

TRANSFORMATION CORNWALL[†]

Strengthening Faith Based Social Action in Cornwall

Hardship Grants for Individuals in Need

22nd January 2021

[See daniels list \(sent weds 20th\)](#)

We have created this list of hardship grants for individuals in need which includes a huge range of grants for those who have worked in certain professions (including retail, construction, fishing, farming etc), support for disabled people, grants for education and retraining, young people, and so much more.

We also maintain a list of created a list of possible funding that might be suitable for some of our wonderful Foodbanks, community groups, grassroot organisations and Faith based social action projects in Cornwall. You can find the list here:

<https://transformation-cornwall.org.uk/resources/transformation-cornwall-grants-list>

Please contact funders directly with queries on their grant programmes but do please get in touch with Transformation Cornwall if we can help to support you in any way: Info info@transformation-cornwall.org.uk

Individual Awards for People in Need

ABTA LifeLine

<https://www.abtalifeline.org.uk/news-and-events/news/2020/7/15/covid19support>

ABTA LifeLine is ABTA's charity offering support to people who work, or have ever worked, for an ABTA Member. Spouses/partners, widows/widowers and children of employees are also eligible.

If you have been made redundant, furloughed or self-employed and are struggling to manage during the pandemic ABTA LifeLine will do what they can to help you and your family in your time of need. All applications will be assessed fairly but with priority given to those most adversely affected.

They can support you with emergency food vouchers, urgent financial advice, help in changing careers, and mental health support through their partner The Centre for Crisis Psychology.

The Ambulance Staff Trust

<https://www.theasc.org.uk/services-we-offer/financial-wellbeing/>

The Ambulance Staff Trust offers financial wellbeing support services to any serving or retired ambulance staff and their close family members.

They will consider requests for financial wellbeing support and also offer a free, confidential financial wellbeing clinic twice a week to provide free benefits checks and information on other forms of support you may be eligible for.

B & CE Charitable Trust Hardship Grants

<https://bandce.co.uk/corporate-responsibility/the-charitable-trust/for-times-of-need/>

The B&CE Charitable Trust provides a range of awards, grants and financial support to individuals. You could be eligible for help if you currently work in construction or if you've done so previously. The trust also offers mental and physical health advice, and guidance about housing and social welfare.

The BMA Charities Trust Fund

<https://bmacharities.org.uk/get-help/grants-available>

The BMA Charities Trust Fund are committed to helping other doctors and medical students who are in financial difficulties. The Fund particularly welcomes applications from refugee doctors.

They can provide:

- Annual grants to medical students who are taking medicine as a second degree
- One-off grants to medical students who are in immediate and serious financial need
- One-off grants to unemployed doctors for essential items such as utility bills, travel and disability equipment

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- One-off grants to working doctors in financial hardship for help with the GMC retention fee and professional indemnity insurance
- Grants to refugee and asylum-seeking doctors to meet the costs of taking the PLAB exams and GMC registration
- Money advice for any doctor who is having difficulty managing financially

The Book Trade Charity

<https://www.btbs.org/types-of-grant>

The Book Trade Charity provide care and support to former, current, and future individuals with work in the book trade industry. They can provide welfare grants to cover things like security deposits, emergency payments for household repairs, or subsidies to those on low incomes. They can also help provide accommodation for those looking to enter the book selling industry.

Buttle UK

<https://www.buttleuk.org/>

Buttle UK is one of the largest grants making institutions focused solely on children. The grants are designed for those dealing with a variety of issues ranging from, but not limited to kinship care arrangements, domestic abuse, estrangement, physical and mental ill health, and substance abuse.

*With the exception of grants for boarding school fees all applications must be made by a support worker.

The Cameron Fund

<https://www.cameronfund.org.uk/>

The Cameron Fund is a medical benevolent fund that solely supports general practitioners and their dependents. The Cameron Fund provide support to GPs and their families in times of financial need, whether through ill-health, disability, death or loss of employment. They can help those who are already suffering from financial hardship or those who are facing it in the immediate future. Applications are welcome from, or on behalf of, present or former GPs, their families, and dependents.

