

2018/19

THE GUIDE TO

# GRANTS FOR INDIVIDUALS IN NEED

16th edition

Judith Turner &  
Mairéad Bailie



2018/19

THE GUIDE TO

# GRANTS FOR INDIVIDUALS IN NEED

16th edition

Judith Turner & Mairéad Bailie

Additional research by Denise Lillya,  
Ian Pembridge, María Alejandra Puerta Reyes  
& Jennifer Reynolds



# Contents

---

Foreword by Steph Harland	iv
Introduction	iv
About this guide	iv
How charities are ordered in this guide	v
How grant-making charities can help	vi
What types of help can be given?	vi
Advice for applicants	vii
Other sources of support	viii
How to use this guide	xi
How to identify sources of help – a quick reference flowchart	xii
How to make an application	xiii
Using the application form template for financial assistance	xv
Application form template	xvi
About the Directory of Social Change	xviii
General charities	1
Charities by beneficiary	15
Illness and disability charities	41
Armed forces charities	77
Occupational charities	93
Livery companies, orders and membership organisations	181
Local charities	187
Advice organisations	427
Index	443

## Foreword

---

Our sector exists in order to provide support to those who need it – in the case of Age UK, to those who have reached later life. Every year, we offer information and advice to around 5.9 million people through online and written materials, as well as individual enquires by telephone, letter, email and local face-to-face sessions. In a similar way, directly through this guide, DSC gives so many charities and support agencies across the UK a tool to help support any individual in need.

Currently 1.9 million pensioners are living in poverty, yet we know many are missing out on vital benefits – some £3.8 billion worth of Pension Credit and Housing Benefit goes unclaimed by pensioners each year. This is why an important part of our work is helping older people claim their entitlements. We also hear from people who are well under pensionable age who are unable to work, perhaps due to caring responsibilities or living with a disability. They may have been affected by issues like the steep rise in the women’s State Pension age and Pension Credit age. They may be finding it hard to manage on working age benefits alone, which have fallen in value over recent years as levels have been restricted or frozen. Watching every penny, going from shop to shop for the best deals, and sometimes having to cut back on essential items is debilitating. Whether old or young, living on a low income is hard work.

However, even when somebody has been managing to get by on a limited income, and are receiving any entitlements due, something can happen that throws everything off course. It could be an unexpected expenditure such as the cooker or washing machine breaking down, extra costs due to illness, or a major life change such as bereavement. At times like these, individuals, and those who advise and support them, can be at a loss to know how to find financial help. This is where *The Guide to Grants for Individuals in Need* is an essential resource, bringing together a wide range of sources of support and help to bring relief to people in financial hardship. Sadly, living in poverty is a reality for many people in the UK, but there are many charities that can help make life that bit easier – as long as you know how to find them.

**Steph Harland, CEO, Age UK**

## Introduction

---

Welcome to the sixteenth edition of *The Guide to Grants for Individuals in Need*. The main focus of the book is to list sources of non-statutory help for people in financial need. This edition details more than 1,700 charities with over £308.5 million available in grant awards, compared with charities giving £66 million in this book’s first edition in 1987.

Assistance given by charities in this guide ranges from food vouchers to grants for domestic items such as washing machines, wheelchairs and house adaptations, although few will cover the whole cost of these. This kind of help does not overcome long-term financial problems, but it can be extremely valuable in helping to meet immediate needs which the state does not currently cover.

This introduction looks at the charities included in this guide and how to locate them, before discussing what help is available and where alternative sources of help can be found. Helpful guidance explaining how to make a successful application to a relevant charity is also included; see page xiii.

Some grant-makers that have appeared in previous editions of this guide have not been included this time as they have ceased their grant-making activities, most notably The Fire Fighters Charity (Charity Commission no. 1093387) and Independent Age (Charity Commission no. 210729). Instead of providing financial assistance, these charities have narrowed their activities to providing emotional support and advice for their beneficiaries, which is part of a wider trend within the sector to address well-being and mental health issues. Many smaller charities have transferred their funds to local community foundations, for instance where the fund is too small to make a significant impact on its own or the trustees are not in a position, for a variety of reasons, to confidently make grants. Some local charities have also transferred the application process to their local community foundation to simplify the process for beneficiaries and ensure that the maximum number of people are helped.

## About this guide

---

We aim to include publicly registered charities (including those in Scotland and Northern Ireland) which give at least £500 a year to individuals in need, although most give considerably more than this.

