**Financial Support for Individuals and Families**

Other Resource Sheets relating to funding which are available on topics such as Cost-of-Living, Community Group Funding, Crisis Funding and Debt Support

can be found in our online [Library](http://www.inclusioncornwall.co.uk/library)

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# **General Funding**

**1. Acts435** A national crowdfunding website for white goods or other essential items. A person in need meets with an ‘agent’ (from any recognised organisation) and they post an anonymous request for up to £200 on the website. Members of the public can then donate to that cause. There are currently 2 centres operating in Cornwall, in Bodmin and Truro, covering East and West Cornwall.

* Website: [www.acts435.org.uk/](http://www.acts435.org.uk/) including information for agents
* For Truro: [allsaints435@gmail.com](mailto:allsaints435@gmail.com)
* For Bodmin: [jon.langford@lightandlife.co.uk](mailto:jon.langford@lightandlife.co.uk)

**2. Blanchminster Trust** Support for the promotion of education and relief of need (including disability equipment) for people in the community of Stratton, Bude, and Poughill.

* Website : [The Blanchminster Trust (wordpress.com)](https://blanchminster.wordpress.com/how-to-apply/)
* Telephone : 01288 352851
* E-mail : [info@blanchminster.org.uk](mailto:office@blanchminster.plus.com)

**3. Catholic Children’s Society** Support for any family in need in Plymouth diocese, including all of Cornwall. Can assist with essential household items and clothing such as cookers, washing machines, beds, and school uniforms. For families of any faith, or none, in need. Particularly for families with disabilities, or domestic abuse situations, and must be applied for by an agency working with the family. Can also offer loans for rental deposits or advance payments. No official upper limit.

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

**4. Cornwall Community Foundation** Provides various grants for a variety of groups, including young people & those in hardship, ranging from £200 to £1,000.

* Website : <https://www.cornwallcommunityfoundation.com/introduction-to-grants/available-grants/>
* Telephone : [01566 779333](tel:01566%20779333)
* E-mail : Grants@cornwallfoundation.com

**5. Cosgrave Charitable Foundation** Support for families and individuals facing hardship. The Hardship Fund offers grants to those living in the UK only.  Grants of up to £2,000 are available for eligible individuals and families but will not usually exceed £500 unless there are exceptional circumstances. Applications can only be made by recognised social organisations such as charities, housing associations, schools and social services acting on behalf of a family or individual/s in need.

* Website : <https://www.cosaraf.org/what-we-do/hardship-grants/>

**6. Crisis and Care Awards** Grants for those in disaster or emergency situations or for vulnerable people. Crisis awards help with immediate needs, and Care awards support independent living.

* Website : <https://www.cornwall.gov.uk/benefits-and-support/crisis-and-care-awards/>
* Telephone : 0300 1234 121 and choose option 2
* E-mail : discretionaryaward@cornwall.gov.uk

**7. Crowdfunder** A platform to raise money for a personal cause for yourself, friends, family, children and/or pets.

* Website : [https://www.crowdfunder.co.uk/](https://www.crowdfunder.co.uk/user/sign_up/fundraising?r=%2Fapf%2Fproject-add%2Fbasic)

**8. Family Action Welfare Grants** Welfare and educational grants for people aged over 60 with disabilities/sickness, and also helping those over 14 years of age towards further education. Maximum award of £300 in most cases.

* Website : <https://family-action.org.uk/grant-programmes/>
* Telephone : [020 7254 6251](https://family-action.org.uk/grant-programmes/)

**9. Glasspool** Small grants for disadvantaged people to help with ‘*everyday items to help people cope.*’ Applications need to be made by support workers from Partner Organisations, currently [Trelya in Penzance.](https://trelya.com/)

* Website : <https://www.glasspool.org.uk/grants/glasspool-grants>
* E-mail : grants@glasspool.org.uk

**10. The Hardman Trust** Supplementary funding for individual prisoners and ex-offenders to support their efforts to become productive, purposeful members of the community both during and post-prison.

* Website : https://www.hardmantrust.org.uk/how-we-help/
* Telephone : 01983 550355
* E-mail : info@hardmantrust.org.uk

**11. Household Support Fund (HSF)** Funding for a new round of this discretionary grant will be delivered by a number of support organisations to provide additional support to those on a low income.

* Website : [Household Support Fund - Cornwall Council](https://www.cornwall.gov.uk/benefits-and-support/household-support-fund/)

**12. Jobcentre Plus Flexible Support Fund** Limited, discretionary funding to overcome barriers to work for people in receipt of out-of-work benefits. People should discuss with their Jobcentre Adviser in the first instance.