The Care Workers Charity Crisis Grant

<https://www.thecareworkerscharity.org.uk/information-and-tools/apply-for-a-grant/>

This grant is for current and former care workers employed in the UK social care sector in a role that is involved in or supports the provision of adult, elderly or disability care, such as residential social care, supported living care, and domiciliary home care. Please note that nurses are not eligible for crisis grants from CWC.

Current employees must have been in service for at least one year, and former employees must have served at least five years in their lifetime.

Grants may be used in support of a sudden or unexpected loss of income, a sudden or unexpected illness or injury, a sudden or unexpected change in living circumstances, a relationship breakdown, an issue of domestic abuse, or death of a close relative.

The Catholic Children's Society (Plymouth): Essential Grants Programme for Children and Families.

<https://www.ccsplymouth.org.uk/what-we-do/grant-giving/>

The Catholic Children's Society Plymouth (covering Devon, Cornwall and parts of Dorset) has funds available for essential grants to families living in the Diocese of Plymouth who are struggling as a result of Covid-19. The programme aims to relieve the urgent material needs of children, young people and families by providing grants for household essentials such as a child's bed, a cooker or a washing machine to low-income families who simply can't afford to buy these items themselves. The fund is open to families of all faiths and none.

Cavell Nurses Trust

<https://www.cavellnursestrust.org/help-and-advice/apply-for-a-grant/>

The Cavell Nurses trust help nurses, midwives and healthcare assistants, both working and retired when they're suffering personal or financial hardship. They can provide assistance with: short term financial emergencies, essential white goods, travelling expenses, mobility aids, home adaptations due to disability, rent deposits and arrears. All applicants must have less than £4,000 in household accounts.

The Charity for Civil Servants

<https://www.foryoubyyou.org.uk/>

The Charity for Civil Servants supports people who are:

- a civil servant, past or present, or you work for an organisation directly funded by a government department
- a financial dependant of a deceased civil servant or an employee of an organisation directly funded by a government department
- a representative helping one of the above

They have a user-friendly website or you can call their freephone number 0800 056 2424 where they can help you check your eligibility.

The Christine Brown Trust

<https://www.christinebrowntrust.org.uk/funding-for-music.php>

The Christine Brown Trust for Young Musicians offers financial support to exceptionally talented young musicians under 19 years of age who are in financial hardship and unable to meet the expenses involved in learning a musical instrument. This may mean contributing towards the cost of lessons, helping to pay for a new instrument, paying for summer school, or orchestra fees.

The Clergy Support Trust

<https://clergysupporttrust.grantapps.net/emergency/>

Clergy Support Trust provides support to Anglican clergy (serving and retired) and ordinands, and their families, in the UK & Ireland. They can help with wellbeing grants, health grants, and emergency grants for times of unexpected financial difficulty.

The Construction Industry Emergency Financial Aid

<https://www.constructionindustryhelpline.com/application.html>

You can apply for emergency financial assistance if you have worked in the construction industry for more than 5 years and one of the following applies to you:

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- You have been injured at work or outside work and expected to be unable to work for more than 6 months
- You are suffering an illness that prevents you from working for a period longer than 6 months
- You are now the full-time primary carer for a spouse or child
- You are suffering a long term, life changing or terminal illness

Applications can be submitted on behalf of somebody fulfilling this criterion as long as they have the applicant's permission.

Cornwall Community Foundation (CCF): Headstart Kernow Young Peoples Mental Wellbeing Legacy Fund

<https://www.cornwallcommunityfoundation.com/grants/headstart-kernow-young-peoples-mental-wellbeing-legacy-fund/>

Providing grants to support children and young people aged 10 -16 with their emotional health and mental wellbeing. Open to local community groups, projects and **individuals** via sponsor agencies to promote resilience and the emotional health and mental wellbeing.