With a few exceptions, we do not include:

- ▶ Organisations which give grants solely for educational purposes
- ▶ Organisations which give grants to members only and not to dependants
- ▶ Individual employer or company welfare funds
- ▶ Friendly societies
- ▶ Local branches of national charities, although they may raise money locally for cases of need
- ▶ Organisations only providing services (such as home visiting) rather than cash (or in-kind) grants

Around 400 of the charities support individuals for educational causes as well. These are included in the sister guide to this book, *The Guide to Educational Grants*, which includes details of funding opportunities for all forms of education and training up to the end of a first degree – including apprenticeships, personal development and expeditions. Some charities support organisations such as community groups, and others have large financial commitments, such as providing housing. The entries in

this guide concentrate solely on the charities' social welfare grants to individuals in need.

## How charities are ordered in this guide

The charities are separated into seven sections. The first six sections contain most of the grant-makers, the majority of whom make grants to individuals across the UK. Indeed, most of the money in this book is given by the charities contained in these first six sections. The final, and largest, section of the guide contains grant-makers whose assistance is restricted to those residing in defined geographical areas. The flowchart on page xii shows how the guide works.

### 1. General charities (page 1)

This section is mostly made up of charities which operate with very wide objectives, such as the relief of 'people in need', rather than serving a distinct beneficiary group based on, for example, age, profession/trade or disability. General charities are among the best known and tend to be heavily oversubscribed.

In this part of the guide we have also included a subsection which lists charities whose purpose is to relieve individuals with utility debt and arrears. These charities are associated with utility providers (such as the British Gas Energy Trust), and while they are generally limited to helping only the customers of a certain provider, they can operate over broad geographical areas and assist with what is a specific but common need.

### 2. Charities by beneficiary (page 15)

This section features charities whose eligibility criteria is focused on individuals from defined beneficiary groups. The section contains alphabetically ordered subsections. Each subsection focuses on a specific group, including children and young people, older people, individuals belonging to a particular faith, and individuals whose needs are based on specific social circumstances, for example asylum seekers.

### 3. Illness and disability charities (page 41)

These charities give grants to people (and often their families/carers) who have an illness or disability and are in financial need as a result. Some have general eligibility criteria and support individuals with any kind of illness or disability; others assist only those affected by a particular condition. Many also give advisory and other support. For a detailed list of organisations providing these functions please see the 'Advice organisations' section, starting on page 427.

### 4. Armed forces charities (page 77)

This section contains exceptionally thorough charitable provision for people who have served in the forces, whether as a regular or during national service. These usually also provide for the widows, widowers and dependent children of the core beneficiaries. Many of these

funds have local voluntary workers who provide advice and practical help and who, in turn, are backed up by professional staff and substantial resources. SSAFA, also known as The Soldiers, Sailors, Airmen and Families Association (Charity Commission no. 210760), is an influential member of this sector and a model of operation for other organisations. It is often the initial contact point, providing the application form for many of the regimental funds. This edition of the guide contains a useful flow chart on page xii of how to approach armed forces charities, following research undertaken by the Directory of Social Change funded by Forces in Mind Trust.

### 5. Occupational charities (page 93)

This section contains charities that benefit not only the people who worked in a particular trade but also, in many cases, their widows/widowers and dependent children. Membership or previous membership of the particular institute may be required, but many are open to non-members. Length of service can sometimes be taken into account. Some occupations are covered by a number of funds, while others do not have an established benevolent charity. Charities affiliated to trade unions can also be found in this section.

### 6. Livery companies, orders and membership organisations (page 181)

The charities in this section form a distinct and unique part of the grant-making sector. These are charities affiliated with membership organisations, from historic livery companies and orders to more recently established bodies. Some of the charities in this section only support members of their associated institution (and often their dependants) while others administer a range of funds with varying eligibility criteria.

### 7. Local charities (page 187)

Included in this section are those charities whose support is restricted to individuals in localised geographical areas within the UK. Northern Ireland, Scotland and Wales each have their own chapters; Scotland and Wales are divided further into regions and then into counties. Charities based in England are first organised by region, then subdivided into counties and then broken into districts/boroughs. Charities which could fall under two chapters have generally been given a full entry in one chapter and a cross reference in the other; charities relevant to three or more of the chapters have generally been included in the national section. Charitable help is unequally distributed across the UK, often with more money available in London and the south east of England than the rest of the UK. However, many of the largest cities contain at least one large charity that is able to give over £50,000 a year. This section starts with details on how to use and navigate the section.

#### Charities in Northern Ireland

Unfortunately, the section for Northern Ireland remains limited, as very little information is available at present on charities based there. It is estimated that there are between 7,000 and 12,000 charities operating in Northern Ireland.



