



Financial advice and support available from partners and grant bodies

Updated November 2023

There are a number of local organisations who can provide free independent advice, including financial and debt advice. More information on all of these topics can be found on T&W Council's Cost-of-Living website www.telford.gov.uk/costofliving.

For residents in Shropshire, please visit <https://www.shropshire.gov.uk/cost-of-living-help/>

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Telford & Wrekin Council

Council Tax Reduction

The Council Tax Reduction scheme helps people on low incomes pay their council tax - it is a means tested scheme. Pensioners can receive up to a 100% discount, meaning that some will have no Council Tax to pay, working age customers can normally only receive a maximum discount of up to 90%, although during the pandemic and during the cost of living crisis the council have been providing a further automatic hardship discount.

That means some households will have had nothing to pay. This additional discount will continue next financial year. Council Tax reduction can be applied for online www.telford.gov.uk/counciltaxreduction

Housing Benefit & Universal Credit

For those on a on a low income who pay rent, they could be entitled to Housing Benefit or Universal Credit to help with their housing costs.

Housing Benefit is paid by the Council to:

- Claimants or their partners if of pension credit age
- Claimants in specified accommodation or temporary accommodation provided by the Council
- Housing Benefit can be applied for online www.telford.gov.uk/housingbenefit

Working age applicants can apply for Universal Credit from the DWP www.gov.uk/universal-credit

Discretionary Housing Payments

If the amount of help you a customer gets with their rent from Housing Benefit or Universal Credit is less than the rent they have to pay, they may be able to get a top-up called a DHP

Awards may be made to help with:

- Rent shortfalls

- Rent arrears
 - Rent in advance or deposits
 - Applicants must be in receipt of either housing benefit or Universal Credit housing element
 - Funding is provided by Central Government but administered by the local council
- DHPs can be applied for online www.telford.gov.uk/discretionaryhousingpayment

Free School Meals

The council will be using the Household Support Fund to continue to provide food vouchers during the school holidays for children who would usually be entitled to:

- Income related Free School Meals
- Service Pupil Premium
- Talking 2's or Early Years Pupil Premium.

Each child will be entitled to £15 per week for each week of the school holidays.

To find out more about Eligibility to Free School Meals visit www.telford.gov.uk/info/20028/school_meals/9/free_school_meals/2

To Apply for Free School Meals visit www.telford.gov.uk/info/20028/school_meals/9/free_school_meals/3

To find out more about Early Years Pupil Premium/Talking2's visit www.telford.gov.uk/info/20394/financial_support_and_help_with_childcare_costs/947/early_years_pupil_premium_eypp.

Happy Healthy Active Holidays

Available for children and young people who receive income-related free school meals. Clubs are provided by a range of partner organisations across the Borough during Christmas, Easter and Summer School holidays. Each club will have a range of fun activities such as sports, music, and arts and crafts, as well as a free nutritious meal each day. For more information and to register, please visit: <https://hhah.telford.gov.uk>

Severe financial difficulties

Residents who are experiencing severe financial difficulties can apply for a discretionary supermarket voucher or energy voucher.

Discretionary vouchers can be applied for online www.telford.gov.uk/householdsupportfund

Armed Forces, veterans and their families (see also page 14 grants)

Telford & Wrekin Council provides a range of support through its Armed Forces Covenant to those who serve, who have served in the armed forces, and their families.

Support available includes leisure discounts, help with housing, schools and learning, jobs and volunteering, health and welfare & financial support.

For more information, please visit:

www.telford.gov.uk/info/20653/support_for_armed_forces_veterans_and_their_families

Telford Crisis Support

Supporting families' children and individuals

Food and toiletry support

Call 01952 380400 to make a request for support or speak directly to the TCS team on 01952 586 646 or at admin@telfordcrisissupport.org.uk

Baby & Toddler Bank

Call 07878 296958 to make a request for support, healthcare and welfare professionals can submit an application online at tcsbabybank@gmail.com

School Uniform

100% free to access for all, apply online at clothing@telfordcrisissupport.org.uk

Please visit the Telford Crisis Support website for more information

<http://telfordcrisissupport.org.uk/>

Telford Repair café

For items you've not got round to repairing and can't afford to replace.