Cornwall Council Crisis and Care Awards

<https://www.cornwall.gov.uk/advice-and-benefits/benefits/crisis-and-care-awards/>

Cornwall Council offers two separate awards. Crisis awards are for those in emergency or disaster situations to help them and their families with immediate needs. Care awards help vulnerable people to live as independently as possible in their community. You must live in Cornwall or have a local connection and have less than £1500.

COSARAF Charitable foundation: Hardship Grant

<https://www.cosaraf.org/apply-for-funding/hardship-grants/>

The COSARAF Foundation is offering small grants to individuals who are facing significant hardship and encouraging organisations to apply for support for those in need due to a result of Covid-19. Grants of up to £2,000 are available for eligible individuals and families. Most grants are between £500-£1,000. They will fund: household items, living expenses, rent arrears, utility bills, and more. Applications are assessed every six weeks and you can expect a response within eight weeks of application.

* Applications will only be accepted from recognised social organisations such as charities, housing associations, schools and social services acting on behalf of a family or individual in need.

Duke of Cornwall Benevolent Fund

<https://www.cornwallcommunityfoundation.com/grants/duke-of-cornwalls-benevolent-fund/>

For young carers aged 18 or under where their duties go beyond what would be expected for a person of their age. An application for a grant must be made by an organisation for the benefit of any young carer resident in Cornwall or the Isles of Scilly who requires support.

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*Please note the Duke of Cornwall Benevolent Fund is administered by Cornwall Community Foundation (CCF). CCF have a number of different grants for individuals, some within specific areas of Cornwall and some for specific things. Please see the CCF 'available grants' webpage for the most up to date information on what is available:

<https://www.cornwallcommunityfoundation.com/introduction-to-grants/available-grants/>

Education Support Trust

<https://www.educationsupport.org.uk/helping-you/apply-grant>

If you or your partner are working in or retired from the education sector and are suffering financial problems caused by unemployment, ill health, sudden life events, bereavement or a personal injury we may be able to offer support.

You must have been employed in one of the following sectors: primary, secondary, further or higher education in one of the following roles: Teacher; Teaching Assistant; Deputy/Head teacher; NQT; SEN; Lecturer; Supply teacher; Retired teacher; Learning Support; Academic Administration; Academic Manager.

Please see the website for more details.

The Elmgrant Trust

<http://elmgrant.org.uk/sample-page/>

The Elmgrant Trust accepts applications from individuals who are further educating themselves to improve their job prospects with a clear compassionate need.

Please send a letter of application with the following:

- Full contact details: your full name, address, email address, phone number etc.
- If a student, evidence of your attendance or course place.
- If wanting funding for books, equipment or stationery etc. full lists including costs.
- Evidence of your financial status: receipt of benefits, low income etc.: why you need funding, (all information is confidential)
- Letters of support from a professional person who knows you: for example a tutor, GP, employer, social worker
- If a medical condition is part of the application then evidence from the medical profession.

The Emily Bolitho Trust

<https://www.cornwallcommunityfoundation.com/grants/the-emily-bolitho-trust-2/>

The trust aims support the wellbeing of individuals, especially those faced with hardship through poor health or low income living within the old borough of Penzance including Gulval, Mousehole, Paul, Newlyn, Ludgvan, Marazion and Madron.

Examples of grants available include domestic equipment, items of clothing, safety equipment, and alterations to accommodation for wheelchair users. Grants are awarded up to £500. Applications for individuals will be processed within 5 working days and they aim to inform the sponsor agency within 10 working days of the outcome.

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*Please note the Emily Bolitho Trust is administered by Cornwall Community Foundation (CCF). CCF have a number of different grants for individuals, some within specific areas of Cornwall and some for specific things. Please see the CCF available grants webpage for the most up to date information on what is available:

<https://www.cornwallcommunityfoundation.com/introduction-to-grants/available-grants/>

Family Fund

<https://www.familyfund.org.uk/>

Family Fund offers grants for those who are raising a disabled or seriously ill child. They provide funds for a range of things such as family breaks, household appliances, furniture, computers, tablets, bedding and clothing. You must be currently living in the UK and have done so for at least six months, and have evidence of entitlement to certain benefits.

