

TRANSFORMATION CORNWALL⁺

Strengthening Faith Based Social Action in Cornwall

Hardship Grants for Individuals in Need

Career/Trade Related

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. They award financial grants to help colleagues suffering real financial hardship caused by life-changing medical conditions, bereavement, disability, domestic violence, and everything in between.

The Addington Fund

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

Short-term financial aid to farmers and farm businesses in England and Wales when an emergency situation has or will create unforeseen additional expenditure. People directly connected to agriculture who live in England and Wales and who are experiencing hardship due to exceptional circumstances may apply. Match funding is not a stipulated requirement of the scheme. Applicants are strongly advised to contact the Fund directly to discuss any restrictions prior to applying.

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 Bakers Benevolent Society

<http://bakersbenevolent.co.uk/about/financial-assistance/>

Supports those who have retired from the baking industry or its allied trades. This may be help with a lifeline such as help with their telephone rental costs or essential items to aid day-to-day living independently. Each case is assessed individually on its merits by the Trustees, taking into account length of service to the industry.

The BMA Charities Trust Fund

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

BMA Charities is two charities which help doctors and their dependents and medical students in times of financial crisis. 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.

The Book Trade Charity

<https://btbs.org/grants>

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 (for people who have worked in the book trade for more than one year) to cover things like security deposits, emergency payments for household repairs, or subsidies to those on low incomes. They can also help with training / refresher grants and can provide internship support for those looking to enter the book selling industry.

British Dental Association (BDA) Benevolent Fund

<http://www.bdabenevolentfund.org.uk/>

Supporting all dental students, dentists and their families, living in the UK who are facing financial hardship. You do not need to be a member of the British Dental Association (BDA) to seek help.

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.

The Cameron Fund

[The Cameron Fund \(doctorshelp.org.uk\)](http://doctorshelp.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.

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://foryoubyyou.org.uk/our-services/financial-assistance>

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; or representative helping one of the above. Types of help they will consider include: household bills, equipment costs, funeral expenses, travel costs.

CISWO The Coal Mining Charity

<http://www.ciswo.org.uk/>

CISWO aims to improve the lives of individuals facing disadvantage due to the impact of the coal mining industry. We recognise that at times, former miners and/or their partners, may need financial support towards a specific item or service that they could not otherwise afford.

The Clergy Support Trust

<https://www.clergysupport.org.uk/emergency-grants>

The 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 Drinks Trust

<https://www.drinkstrust.org.uk/financial-support>

The Drinks Trust provide care and support to people who form the drinks industry workforce, both past and present. In order to qualify for any help from the Drinks Trust you must be a UK Resident with a UK Bank Account and be able to demonstrate that you work or have worked in the drinks industry in UK.

The Electrical Industries Charity

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

Grants are available for current and former electrical industries workers and their partners. Grants can be towards a number of items, such as emergency grants, disability adaptations and home repairs, utility bills and financial assistance with a serious illness.

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 they may be able to offer support.

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. 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 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.

Footwear Industry Trust

www.footwearindustrytrust.org

Footwear Industry Trust is a charity which provides financial assistance to people who work or have worked in the Shoe Trade (normally for at least five years) but have fallen on hard times. This includes people who have worked in the footwear industry in design, manufacture, distribution, retail or repair. Please note they accept applications from individuals but these must be verified by an independent witness.

Fishmongers' and Poulterers' Institution

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

The Fishmongers' and Poulterers' Charitable Institution helps people who have worked as a fishmonger or poulterer for 10 years or more and found themselves struggling financially. Small one off-grants of up to £1,000 are given in each calendar year.

GroceryAid

<https://www.groceryaid.org.uk/get-help/financial-assistance/>

GroceryAid is a charity that can provide financial grants to people who work or have worked in the grocery industry; these grants do not have to be paid back. These are designed to help give breathing space to those who are experiencing financial difficulties because of an emergency or an unexpected reduction in household income. Or those who have taken debt advice and have priority debt arrears they are unable to pay. Priority debt considered includes rent or council tax arrears.

Hair and Beauty Charity

<https://hairandbeautycharity.org/apply-for-help>

They can offer financial assistance to qualified hair and beauty professionals - who currently work [minimum of 3 yrs (which will be verified)], or have worked (and paid taxes) previously in the industry [for a minimum of 5 yrs, not long than 15 years ago] - in immediate financial crisis subject to meeting our eligibility criteria.