Items repaired for a small donation.

Held on the last Saturday of each month

Website:

telfordrepaircafe.co.uk

Facebook page URL:

<https://www.facebook.com/telfordrepaircafe>

Citizens Advice Telford and The Wrekin

Provides free, confidential, independent and impartial advice for residents of Telford and The Wrekin through phone, face-to-face and digital channels.

Advisers

Provide information and advice on benefits, budgeting and cost-of-living advice, plus energy advice including fuel debts/discounts, efficiency and safety. Advice is also available on housing, employment, family/relationship, immigration and health/social care matters.

Local Money Advisers

Local Money Advisers are authorised and regulated by the Financial Conduct Authority to provide a range of Debt Advice options (including Debt Relief Orders) across a number of areas including; Court fines and County Court Judgements, Council Tax arrears, Bailiff Enforcement, Mortgage and Rent arrears, Benefit Overpayments, Hire Purchase, TV Licensing and Energy/Water debts, Unsecured Loans, Credit Cards, Overdrafts, Payday Loans, and Catalogues.

For households in crisis

Citizens Advice are also able to make referrals to a local Food Bank, and to the Databank for free mobile data.

If you think someone needs advice or you're not sure where to find support, contact the local friendly team and they will help you find a way forward.

Contact information

Website: <https://www.citizensadvice.telfordandthewrekin.org.uk/>

Phone for advice: 01952 567193 (*local phones are very busy. You may find it easier to contact via email or via the website*)

Local community outreach appointments:

<https://www.citizensadvice.telfordandthewrekin.org.uk/visit-us/in-your-community>

Email: clientservices@telfordcab.co.uk

Online contact form: <https://www.citizensadvice.telfordandthewrekin.org.uk/contact-us>

Write: Citizens Advice, 40 Tan Bank, Wellington, Telford. TF1 1HW

If you need a food parcel, contact 01952 567174

National Citizens Advice

National Advice Line: 0300 330 1165

Citizens Advice Help to Claim service (Universal Credit benefits check/new claims): 0800 144 8 444

Citizens Advice National website: www.citizensadvice.org.uk

Affordable Warmth - Telford Energy Advice

Telford Energy Advice (TEA) is your local energy advice service.

It offers free and impartial support on all domestic energy efficiency matters including the best deal on gas and electricity, accessing grants for home energy efficiency/heating improvements and advice about keeping warm at home.

Contact: TEA on 0800 677 1952 or email advice@mea.org.uk

More information about the services offered by TEA can be found

https://www.telford.gov.uk/info/20807/local_energy_support/5383/telford_energy_advice_tea

The Wrekin Housing Group

www.wrekin.com

Services and support for tenants of the Wrekin Housing Group, including

- Welfare Benefit Advice (across all income and health related benefit issues)
- Tenancy Sustainment Support (budgeting, accessing grants, fuel poverty, food parcels, help to set up household bills, access essential furniture etc.)
- Free Regulated Debt Advice
- Support into Employment & Training for **all** Telford residents aged 19+
- Access to tenant engagement and volunteer opportunities
- Advice and support on tenancy matters
- Help to maintain independence in your home