The Fashion and Textile Children's Trust

<https://www.ftct.org.uk/about-our-grants>

This fund is intended to help parents and carers who have worked in the UK fashion or textile industry and whose household income has reduced as a result of the coronavirus outbreak. To apply for an FTCT grant, one parent/carer must have worked in the UK fashion and textile industry, for at least one year within the last nine years.

The grants typically help families who are already struggling financially (in arrears on household bills or have debt) or have limited savings to cover lost earnings. The grants can fund items for children such as clothing, bedding, and essential household items such as white goods.

The Furniture Makers Charity

<https://www.furnituremakers.org.uk/welfare/>

If you work or have worked in the UK furnishing industry, you may qualify to receive financial support and guidance to help you through a difficult time. To be eligible for financial assistance, you must normally have a minimum of two years' employment service in any capacity within the UK furnishing industry. However, during the COVID-19 crisis, we are accepting applications from people with shorter service periods.

This includes companies manufacturing/supplying furniture, kitchens or bathrooms; furniture stores such as DFS, Ikea, Argos; carpet sales or fitting; beds, curtains and upholstery.

As a guide, we often help with essential household bills, such as rent/mortgage, council tax, gas and electricity, or with replacement items such as a cooker, fridge, or washing machine.

The Gas Safe Charity

<https://www.cornwall.gov.uk/housing/home-solutions/about-our-service/>

The Gas Safe Charity is working with Cornwall Home Solutions to reduce the causes of gas poisoning, fires and explosions and to identify problems where they occur by delivering practical assistance to vulnerable gas consumers in Cornwall. The grant is for a maximum of £500 and types of work covered by Gas Safe for:

- Repairs / Servicing / Testing: Gas Safety Check, Gas Servicing, Gas Cooker, Gas Fire, Gas Boiler, Gas Meter, Gas Pipework, Flue, Gas Boiler Combustion Analysis, Gas Water Heater.

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- Replacements: Gas Boiler, Gas Cooker, Gas Fire, Gas Pipework, Gas Water Heater Flue

Eligibility

- 60 years old or over and have low household income and / or a disability
- Under 60 and have a low household income and / or a disability, or
- Considered exceptionally vulnerable by CHS

See weblink above or telephone: 01872 224707 or email: adaptationsteam@cornwall.gov.uk

Glasspool Charity Trust

<https://www.glasspool.org.uk/>

Glasspool are one of the few UK-wide charities providing grants to support people experiencing financial hardship that have no restrictions on who they can help. The small grants are used for getting over a short time crisis. You can apply for funds for white goods, essential household items, baby needs, and more. Glasspool grants cannot be applied for by the client directly, they must go through a third-party organisation that operates in England, Wales, Northern Ireland or Scotland. Examples include statutory organisations that provide a health care, social care or advice service or citizens advice bureaux.

Government Green Homes Grant

<https://www.gov.uk/guidance/apply-for-the-green-homes-grant-scheme>

If you're a homeowner or residential landlord you can apply for a Green Homes Grant voucher towards the cost of installing energy efficient improvements to your home. Improvements could include insulating your home to reduce your energy use or installing low-carbon heating to lower the amount of carbon dioxide your home produces. Vouchers will cover two-thirds of the cost of eligible improvements, up to a maximum government contribution of £5,000. If you, or someone in your household, receive certain benefits you may be eligible for a voucher covering 100% of the cost of the improvements. The maximum value of the voucher is £10,000.

You must redeem the voucher and ensure improvements are completed by 31 March 2022.

Grocery Aid Covid-19 Fund

<https://www.groceryaid.org.uk/get-help/covid-19-fund/>

Supporting all grocery colleagues in their time of need. This includes manufacturing, supermarkets, independents, wholesalers, distribution, sales, and all support functions.