Hospitality Action

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

Offering support to those who have worked in the UK hospitality industry during one of the following timeframes (see the website for their definition of hospitality work):

- Currently working within the industry
- Have worked in the industry for seven years or more in your lifetime

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. They can offer one-off grants to bolster your financial capabilities and regular support to underpin your finances when you need it most.

The Institute of Quarrying Benevolent Fund (IQBF)

<https://www.quarrying.org/IQBF>

The Institute of Quarrying Benevolent Fund (IQBF) helps members or former members of The Institute of Quarrying or their dependants when they are in need. Grants can be given to help with care, training, transport, unexpected financial difficulties, therapy, disability and illness expenses. Each application will be taken on its own merits.

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.

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 National Caravan Council Benevolent Fund

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

The National Caravan Council Benevolent Fund provides one-off grants to support people working, past or present, in the caravan vehicle industry, who are in need of financial support. The charity helps people working across all areas, including manufacturing, distribution and holiday/residential parks.

NewstrAid Benevolent Fund

<https://www.newstraid.org.uk/how-we-help/>

NewstrAid provides a wide range of services to people who work or have worked in the sale and distribution of newspapers and magazines. They can offer one-off grants to address specific needs for those who have encountered unexpected hardship or regular financial help for those who are facing constant hardship and are struggling to cover ongoing everyday living costs for themselves and their family.

Perennial

<https://perennial.org.uk/home/ways-we-can-help/financial-support/>

Perennial can support you through many of life challenges. If you are worried about paying your bills, have health, housing, benefit or employment issues they are happy to help with any issue you may be facing, however complicated. If we they are not able to offer the advice you need, they will give you details of other organisations who are able to provide specialist help.

The Printing Charity

<https://www.theprintingcharity.org.uk/our-help/>

The Printing Charity help people at any stage of their career in the print, paper, packaging, publishing, and graphic arts sectors with practical, emotional, and financial support. Their grants are here to support people in need, from unexpected emergencies to everyday essentials.

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.

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.

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.

Railway Benefit Fund

<https://www.railwaybenefitfund.org.uk/financial-help/>

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.

The Retail Trust

<https://www.retailtrust.org.uk/financial-aid>

Help is available to those working in the retail industry or supporting services. Third parties, such as case workers, Citizens Advice or other welfare agency workers can also apply on behalf of applicants once they have had their registration validated with the Retail Trust as a case worker. All applications will be assessed on an individual basis. Please note, financial aid applications will not be considered for individuals with over £4,000 in savings.

The Rowland Hill Fund

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

Supporting postal people in times of need. You can apply for consideration of support if you work, have worked or have a proved connection with the royal mail, post office, parcelforce worldwide, or royal mail property and facilities solutions. Applicants must have completed at least 6 months of full or part-time service, on a permanent or fixed-term contract.

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 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.

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.

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.

Royal Theatrical Fund<http://www.trtf.com/>

Every year The Royal Theatrical Fund provides support for people of all ages who have worked in the entertainment industry (e.g. stage, radio, film or television) for at least seven years. They are people in need as a result of illness, injury or old age. The Fund assists by paying monthly allowances, one off grants and shortfalls in nursing and residential home fees.

The Salespeople's Charity<http://www.salespeoplescharity.org.uk/>

If you, your partner or spouse has ever worked as a Business to Business (B2B) salesperson - visiting business customers in their premises to sell goods or services - and now find yourself in financial need, then the Salespeople's Charity may be able to offer you support. They are a grant-giving charity that provides support directly to the field salesperson, though our support can also extend to their widows, widowers, partners and dependent children.

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.

Social Workers Benevolent Trust<https://www.swbt.org/>

The Social Workers' Benevolent Trust offers financial help to social workers and their dependents in times of hardship, for example when experiencing sickness, bereavement, family difficulties or sudden catastrophe. The trustees consider grants at their bi-monthly meetings, and applicants need to complete an application form if they wish to be considered for a grant.

The Teaching Staff Trustwww.teachingstafftrust.org.uk

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.

Transport Benevolent Fund

[Transport Benevolent Fund CIO - Home \(tbfc.org.uk\)](https://www.tbfc.org.uk/)

The Transport Benevolent Fund is a membership charity supporting members who work in the public transport industry in Great Britain when they are in need, hardship or distress. Almost anyone who works in the industry may join TBF and be eligible for help.

UNISON: 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.

The Veterans Charity

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

Providing fast, direct support to Veterans facing hardship and distress. The Veterans Charity can supply essential items including food shopping, clothing, utilities bills, household goods like kitchenware and appliances as well as furniture and even mobile phones to aid vital communication.