Money Matters

Call 01952 217234/217283 or email money.matters@wrekin.com

Website: www.wrekin.com/Pages/Your-Money/benefit-and-money-matters-advisors

Wrekin Debt Advice

Call 01952 217251 or email debtadvice@wrekin.com

Website: www.wrekin.com/Pages/Your-Money/debt

Employment & Training Support

Call Gill Price on 07816 510370 or email opportunities@wrekin.com

Website: www.wrekin.com/Pages/Support-and-Advice/employability-support

Tenant engagement and volunteer opportunities

Call Dave Lewis on 07483 335499 or email GetInvolved@wrekin.com

Website: www.wrekin.com/Pages/Customers-and-Community/resident-involvement

Minor Adaptations to support independent living

Contact 01952 217128 or email adaptations@wrekin.com

Website: www.wrekin.com/Pages/Care/adaptations

Tenancy Matters

Contact the Customer Contact Centre on 01952 217100

To report a repair

Contact the Customer Contact Centre on 01952 217217

Age UK Shropshire Telford & Wrekin – Benefits advice

Age UK Shropshire Telford & Wrekin's benefits team is able to offer advice and information on all aspects of welfare benefits for those over retirement age.

We can check your benefit entitlement, assist where claims have been unsuccessful and we are also able to help with over-payment issues. Home visits are available for the completion of benefit claim forms. Our service is free, independent and confidential.

Contacts

Email: enquiries@ageukstw.org.uk

Telephone: 01743 233123

Website: <https://www.ageuk.org.uk/shropshireandtelford/our-services/benefits-and-money-fb6d9253-e1d1-ec11-bea2-00155d806b13/>

Support for Veterans and Armed Forces Families

There are lots of organisations that provide further support to serving armed forces personnel, veterans and their families.

Army Families Federation (AFF) - is independent of the army, and offers confidential advice on a range of welfare issues, including money matters and family life.

[Army Families Federation - Supporting Army families worldwide \(aff.org.uk\)](http://aff.org.uk)

Naval Families Federation (NFF) - provides details of organisations and charities that can help with a range of welfare issues, including bereavement and disability needs. [Naval Families Federation | Royal Navy & Royal Marine Charity \(nff.org.uk\)](http://navalfamilies.org.uk)

Royal Navy Community and Support - provides information to help serving personnel facing bullying, harassment or stress and information for veterans transitioning into civilian life. [Community and support | Royal Navy \(mod.uk\)](http://communityandsupport.mod.uk)

SSAFA - provides information on social, family and financial issues to anyone that is currently serving or has ever served in the Army, Navy or Royal Air Force and their families. [SSAFA, the Armed Forces charity](http://ssafa.org.uk)

Veterans UK - provides a range of services including advice helpline, a welfare service that will provide a dedicated caseworker to assist veterans and their families, and support to war pensioners and war widow(er)'s. [Veterans UK - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

The Royal British Legion - provides support to people **who** are serving or who have serviced in the armed forces, their dependents and carers. [The Royal British Legion | Armed Forces Charity](http://thelegion.org.uk)

Veteran's Calm Cafes

Calm Cafes for Veterans provide an opportunity to offer an early intervention service to those who are experiencing poor emotional and mental health. They aim to fill the void caused by

isolation and detachment after Service whilst also providing a platform for social interaction and comradeship. The Cafes are run by Telford Mind with provide trained staff who are able to signpost veterans to Service, and non-Service, Charities and Groups where necessary. The Cafes are funded by the Armed Forces Covenant Fund Trust as part of their Strengthening Delivery programme.

The Cafes are available on a drop-in basis so there is no need to book:

- Dawley: every second and fourth Monday of the month, 2pm – 4pm, at Dawley House, 22 Burton Street, Dawley, TF4 2ES.
- Madeley: every third Thursday of the month, 5pm to 7pm, at Jubilee House, 74 High Street, Madeley, TF7 5AH.

Both sites are wheelchair accessible and have parking close by.