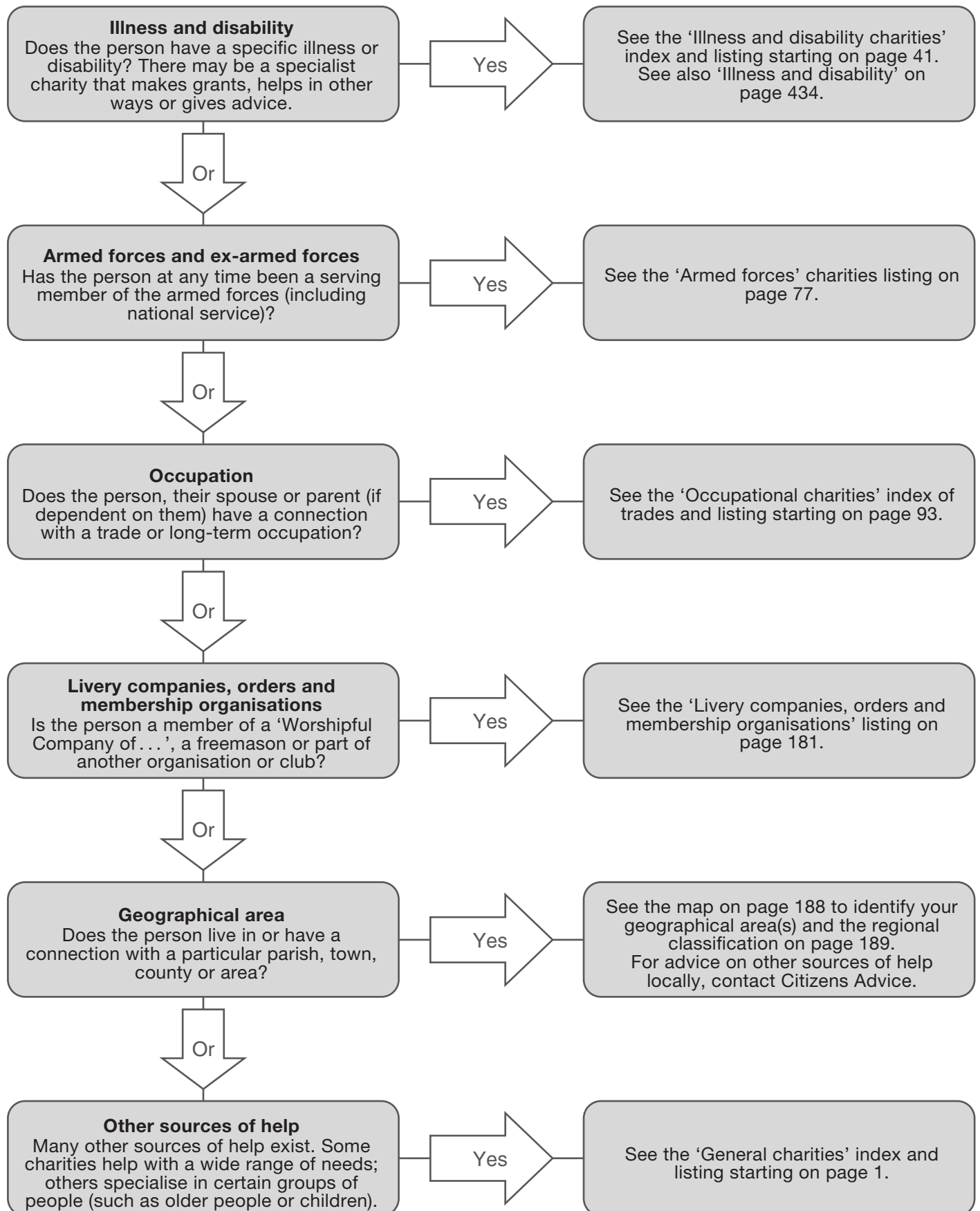
# How to use this guide

Below is a typical charity entry, showing the format we have used to present the information obtained from each of the charities.

Following on from this is a flowchart. We recommend that you follow the order indicated in the flowchart to look at each section of the guide and find charities that are relevant to you. You can also use the information in the sections 'About this guide' and 'How to make an application' to help inform your applications.