Their non-repayable grants are designed to help those experiencing an unexpected emergency like a change in circumstances or a sudden gap in income. Grocery Aid also offers a separate Bereavement Financial Assistance grant and mental health support – see website for more details.

Applicants must be currently working in the grocery industry with a minimum of one year's service, or be no longer working in the grocery industry, but previously worked in it for five years or more.

Hospitality Action

<https://www.hospitalityaction.org.uk/get-help/>

The Hospitality action grants are available to anybody who is currently working in the UK hospitality industry or who has worked in the industry for a five-year period in their working life. Their Covid recovery grant has now closed, however they are still operating their Main Grants Programme. Their main Grants Programme provides grants to help people deal with the many issues that can cause financial hardship. These include physical and mental ill health, poverty and addiction. Support can range from everyday essentials such as heating, school uniforms and general living costs, to counselling and home adaptations after a life-changing illness.

ICE (Institution of Civil Engineers) Benevolent Fund

<https://www.icebenfund.com/our-services/financial-support/uk-members/>

ICE provide a number of different financial grants for their UK current or previous members and/or family members. Grants include:

Emergency grants.

Monthly payments.

Help with independence.

House repairs or maintenance.

Residential or nursing home fees.

The Insurance Charities

<https://www.theinsurancecharities.org.uk/>

The Insurance Charities provides support for current and former insurance employees and their dependants in the UK and Ireland, experiencing difficult life events such as ill health, disability, tragedy, depression, financial problems, and redundancy.

In response to the Covid 19 crisis, the Chartered Insurance Institute's (CII) Education and Training Trust has launched a fund to provide access to training and professional development for those working in the UK and Ireland. Applicants will be able to secure the full cost of their training and choose the course and provider. The course must be relevant to the insurance/financial planning sector and is only available to those already working in these areas.

Submit an application form on the website and they will contact you to see if you are eligible.

Licensed Trade Charity

<https://www.licensedtradecharity.org.uk/eligibility-criteria/>

The Licensed Trade Charity can provide short term hardship grants and Practical advice & Emotional support to licensed trade people. For financial support you, or an immediate family member (living in the same household) needs to be either currently, or have in the past, worked in the licensed drinks trade for a total of 5 years continuously. This can be in one or more jobs. The Licensed Trade Charity runs a helpline 0808 801 0550 for more information.

The MS Society

<https://www.mssociety.org.uk/care-and-support/support-for-carers/support-for-young-carers>

If you're under 18 and have a family member with MS, the MS Society give grants of up to £300 to young carers (15 years and under), and up to £1,000 for young adult carers (16-24 years) to help pay for leisure activities or personal development. This could be for things like school or college trips, sports equipment, music lessons, courses or driving lessons for example. See the website for more details or contact the Grants team to find out more – tel: 0300 500 8084 or grants@mssociety.org.uk

Music for All – Individual Grants

<https://www.musicforall.org.uk/apply-for-funding/individual-grants/>

Music for All offers two types of grants – one for community projects (covered in our grants list for foodbanks and community food projects) and also this grant for individuals. The grant for individuals helps individuals fulfil their musical dreams. Typically, individual grants are given for the purchase of instruments, associated equipment or for teaching costs. However, all applications are judged on their merit by our trustees – so if there's another element of your music that you'd like them to fund, please tell them all about you, and they will happily consider the application. Music for All individual grants offer a maximum individual grant of £500. Applications by February 2021 will receive funding in April 2021.

Ocean Housing: Hardship Fund

<http://www.oceanhousing.com/hardship-fund-support/>

This hardship fund will provide support to people who are tenants of Ocean Housing where their needs cannot easily, or immediately, be met and where financial support is required in areas including helping tenants with bills, fuel costs, and supermarket shopping vouchers, where food banks are unable to assist.