Grants for individuals and households

Utilities

Severn Trent

Severn Trent offer various forms of support including help to those with arrears. It also offers discounts for those who have a household income below £18,278 as part of their **Big Difference Scheme**. And the **Severn Trent Trust Fund** offers grants to people who are unable to meet the cost of water charges who live in the Severn Trent area

For more information on these schemes visit <http://www.sttf.org.uk/> or telephone 0121 3557766

The **Bill Cap Scheme** is for households who have unusually high water usage due to illness/disability or due to having three or more children living at the property, households must be in receipt of certain benefits and have a water meter at the property. For more information visit <https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/watersure-scheme/>

British Gas Energy Support Fund

Grants available: Up to £1,500, above this will only be considered in exceptional circumstances

Overview: The Trust has launched a new energy support fund to help the most financially vulnerable British Gas and non British Gas customers who are struggling to pay their energy bills. This fund has been set up in response to the increasing cost of living and rising inflation, including Ofgem's most recent price cap increase. Through the fund eligible customers with fuel debt of £250 to £1,500 can apply for grants to help pay their energy bills over the coming months.

Deadline: None, the fund will remain open until all the money invested has been awarded. <https://britishgasenergytrust.org.uk/grants-available/>

British Gas Energy Trust - Individual and Families Debt Write Off Fund

Grants available: Up to £1,500

Overview: The fund provides eligible applicants with a grant of up to £1,500 to clear outstanding arrears with their energy supplier. Unlike some other funds, eligibility is not limited to British Gas customers. However, customers of Eon, Eon Next, EDF, Scottish Power, and Octopus should apply to their respective funds instead. To qualify for the grant, the applicant must meet all of the following criteria:

- live in England, Scotland, or Wales
- have not received a grant from the British Gas Energy Trust in the past two years
- must be seeking a grant to clear an outstanding debt on a current or open gas, electricity, or dual fuel energy account in their name, or be a member of the household with the debt
- must have electric and/or gas debt
- must be in or facing Fuel Poverty, and
- have received help from a money advice agency

Deadline: None given

<https://britishgasenergytrust.org.uk/grants-available/>

E-On Next Energy Fund

Grants available: Varies and can be used to purchase buy essential white goods such as cookers, refrigerators, or washing machines.

Overview: The aim of the E.ON Next Energy Fund is to help E.ON Next customers who are experiencing financial hardship and struggling. There are two ways this fund can help:

- The first option is to help with paying gas and electricity bills through grants, helping individual to become financially stable and to get back control of their finances.
- The other option is to provide a replacement appliance such as a cooker, fridge, fridge-freezer or washing machine if yours has broken or poor condition.

Deadline: Applications can be made at any time

<https://www.eonnextenergyfund.com/>

EDF Customer Support Fund

Grants available: Varies and can be used to purchase buy essential energy efficient white goods such as cookers, refrigerators, or washing machines.

Overview: The EDF Customer Support Fund awards grants to vulnerable customer households. It aims to provide customers with a fresh start and financial stability. It can help households stay out of fuel debt and better able to afford ongoing energy costs. The Fund also offers grants to buy essential energy efficient white goods such as cookers, refrigerators, or washing machines.

Deadline: Applications can be made at any time

<https://www.edfenergy.com/for-home/help-centre/faq/extra-support-when-you-need-it?steps=23147#chapter-23146-3>

Scottish Power Hardship Fund

Grants available: Varies

Overview: Because some customers have difficulties paying their bills due to low income or other circumstances, ScottishPower has a Hardship Fund to help them get their energy

payments under control. The Fund can help by clearing or reducing arrears by crediting a customer's ScottishPower energy account. To qualify, individuals need to be in receipt of one of the following: Income Support, Job Seekers Allowance, Pension Credit, or Employment and Support Allowance.

Deadline: Applications can be made at any time

Children

See also The Royal Navy and Royal Marines Children's Fund and Royal Merchant Navy Education Foundation under 'UK Armed Forces Veterans'

Family Fund

Grants available: Varies

Overview: Support for essential items for families raising a disabled or seriously ill child. Grants can be obtained to help with the cost of clothing, furniture and household items, kitchen appliances, days out, family breaks, computers and tablets, sensory toys, games, books and music, outdoor play, specialist trikes/bikes, garden improvement and driving ambitions

Deadline: Applications can be made at any time

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

Fashion & Textile Childrens Trust

Grants available: Varies depending on need

Overview: The Fashion & Textile Children's Trust provides education and wellbeing grants to support children (0-18 years) whose parents or guardians work or have recently worked (within the last 9 years) in the UK fashion and textile industry. This includes retail, head office, manufacturing, wholesale, design, distribution, bridal wear, menswear, knitwear, supermarkets, soft furnishings etc.

