kind. After 6 more months of fighting what we felt was a fruitless fight, Colin and I were ready to give up. That is when we went to a Rider Relief Fund Luncheon. We spoke with them about what we had been going through and they said, "Send me everything, DO NOT GIVE UP, we can help."

After a grueling year Rider Relief Fund pulled off the unthinkable, they were able to get all of our outstanding balances reduced to ZERO!!!! It was absolutely unbelievable!!!!

Thank God my husband pulled through and has healed 100% from his injuries, I am happy to say he retired from bull riding before we ever left the hospital. He has since finished paramedic school and got hired for a local fire department. Life has truly come full circle, Colin now gets to save lives and be there for people the same way the brave paramedics, surgeons, nurses, hospital staff and Rider Relief Fund were there for him that August.

Without Rider Relief Fund I do not know what the outcome would have been. I feel like Colin and I would have been forced into bankruptcy, and being a young family just starting out, this was not something we felt comfortable doing. Colin and I believe in doing the right thing, we believe in paying our bills, and more importantly we believe in relationships.

This experience has brought so many wonderful, giving, selfless people into our lives and we can never repay Rider Relief Fund for what they have done for us. Believe me when I say this though, we will continue to give back in any way possible for the rest of our lives. We will also raise our children to understand the importance of caring for others and helping those in need. We will be forever grateful to the people and volunteers that come together to help cowboys, and their families, when they are down on their luck!!!

-Dawn McTaggart

2014 Achievements

2014 Achievements

2014 was a year of growth and change for Rider Relief Fund with growth in fundraising, new staff and greater awareness for the organization.

- 20 Riders received assistance totaling \$98,052
- 1,388 volunteer hours logged with a value of \$31,299
- Restructured the Board of Directors creating a more diverse Board
- New Rider Relief Fund leadership team
- Hired a full-time Director of Fund Development
- Approval to form an Advisory Board
- Doubled the \$\$ amount raised at World Finals
- Launched a 5k race, clay shoot and direct mail campaign



2014 Financial Highlights

Revenues, Gains, and Other Support 2014

Contributions	\$ 201,172
Special Events	170,987
In-Kind	44,387
Interest and Dividend Income	29,188
Volunteer Hours	31,299
Total Revenue, Gains, and Other Support	477,033

Expenses

Program Services	98,052
Fundraising	153,220
Management and General	75,106
Unrealized (Gain) Loss on Investments (2,386)	
Total Expenses	323,992

Assets and Liabilities

Total Assets	992,029
Total Liabilities	23,198
Net Assets, Unrestricted	968,831
Net Assets Beginning of Year	847,089
Net Assets End of Year	968,831



I think the greatest accomplishment of 2014 was...

Just the greater awareness and the recognition that RRF has achieved.

-Cheri Cappello

Having completed the restructuring of our Board, creating and Advisory board organization to provide board members with relevant input and hiring a full time, professional Director of Fund Development.

-Mike Giguere

2014 was extra special for me due for a whole host of reasons, not the least of which was a record year fundraising and a record year for cost savings due to negotiated medical bills for our applicants.

-Clay Learned

Getting the board more diverse and hiring new staff

-Randy Little

I believe the creation of the Director of Fund Development, and the commensurate restructuring of staff responsibilities, is the RRF's greatest accomplishment in 2014.

-Eric Berger

New Team and New Board

-Jim Haworth

New Staff

-Georgia Akers

New Leadership Team

-Bob Martin





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