Princes Trust: Development Awards

<https://www.princes-trust.org.uk/help-for-young-people/get-funding-train-learn>

Offer financial support (typically £175-£250) to young people aged 16 to 30 who are studying less than 14 hours a week or not in compulsory education or are unemployed or working less than 16 hours a week. Development Awards can help to cover costs such as: course fees, transport or equipment, training, job license fees.

Professionals Aid Guild

<https://www.pcac.org.uk/>

Professionals Aid Guild (PAG) helps professionals and graduates in the UK with financial assistance. They are not restricted to assisting those of a specific professional background. They can provide a one-off monetary gift to assist with living expenses or a contribution towards essential household furniture including white goods. You must have less than £6,000 in savings if you are under pension credit age and less than £10,000 if over pension credit age. You must also have claimed, or are in the process of claiming, all benefits to which you are entitled to.

The Queens Nursing Institute

<https://www.qni.org.uk/help-for-nurses/financial-help/>

The QNI will consider applications from registered nurses in financial need, who work or have worked in the community for a minimum of three years. 'Community' is defined as working outside hospital settings, for example: queen's nurses, district nurses, community midwives, and health visitors.

Help is usually given, for example, with the provision of essential household items, building repairs or adaptations, respite care, specialist equipment such as walk-in baths, stair lifts, electric wheelchairs and amenity bills. In certain cases, the QNI may make regular quarterly payments to clients.

Railway Benefit Fund

<https://www.railwaybenefitfund.org.uk/how-we-can-help/covid-19-support/>

The Railway benefit fund helps railway families through tough times. Their grants help individuals overcome significant life events that may impact on your financial, family, mental and physical well-being and ability to sustain your rail employment. For example, illness and health issues or unexpected expenditure.

You must be a rail employee, including working in the supply chain, with a minimum of 1 year's rail employment, and you must have less than £6000 in capital if a single person, or less than £10,000 if a couple.

The Rainy Day Trust

<https://www.rainydaytrust.org.uk/get-help/apply-for-help/>

The Rainy-Day Trust supports past and present employees of the home improvement industry who are struggling financially. Builders Merchants, Cookshops, DIY shops and outlets, hardware stores, garden centres are all eligible. As well as retailers, people who have worked for manufacturers and distributors and worked in the pottery and glass industry are also eligible.

Either you or your partner can have worked in the industry, and you or they should have worked in any part of that industry for 1 year. This must be for one company. They target their help at those on lower incomes, generally less than £20,000 per year

The Retail Trust

www.myrtwellbeing.org.uk/financial-support/grants-to-support-those-affected-by-covid-19

Offers grants to support those financially affected by COVID-19 and are available to those working in the retail or supporting service industries including logistics, manufacturing, wholesale, food distribution, and supply chain. The non-repayable crisis grants can be used to support outstanding rent or mortgage payments, priority bills, funeral expenses, basic essentials, boiler or heating repairs. Applicants must have less than £20,000 in savings.

Royal Agricultural Benevolent Institution

<https://rabi.org.uk/need-help/>

R.A.B.I. offers financial support, practical care and guidance to farming people of all ages, including farmers, farmworkers and dependants. They tailor their support to individual

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circumstances, but can help with buying essential white goods, paying relief farm staff, clearing domestic bills, mortgage or rent arrears, and training grants. Applicants should contact R.A.B.I in the first instance to discuss their situation and help that might be available.

The Royal British Legion

www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants

The Royal British Legion help to ease the burden of financial pressure for thousands of serving and ex-serving personnel every year. They can provide financial support through one of the grants schemes they run:

Whether you are in need of urgent assistance to get through a temporary crisis or need help at home we may be able to help with a grant.

- Immediate needs grant scheme
- Veterans medical funds programme
- Mobility aids and equipment
- Employment grants
- Funding to study abroad
- Household adaption grants

The team also can support you through grant applications, call: 0808 802 8080 .