- Grants starting at £250 can pay for an everyday item like a new school uniform or a specialist item like mobility equipment. It could also help with a household cost which impacts on the child's life, like a broken washing machine or fridge.
- Through the [Rehousing Grant](#) programme the Trust provides funding to families who are facing unexpected additional rehousing costs as a result of any of the following: Fleeing domestic abuse; Recently offered a house after an unsettled housing situation; Required to move because the property no longer meets the needs of the family, e.g. disability or health needs; Required to move by the landlord or council.
- Through the [Kinship Care Grant](#) programme the trust provides funding to help families who are raising children of relatives or friends. Grants can help to cover set-up costs for the children or support with ongoing health and wellbeing needs.
- Through the [Therapy Grants](#) programme the trust provides funding for a wide range of therapies to support a child's physical health, mental wellbeing and learning needs, including: Speech and language therapy; Physiotherapy; Psychotherapy (e.g. talking therapies or counselling); Play therapy; Art therapy; Music therapy.
- Through the [Specialist Equipment](#) programme the trust provides funding for items to support children with complex health needs
- Through the [Grants for when a parent is ill](#) programme the trust provides funding for families where a parent or carer is suffering from long term physical or mental health conditions and income has been reduced as a result.

Deadline: Applications can be made at any time

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

Family Action – Welfare Grants Programme

Grants available: The average grant is likely to be in the region of £200, in most cases the maximum grant is £300

Overview: The welfare grants programme primarily provides grants for essential personal and household needs to assist families and individuals with low incomes, particularly those living on benefits. In addition funding is available for disability aids that will benefit the applicant in the home.

Deadline: Applications can be made at any time

<https://www.family-action.org.uk/what-we-do/grants/>

Chances for Children Buttle UK

Grants available: Up to £2,000

Overview: Chances for Children grants are individually tailored grants for children and young people who have experienced a crisis that has recently had a significant and enduring impact on their social and emotional wellbeing and educational engagement. Applications must be from a frontline professional. Items that the scheme may fund are:

- Items and activities to support learning and development such as laptops, books, 12 months of broadband, educational toys, tuition, etc.
- Clothing and school uniforms
- Social, sporting and leisure activities
- Family activities
- Items for children/young people's bedrooms
- Other household items that are not available from sources such as Emergency Essentials or Local Authority welfare schemes, etc.

Deadline: Applications can be made at any time

<https://buttleuk.org/apply-for-a-grant/chances-for-children-grants/>

Disability or illness

See also Barchester Healthcare Foundation under 'Older People' and Royal British Legion - Mobility Aids and Equipment Grants under 'UK Armed Forces Veterans'

Disabled Facilities Grant

Grants available: Varies depending on assessed need

Overview: Disabled facilities grant is available for a range of works needed to help a disabled person to remain living more independently in their home. These include widening doors and installing ramps, improving access to rooms, providing a heating system and adapting heating and lighting controls. There are two types of grant - mandatory and discretionary depending on the nature of the works. If you or someone living in your property is disabled you may qualify for disabled facilities grant towards the cost of providing adaptations and facilities to enable the disabled person to continue to live there. Such grants are given by local councils under Part I of the Housing Grants, Construction and Regeneration Act 1996, the first step will be to request an Occupational Therapy assessment.

Deadline: Applications can be made at any time

<https://www.gov.uk/disabled-facilities-grants>

To request an Occupational Therapy assessment in Telford and Wrekin contact the Wellbeing Independence Partnership on 0192 916030.