**13. The Mabbott Buller Trust** Small grants for the prevention or relief of poverty for residents in Saltash and surrounding areas including elderly people, children, and people with disabilities.

* Website : [The Mabbott Buller Trust](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.saltash.gov.uk%2Fedit%2Fstuploads%2F4495_2098799109.pdf&data=05%7C02%7CAndrew.Harry%40cornwall.gov.uk%7C04d79720c9dd4a1fb18708dccb3c48ca%7Cefaa16aad1de4d58ba2e2833fdfdd29f%7C0%7C0%7C638608707136358911%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=x%2B6XkymJXL6HR4VXaTorLxqHtH82jZguSxz%2BO%2FayEwU%3D&reserved=0)
* Email: [themabbotttrust@outlook.com](mailto:themabbotttrust@outlook.com)

**14. NHS Low Income Scheme** Provides assistance with NHS prescriptions, dental costs, eye care costs, healthcare travel costs, wigs, and fabric supports for people on low incomes.

* Website : <https://www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis/>

**15. The Royal British Legion** Discretionary support is provided for people with a service history including household items, rent deposits, and training costs.

* Website : <http://counties.britishlegion.org.uk/counties/cornwall>
* Website : <https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants>
* Telephone : 0808 802 8080

**16. Social housing landlords** Local social housing providers may have hardship or crisis funds for their tenants, with different eligibility criteria or restrictions.

* Website : <https://www.livewest.co.uk/my-community/grants>
* Website : [https://www.oceanhousing.com/pay/Simon Griffiths Support Fund](https://www.oceanhousing.com/pay/)
* Website : [https://www.coastlinehousing.co.uk/ Sustainability Fund](https://www.coastlinehousing.co.uk/payments/financial-support/)

**17. Smallwood Trust** Various support services for women on low incomes, those over 50, those in domestic abuse situations and those with housing debt. Their website has details of grant opportunities.

* Website : <https://www.smallwoodtrust.org.uk/>
* Telephone : 0300 365 1886
* E-mail : info@smallwoodtrust.org.uk

**18. Talisman Charity** Discretionary funding for individuals to help with costs of medical costs, building work, or educational purposes. Applications should be made on behalf of individuals by a local authority, charity, or non-profit (e.g., Citizens Advice Bureau).

* Website : [http://www.talismancharity.org/grants](http://www.talismancharity.org/?page_id=73)

**19. Turn 2 Us** A national charity that helps people in financial hardship. They also have an excellent grants’ search engine available on their website.

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

**20. Vicar’s Relief Fund** Funding of up to £500 for people who are at risk of, or currently homeless or in vulnerable housing, to secure accommodation, prevent eviction, or set up a new home.

* Website : <https://www.smitfc.org/the-vicars-relief-fund/>
* Telephone : 020 3795 5746
* E-mail : [vrf@stmartinscharity.org.uk](mailto:vrf@stmartinscharity.org.uk)

**21. Voluntary Sector Forum (VSF) Cornwall** A list of funds accessible through VSF and a link to soon to close funding opportunities, many of which are open to individuals and families to apply for.

* Website : <https://cornwallvsf.org/supporting/funding/>
* Website : <https://cornwallvsf.org/supporting/funding-category/funding-grants/>

# **Occupational Funding**

*Many of the trade-related funders listed below offer mental health or other wellbeing support, in addition to financial aid.*

**1. Association of Charitable Organisations** A comprehensive list of charitable organisations that offer funds to various professionals, from Architects to Vets.

* Website : <https://www.aco.uk.net/page/Member-Directory>

**2. Ben – Motor & Allied Trades’ Benevolent Fund** Support for anyone who works or has worked in the automotive and related industries, and their dependents. Provides essential household items, wheelchairs, adaptations, and help towards children’s costs such as essential school trips, clothing, or special equipment. Up to £5,000 (Most grants around £500).

* Website : <http://ben.org.uk/>
* Telephone : 08081 311 333
* E-mail : [supportservices@ben.org.uk](mailto:supportservices@ben.org.uk)

**3. B and CE Charitable Trust** Support for people who have worked in the construction sector or wish to get into the industry. Aims to ease financial distress caused by injury or illness, including household bills, home alterations, and retraining.

* Website : <https://bandce.co.uk/corporate-responsibility/the-charitable-trust/>
* Telephone : 0808 801 0372

**4. Clergy Support Trust** Support for current or former Anglican clergy, their spouses and/or widows. Includes emergency and debt support, health assistance, and other categories of support.