The Royal British Legion also provide specialist compensation advice, help with debt and emergency situations, through their team of Financial Advisors who are on hand to give you the advice and support you need to put your mind at ease. Whether it's debts, benefits or balancing the book they're just a phone call away to help you get back on your feet, call us on freephone 0808 802 8080 for advice and support.

Royal Medical Benevolent Fund:

<https://rmbf.org/get-help/>

The fund is open to doctors, medical students and their families, who are facing financial hardship. You must have little in the way of income and savings and be unable to support yourself financially due to illness, disability or because you are over state retirement age.

They provide different types of awards for students, current practitioners, and refugee doctors. Amongst other things, they can provide monthly grants to help with essential day-to-day living costs, back-to-work awards, and help with purchasing specialist equipment.

The Royal Merchant Navy Education Foundation (RMNEF)

<https://rmnef.org.uk/>

The RMNEF is an educational charity helping needy children of merchant navy seafarers, professional sea-going fishermen and RNLI lifeboat crew members.

It is able to help with everything from school fees, textbooks, uniforms to computers and internet access. The Foundation supports at any stage of educational development from birth to obtaining professional career entry qualifications.

To apply: contact initially by letter or email: office@rmnef.org.uk to find out if you qualify for support.

Soldiers, Sailors, Airmen and Families Association (SSAFA)

<https://www.ssafa.org.uk/>

SSAFA provides help and support to existing and past service personnel and their families. It offers a wide range of services including:

- Rehabilitation for injured servicemen and women
- A confidential helpline (Forcesline)
- Additional needs and disability support such as four holidays a years for children with special needs and their siblings
- Short stay accomodation for families visiting injured relatives
- Financial assistance for a wide range of needs
- Funding for home adaptations or specialist disability equipment unavailable from statutory sources.
- Residential care for those with disabilities

The help is available to almost anyone with a service connection.

The Seafarers Hospital Society

<https://seahospital.org.uk/grantstoseafarers/>

The Seafarers Hospital Society (formerly known as the Seamen's Hospital Society) is a long-established maritime charity dedicated to meeting the health, welfare and advice needs of seafarers. The Seafarers Hospital Society makes grants to seafarers in need. There are no rigid rules about what you can get a grant for, but typical examples include: disability aids, household white goods, help with debts and bills, urgent short-term living expenses, and clothing.

Sure Start Maternity Grant

<https://www.gov.uk/sure-start-maternity-grant>

A one-off payment of £500 to help towards the costs of having a child. You usually qualify for the grant if both of the following apply: you're expecting your first child, or you're expecting a multiple birth (such as twins) and have children already and you or your partner already get certain benefits.

You must claim the grant within 11 weeks of the baby's due date or within 6 months after the baby's birth. You do not have to pay the grant back and it will not affect your other benefits or tax credits.

The Talismans Charity

<http://www.talismancharity.org/>

The Talismans trust assist individuals in the UK of small means who the trustees consider to be deserving and may be described as "going short". The charity helps individuals in need with one-off grants to relieve poverty for education, health, housing, disablement or disability.

*Applications should be made on behalf of individuals by a local authority, another charitable organisation or a non-profit organisation such as the Citizens' Advice Bureau.

The Teaching Staff Trust

www.teachingstafftrust.org.uk

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The Teaching Staff trust provides financial support when something's happened that couldn't have been expected. They offer help to teachers, teaching assistants, nursery workers, caretakers and lunch supervisors who have worked within the education sector for at least five years. Grant can be used to help with bills, household costs, travel or other essentials.

The Thomas Wall Trust

<https://www.thomaswalltrust.org.uk/grants-for-individuals/>

The charity offers grants up to £1,500 to study on accredited vocational training courses up to qualification level 3 and towards other costs associated with studying, including: child care, travel and mobility costs, and accessible study materials. To be able to apply for help from the Thomas Wall Trust, you must be undertaking accredited vocational training up to level 3 and be experiencing financial difficulties. You must also have been unemployed for at least six months within the last two years, have the right to work and study in the UK, and have lived in the UK for at least three years.