Independence at Home

Grants available: Grants vary between £250 and £500 depending on the equipment or adaptation required, the average grant is currently £350

Overview: Independence at Home is a national charity that helps improve independence, comfort, safety, dignity and quality of life for people with long-term illness and disability. The charity does this by helping towards the cost of adaptations, equipment or other things that are not available from public funds. The type of adaptations and equipment funded in the past include the cost of home adaptations for disability, house repairs and other building work, as well as other special equipment for disability such as stair lifts, special beds, riser-recliner chairs etc. as well as help towards the cost of heating their homes across the winter months.

Deadline: Applications can be made at any time

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

Gardening for Disabled Trust

Grants available: Varies depending on need

Overview: Grants are available to individuals via the Gardening for Disabled Trust in order that they may continue to garden, despite advancing illness, age or disability. In order to apply for a grant, individuals must be a member of the Trust's Garden Club and have a written note from their GP, social worker or occupational therapist, describing their disability. The Trust offers a range of support measures such as; adapting private gardens to meet the special needs of the disabled; making grants towards tools, raised beds, paving and greenhouses; providing help with special gardens in hospitals, centres and schools; distributing information on garden aid and techniques; providing a forum for disabled gardeners by publishing the Garden Club's magazine.

Deadline: Applications can be made at any time

<https://www.gardeningwithdisabilitiestrust.org.uk/apply-for-a-grant/>

Macmillan Grants

Grants available: £350

Overview: Macmillan Grants are a one-off payment of £350 to help with the extra costs that living with cancer can bring. They can be used to help with things like:

- energy bills
- home adaptations
- cost of travel to and from hospital
- any extra costs you might have because of cancer.

Deadline: None, apply at any time

<https://www.macmillan.org.uk/cancer-information-and-support/get-help/financial-and-work/macmillan-grants>

Kidney Care UK grants

Grants available: Information not given

Overview: If you're a kidney patient struggling to make ends meet Kidney Care UK can help you. They provide individual and hardship grants to help pay for:

- Domestic bills
- Household items
- Travel expenses
- Higher education / training / qualifications

Personal grants are normally available to:

- Dialysis patients and families on low income
- Transplant patients and those receiving conservative care, if health and quality of life is being seriously affected by your renal condition

However, these are not the only criteria. If your life has been affected by kidney disease it might still be worth applying. Whilst Kidney Care UK can't guarantee every application, they do their best to help where they can.

Deadline: None, apply at any time

<https://www.kidneycareuk.org/get-support/financial-support/>

The Percy Bilton Charity

Grants available: Varies

Overview: Social Workers, Community Psychiatric Nurses and Occupational Therapists within Local Authorities or NHS Trusts may apply on behalf of individuals in financial need who have a disability or severe mental health problem, or who are over 65 on low income, for basic household items including white goods, single beds, flooring, vacuum cleaners and portable heaters and clothing/footwear vouchers.

Deadline: None, apply at any time

<https://www.percy-bilton-charity.org/>

Older People

Friends of the Elderly - Grants for Older People

Grants available: Up to £400

Overview: Friends of the elderly provide support for older people affected by loneliness and grants for those living on a low income. Through the Grants for Older People programme they provide grants of up to £400 to older people who are of/over state pension age and have savings of less than £4,000. Funding is currently being provided through four schemes: Home Essentials to help with the cost of replacing everyday items, small home repairs and mobility adaptations; Digital Connection to help older people get online; Financial Support to help with unexpected bills; and Essential Living Costs including clothing, food, medicines and books. Applications must be made via a third-party Referral Agent such as charities, local authority and social services representatives.