* Website : <https://www.clergysupport.org.uk/>
* Telephone : [0800 389 5192](tel:08003895192)
* E-mail : grants@clergysupport.org.uk

**5. Help Musicians** Support for professional musicians of all genres, at any stage in their careers. Includes welfare funding, mental health helpline, creative development funding, hearing health scheme and help to retrain in the event of illness cutting short a musical career.

* Website : <https://www.helpmusicians.org.uk/>
* Telephone : 020 7239 9101
* E-mail : support@helpmusicians.org.uk

**6. Hospitality Action** Support for anyone in the hospitality industry and offering a range of services including advice, training, parenting advice, debt support, addiction and trauma support and a befriending scheme for retired hospitality workers.

* Website : <https://www.hospitalityaction.org.uk/get-help/>
* Telephone : 020 3004 5500
* E-mail : grants@hospitalityaction.org.uk

**7. Lighthouse Club** Support for construction workers and their families including extensive mental health support and other resources around health, safety and wellbeing.

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

**8. NewstrAID** Support for people and their immediate dependents who have been employed in newspaper and magazine distribution. Offers one-off and regular grants for those facing crisis or ongoing hardship.

* Website : <https://www.newstraid.org.uk/>
* Telephone : 0800 917 8616

**9. Perennial (Gardeners Benevolent Society)** Support for anyone who works in or is retired from horticulture including spouses, partners and dependent children. Assistance includes daily living costs, help through a period of illness or bereavement and more.

* Website : <http://perennial.org.uk/>
* Helpline: 0800 093 8543

**10. The Printing Charity** Support for people who have worked in the UK print industry or allied trades for a minimum of 3 years and their dependents. Offers assistance with white goods, home repairs, housing support, and more.

* Website : <https://www.theprintingcharity.org.uk/>
* Telephone : 01293 542 820
* E-mail : info@theprintingcharity.org.uk

**11. SAIL – Seafarers Advice and Information Line** Support and signposting for anyone who has ever worked at sea and their partners, widows or widowers.

* Website : <http://sailine.org.uk/how-we-help/other-useful-services>
* Telephone : 0800 160 1842

**12. Shipwrecked Mariners’ Society** Support for merchant mariners, fishermen, and their dependents. Offers ongoing or one-off assistance, including funeral grants and support for those shipwrecked in the UK.

* Website : <https://shipwreckedmariners.org.uk/>
* Telephone : 01243 787761

**13. Queen’s Nursing Institute** Support for registered nurses in financial need who have worked in the community for at least 3 years. Provides household items, adaptations, respite, specialist equipment and help to remain in nursing.

* Website : <https://www.qni.org.uk/help-for-nurses/>
* Telephone : 020 7549 1400
* E-mail : mail@qni.org.uk

**14. Railway Benefit Fund** Support for current, retired, and former rail staff and their dependents experiencing hardship. Assistance includes alleviating immediate financial hardship and funding support for wider wellbeing.

* Website : <https://www.railwaybenefitfund.org.uk/>
* Telephone : [0345 241 2885](tel:+443452412885)
* E-mail : info@railwaybenefitfund.org.uk

**15. Teaching Staff Trust** Support for current or former teachers, teaching assistants, nursery workers and lunch supervisors. Provides help with unexpected costs around bills, household, travel or other essentials.

* Website : <http://www.teachingstafftrust.org.uk/>
* Telephone : [01322 293 822](tel:01322293822)
* E-mail : enquiries@teachingstafftrust.org.uk

# **Children and Young People**

**1. 16 – 19 Bursary Fund** Annual bursary of £1,200 for those aged 16-19 at college (not University) or in training, or over 19 with an Education, Health, and Care Plan (EHCP). Covers clothing, books, equipment for course, transport and lunch on study days.

* Website : <https://www.gov.uk/1619-bursary-fund>

**2. Buttle UK Chances for Children** Support for children up to 18 experiencing a crisis and on a low income. Can include white goods, bedding, clothing, and home grants.

* Website : <https://buttleuk.org/apply-for-a-grant/chances-for-children-grants/>
* Telephone : 020 7828 7311

**3. The Caudwell Charity** Support for children and young people under 18 who are disabled or are autistic and who face greater challenges than most. Provides one-off and recurrent donations for mobility, sensory, sports equipment, therapy, treatment, and family holidays.

* Website : <https://www.caudwellchildren.com/changing-lives/apply-for-support/>
* Telephone : [0345 300 1348](tel:03453001348)
* E-mail : [grants@caudwellchildren.com](mailto:grants@caudwellchildren.com)

**4. Discretionary Learner Support** For over 19s in further education and in financial hardship. Covers accommodation and travel, course materials, equipment and childcare.