UNISON: There for You & Winter Fuel Grants

<https://www.unison.org.uk/get-help/services-support/there-for-you/financial-assistance/>

The 'There for You' grant can help with general living costs, household appliances, urgent repairs, disability equipment and adaptations, and funeral costs. To be eligible to apply for financial assistance, you must have been a member of UNISON for at least four weeks and up-to-date with your subscriptions. Also, that the financial difficulties that led you to apply occurred after you joined. Partners or dependents can also apply. If you are in financial difficulty as a result of the coronavirus crisis, please state in your application your particular needs due to the pandemic.

The 'There for You Winter Fuel Grant' programme for 2021 opens on Monday 25 January. For this year only, grants of up to £200 will be available to help UNISON members with fuel bills this winter. Members whose income is less than £18,200 (if living alone) or £26,000 (for a family) can apply. Applications will also be accepted from members in receipt of either Housing Benefit, Universal Credit or Council Tax reduction.

Women's Resilience Fund

<https://www.smallwoodtrust.org.uk/flexible-response-fund>

The Women's Resilience Funds provides grants and support for women on low incomes who have specific needs and are struggling to make ends meet or trying to overcome financial problems. In order to qualify you must be a woman aged 18 or over, have savings under £2000, and be in receipt of all benefits you are entitled to.

* The next application window will be from the 1st to 14th February.

Warm and Well Cornwall

<https://www.cornwall.gov.uk/health-and-social-care/public-health-cornwall/public-health-campaigns/warm-and-well-cornwall/>

The Winter Wellbeing Partnership, led by Cornwall Council and including 30 partners, has secured over £3.5m from National Grid's Warm Homes Fund to work with thousands of people to stay warmer for less and be lifted out of fuel poverty. The new fund – 'Warm and Well Cornwall' – targets residents who are living in a cold and damp home, are in poor health, have a long-term health condition or at risk of ill health, or are on a low income.

GRANTS LIST

Call Community Energy Plus 0800 954 1956 to see how they can help.

WaveLength

<https://wavelength.org.uk/>

WaveLength gives media technology to lonely people living in poverty. They can provide radios, televisions, and tablet computers to help people maintain and increase the number of meaningful connections they have in their lives. They support people who are lonely because of age, poor physical or mental health, or by circumstances which make it hard for them to leave their home. They take applications for individuals and groups.

The Vegetarian Charity

<https://www.vegetariancharity.org.uk/>

The Vegetarian Charity offers grants for vegetarians and vegans aged below 26 who need financial assistance, such as help with educational courses or essential items. Parents can apply on behalf of vegetarian children aged under sixteen. Grants are not usually greater than £500.

The Vicar's Relief Fund

<https://smitf.flexigrant.com>

The St Martin-in-the-Fields VRF aims to support people who are at risk of being made homeless, are homeless or vulnerable, or have experience of being homeless and are trying to establish or maintain a tenancy. The fund has no restrictions regarding gender identity, age, race, religion or sexuality. Funds of up to £500 are available depending on circumstances.

Winter Wellbeing: Warmer Homes Fund

<https://www.cornwall.gov.uk/health-and-social-care/public-health-cornwall/public-health-campaigns/winter-wellbeing/>

The Warm Homes Fund has helped over a thousand households in Cornwall. These households have never had central heating and the fund has helped them to stay warm and well. The fund is now open for new applications.

To see if you qualify for this scheme or would like independent energy advice, please contact: Freephone: 0800 954 1956 or email: advice@cep.org.uk .

**** Turn2Us Website**

<https://benefits-calculator.turn2us.org.uk/AboutYou>

<https://grants-search.turn2us.org.uk/>

Turn2us is a national charity providing practical help to people who are struggling financially. They have an online grant search for people by postcode. The site also has a very well used and regarded Benefits Calculator to find out which welfare benefits you may be entitled to.