Deadline: Applications can be made at any time

<https://www.fote.org.uk/our-charity-work/grants-2/>

The Percy Bilton Charity

Grants available: Varies

Overview: Social Workers, Community Psychiatric Nurses and Occupational Therapists within Local Authorities or NHS Trusts may apply on behalf of individuals in financial need who have a disability or severe mental health problem, or who are over 65 on low income, for basic household items including white goods, single beds, flooring, vacuum cleaners and portable heaters and clothing/footwear vouchers.

Deadline: Applications can be made at any time

<https://www.percy-bilton-charity.org/>

Baron Davenport's Charity

Grants available: £260, twice yearly

Overview: Twice yearly grants to single ladies in their retirement who live alone in a West Midlands county and no more than 60 miles from Birmingham Town Hall, and are in financial need. Ladies need to have lived there for at least the last five years. A lady's savings must be less than £10,000 and her income must be less than £199 a week. The Charity prefers ladies to apply through a referring body, for example Age Concern, Age UK, Citizens Advice or a Neighbourhood Office. Ladies who are unable to apply through a referring body should contact the Charity at enquiries@barondavenportscharity.org or telephone the office on 0121 236 8004.

Deadline: 15 March 2023

<https://www.barondavenportscharity.org/individuals>

St Andrew's Society for Ladies in Need

Grants available: Information not given

Overview: Two funds area available, Regular Grants - payable quarterly, to eligible ladies to help towards day-to-day living expenses and One-off grants - to help towards urgent items such as replacement cookers, fridges, freezers, washing machine, heater, small household repairs and dental costs. Applicants must meet the following criteria:

- Must be a lady of retirement age or close to retirement and unable to work through illness or disability
- Living alone without dependants
- British and were born in the United Kingdom
- Have achieved a good standard of education
- In receipt of all state help, e.g., Universal Credit, to which you are entitled
- Have very limited savings

<https://www.standrewssociety.co.uk/>

Barchester Healthcare Foundation (funds both individuals and groups providing support)

Grants available: Between £100 and £600

Overview: Barchester's Charitable Foundation is a grant giving charity that helps older people and other adults with a disability to lead more fulfilled lives and reach their full potential. The foundations focus is on connecting or re-connecting people with others in their local community, helping combat isolation and loneliness and enabling people to be active.

For individuals: Funding is available to help improve people's mobility, independence and quality of life. Individual applications must be completed by a third party sponsor such as a health care professional, social worker or charity/support group representative.

For Groups: Funding supports applications that combat loneliness and enable people to be active and engaged. Grants for groups range from £100 up to £2,000.

Deadline: Applications can be made at any time

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

UK Armed Forces Veterans

Royal British Legion's Everyday Needs Grants Programme

Grants available: Up to £2,400 (up to £200 per month)

Overview: To help UK Armed Forces veterans and their families who are struggling to pay their bills due to the cost of living crisis. The funding is being made available through the Royal British Legion's Everyday Needs Grants Programme to support people who need help with everyday essentials such as kitchen appliances, clothes, and energy costs. The initiative will provide non-repayable emergency grants of up to £200 a month for up to twelve months.

Deadline: Applications can be made at any time and should be assessed within five days of submission.

<https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants>

Royal British Legion Crisis Grant

Grants available: The grant does not provide cash but can provide essentials for applicants and their family in times of need. A grant might help you cover the costs of something like: vouchers to buy food; funds for accommodation when someone is street homeless; help to buy essentials; like clothing; support with short notice travel costs (bus fare, petrol costs, etc).

Overview: The Royal British Legions Crisis Grant aims to support serving and ex-serving armed forces personnel and their families with unexpected expenses. The RBL carefully consider the individual circumstances and needs.

Deadline: Applications can be made at any time

<https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/crisis-grants>

Royal British Legion - Mobility Aids and Equipment Grants

Grants available: Support will be provided to help you get the equipment or adaptations you need

Overview: The Royal British Legions Mobility Aids and equipment grants are available to serving or ex-serving armed forces personnel who require access to services or assistance that could provide them with things like mobility scooters or stairlifts.