* Website : <https://www.gov.uk/learner-support>

**5. Plymouth Ladies Charity Club** Support for anyone under 25 in the PL postal district, covering respite, sports or musical equipment, childcare, training, or travel fees and school trips. Up to £500.

* Website : <https://plcc.org.uk/grant-application/>

**6. Prince's Trust Development Award** Support for 16–30-year-olds who are not in education, training, or employment to cover course fees, tools, equipment, uniforms, job fees and transport until the first pay comes in as well as support for starting a business. Typically, £175-£250 but can be up to £500.

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

**7. St Austell Brewery Charitable Trust** Support for local charities, good causes, and individuals in need in Cornwall, Devon, and Somerset.

* Website : <https://www.staustellbrewery.co.uk/Charitable-Trust>
* E-mail : trust@staustellbrewery.co.uk

**8. Sure-Start Maternity Grant** A grant of £500 for expecting parents having their first child or multiple births, provided they are on some benefits.

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

**9. The Vegetarian Charity** Support for young people under 26 who are in poverty and vegetarian or vegan. Provides funding for the relief of poverty, educational courses, and other needs, up to £500. 2 references will be needed to show a commitment to vegetarianism.

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

# **Disability and Health**

**1. Active Cornwall Funding Guide** Working closely withCornwall Community Foundation (CCF) who administer a wide variety of small grants (under £5,000) for individuals and organisations in Cornwall and their available grants.

* Website : [Active Cornwall Funding Guide](https://www.activecornwall.org/wp-content/uploads/2024/04/Active-Cornwall-Funding-Guide-April-2024-1.pdf)

**2. Disability Grants** A comprehensive website providing a list of grants aimed at disabled people of all ages, sorted by condition, requirements, situation, etc.

* Website : <https://www.disability-grants.org/>

**3. Family Fund** Support for any family raising a disabled or seriously ill child and needing assistance with essential items.

* Website : <https://www.familyfund.org.uk/>
* Telephone : [01904 550055](tel:01904550055)

**4. Heinz, Anna and Carol Kroch Foundation** Support for people on very low incomes who also have medical problems, have recently experienced domestic abuse, or are homeless. Provides household items, equipment, adaptations, etc. Applications need to be made by a recognised body, such as a G.P, Social Worker or Citizens Advice.

* Website : <https://grants-search.turn2us.org.uk/grant/heinz-anna-and-carol-kroch-foundation-14687>

**5. Hospital Saturday Fund** Can provide help for individuals with the purchase of specialised equipment or forms of treatment.

* Website : <https://hospitalsaturdayfund.org/apply-for-a-grant/>

**6. Kernow Gateway** To support personal health and wellbeing. Personal Health Budget (PHB) Grants may be available to individuals on application. Advice can be sought via Cornwall Community gateway. A support worker or equivalent will need to submit applications.

* Website : [Age UK Cornwall & The Isles of Scilly | Kernow Gateway](https://www.ageuk.org.uk/cornwall/our-services/kernow-gateway-85830ba2-3eff-eb11-ba5e-00155d585af3/)

**7. Macmillan Cancer Support** Support for people with cancer in financial hardship, with an average grant of about £275. Macmillan Grants are means-tested payments to help with the extra costs that living with cancer can bring. Applications can be completed by health or social care professionals, district nurses or Macmillan nurses. Signposting to other cancer-related funders is also available.

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

# **Carers**

**1. Care Workers Charity** Support for current, former, and retired care workers, including crisis and funeral grants.

* Website : <http://www.thecareworkerscharity.org.uk/>
* Website : <https://www.thecareworkerscharity.org.uk/crisis-grant/>

**2. Cornwall Carers Service** Working alongside NHS Cornwall and Isles of Scilly Integrated Care Board to deliver a range of high-quality support services for unpaid and informal carers of all ages throughout Cornwall. Services include emotional support, information, advice and guidance, statutory assessment, access to grants, community support, carer specific training and dedicated support for all carers (including young carers and young adults).

* Website : <https://www.cornwallcarers.org.uk/cornwall-carers-grants>

Telephone :01736 756655

*While we do our best to keep these sheets up to date, we cannot guarantee they remain 100% accurate, but they are a good place to start. If you spot anything we have missed this time around, then please let us know by emailing* [*andrew.harry@cornwall.gov.uk*](mailto:andrew.harry@cornwall.gov.uk)