Deadline: Applications can be made at any time

<https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/mobility-aids-and-equipment-grants>

Royal Merchant Navy Education Foundation

Grants available: Varies depending on need

Overview: The Royal Merchant Navy Education Foundation provides funding for the needy British children of Merchant Navy seafarers, professional sea-going fishermen and RNLI lifeboat crew members, who have served or are serving at sea and who are unable to meet their children's educational needs.

Awards are made to 'enable education' for children at any stage of education development from birth to professional career entry qualifications. Grants can cover anything from school fees, textbooks or uniform, right through to computers, internet access or even shoe repairs.

Deadline: Applications can be made at any time

<http://rmnef.org.uk/who-can-we-help/>

The Royal Navy and Royal Marines Children's Fund

Grants available: Varies depending on need

Overview: The Royal Navy and Royal Marines Children's Fund is the only charity dedicated to supporting children whose parents work, or have worked, for the Naval Service. The Children's Fund provides support that includes childcare, special needs education, days out and in-home support in times of crisis. An area of particular growth has been the Charity's focus on assisting children within its remit who have special needs. This work now accounts for nearly half of its awards to beneficiaries.

Deadline: Applications can be made at any time

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

Other

Baron Davenport's Charity

Grants available: £260, twice yearly

Overview: The charity gives emergency grants for single ladies who live alone, or only live with their children. The charity also gives grants to children and young adults under the age of 25 who don't have fathers. Grants are given mainly to help purchase an essential household item. Applicants must live in a West Midlands county and no more than 60 miles from Birmingham Town Hall and be in financial need. Applicants must be able to provide evidence that they have exhausted all possible support from public funds. What the charity can help with

- White goods
- Children's beds and bedding
- Applicant's single bed and bedding
- Baby equipment
- Essential kitchen equipment
- Essential furniture
- Carpets and flooring

Applications are not accepted directly from individuals or council affiliated bodies but from a wide variety of organisations including charitable organisations, health care and advice services, tenancy support, education services, NHS and primary care trusts.

Deadline: Apply at any time

<https://www.barondavenportscharity.org/individuals>

Royal Agricultural Benevolent Institution Crisis and Long-Term Support Schemes

Grants available: Single grant awards can be made or a series of grants for a period of up to one year

Overview: The Royal Agricultural Benevolent Institution (RABI) gives one-off or regular grants, and can provide essential household items and disability equipment. For working farmers the RABI could fund relief staff to help in a crisis for example accident, illness, family breakdown, bereavement or animal disease. For retired and/or disabled people RABI can pay towards care home and home-help costs; the Institution also runs two residential homes. The RABI may also be able to help with the cost of funerals or bankruptcy fees, and / or provide an emergency grant to cover the cost of, for example, council tax and utility bill arrears.

Deadline: Apply at any time

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

Addington Fund - George Stephens Charity

Grants available: Up to £1,000

Overview: The George Stephens Charity is a grant giving charity which can provide help to farm workers, i.e., those that are/were employed on a farm, resident in England, or their widows, widowers, children or dependants, whose total weekly income is less than the average current agricultural minimum wage as stated in the Agricultural Minimum Wage Order. Grants of up to maximum of £1000 can be made for the purchase of items such as: Washing machine; telephones; lighting; furnishings for the home; shower or bed, etc.

Deadline: Apply at any time

<https://www.addingtonfund.org.uk/farmworker-grants>

The Cosaraf Charitable Foundation's Hardship Grants

Grants available: Up to £2,000

Overview: The Cosaraf Charitable Foundation's Hardship Grants will support individuals and families who have exhausted all other sources of funding and are struggling with everyday costs, such as basic living expenses, household items and utilities, work or education related expenses, or rent arrears.

Priority will be given to:

- the most financially excluded people
- families over individuals
- those with caring responsibilities
- items that will make the most difference to the individual/family's long-term future

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.

Deadline: Applications can be made at any time and are assessed every six weeks

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