<b>The Fictitious Charity</b> £24,000 (120 grants) <b>Correspondent:</b> Ms I. M. Helpful, Charities Administrator, 7 Pleasant Road, London SN0 0ZZ (020 7123 4567; email: admin@fictitious.org.uk; website: www.fictitious.org.uk). <b>CC Number:</b> 112234 <b>Eligibility</b> People who live in London and are in need. Preference is given to older people and to single parent families. <b>Types of grants</b> Small one-off grants of up to £250 are given for a wide range of needs including white goods, beds and medical equipment. <b>Annual grant total</b> In 2017 the charity had assets of £132,000 and an income of £27,000. Grants to 120 individuals amounted to £24,000. <b>Exclusions</b> No grants are given for items already purchased. <b>Applications</b> Application forms are available from the charity's website. They can be submitted directly by the individual or, if necessary, by a third party such as a social worker or doctor. They are considered monthly. <b>Other information</b> The charity also makes grants to individuals for educational purposes. <th data-bbox="657 467 1526 2029"><b>Award and no. of grants</b> This shows the total (or estimated) amount given in grants during the financial year in question. Where further information was available, we have also included the total number of grants made. <b>Correspondent</b> This shows the name and contact details of the charity's correspondent. In many cases, this correspondent is the same contact listed on the charity's record at the Charity Commission; however, in cases where we could find a more appropriate correspondent on a charity's website, we have included their name here instead. <b>Charity Commission number</b> This is the number given to a charity upon registration with the Charity Commission. A small number of the grant-makers detailed in this guide are not registered charities and so do not have a Charity Commission number. <b>Eligibility</b> This states who is eligible to apply for a grant. Among other examples, criteria can be based on place of residence, age, health or occupation. <b>Types of grants</b> This section specifies whether the charity gives one-off or recurrent grants, the size of grants given and for which items or costs grants are actually given. This section will also indicate if the charity runs various schemes. <b>Annual grant total</b> This shows the total amount of money given in grants to individuals in the last financial year for which there were figures available. Other financial information may be given where relevant. <b>Exclusions</b> This field gives information, where available, on what the charity will not fund. <b>Applications</b> This section includes information on how to apply, who should make the application (meaning the individual or a third party) and when to submit an application. <b>Other information</b> This section contains other helpful or interesting information about the charity.</th>	<b>Award and no. of grants</b> This shows the total (or estimated) amount given in grants during the financial year in question. Where further information was available, we have also included the total number of grants made. <b>Correspondent</b> This shows the name and contact details of the charity's correspondent. In many cases, this correspondent is the same contact listed on the charity's record at the Charity Commission; however, in cases where we could find a more appropriate correspondent on a charity's website, we have included their name here instead. <b>Charity Commission number</b> This is the number given to a charity upon registration with the Charity Commission. A small number of the grant-makers detailed in this guide are not registered charities and so do not have a Charity Commission number. <b>Eligibility</b> This states who is eligible to apply for a grant. Among other examples, criteria can be based on place of residence, age, health or occupation. <b>Types of grants</b> This section specifies whether the charity gives one-off or recurrent grants, the size of grants given and for which items or costs grants are actually given. This section will also indicate if the charity runs various schemes. <b>Annual grant total</b> This shows the total amount of money given in grants to individuals in the last financial year for which there were figures available. Other financial information may be given where relevant. <b>Exclusions</b> This field gives information, where available, on what the charity will not fund. <b>Applications</b> This section includes information on how to apply, who should make the application (meaning the individual or a third party) and when to submit an application. <b>Other information</b> This section contains other helpful or interesting information about the charity.
---	---

## How to identify sources of help - a quick reference flowchart



# General charities

---

This chapter includes charities which could not be categorised to a specific occupation, disability, location or beneficiary group. Many have relatively broad criteria for their grant-making.

The charities listed under 'General' can give to a wide range of people, so if individuals are unable to find help from other sources in this guide then they should be able to approach one or more of these. However, note that most of these charities still have restrictions on who they can help. Applicants should not send indiscriminate applications to any charity under the 'General' heading; rather, they should first consider whether they are eligible.

The 'Utilities' section outlines charities, mainly set up by utility companies, with the specific purpose of providing assistance to those struggling to pay their utility bills or debts. Some of these are specific to those living in a particular geographical area, while others have a broader remit.

The charities in both sections are listed in alphabetical order.

## Index of general charities

General 1

Utilities 11

---

## The Acorn Foundation

£22,500 (24 grants)

**Correspondent:** Gill Snowdon,  
Secretary, 24 London Road West,  
Amersham, Buckinghamshire HP7 0EZ  
**CC number:** 1068004

### Eligibility

People in need who live in the UK.

### Types of grants

Grants are given according to need.

### Annual grant total

In 2015/16 the foundation held assets of £2.2 million and had an income of £108,500. Grants totalled £70,500 of which £22,500 was awarded to 24 individuals for welfare needs. One organisation also received funding.

### Applications

Grants are made in partnership with a number of local authorities.

### Other information

The foundation also works to promote the Christian faith through the ROPE organisation.

---

## Al-Mizan Charitable Trust

£19,500 (90 grants)

**Correspondent:** The Grants Officer,  
PO Box 2488, Watford WD18 1YL  
(email: [admin@almizantrust.org.uk](mailto:admin@almizantrust.org.uk);  
website: [www.almizantrust.org.uk](http://www.almizantrust.org.uk))  
**CC number:** 1135752

### Eligibility

The existing criteria for eligibility is: British citizens, those granted indefinite leave to remain in the UK and asylum seekers who are living in a condition of social or economic deprivation.

Preference is given to the following groups:

- Orphans (a child who has lost either both parents or one parent who was the main bread-winner in the family)



# Advice organisations

---

The following section lists the names and contact details of voluntary organisations that offer advice and support to individuals in need. The list is split into two sections – ‘Welfare’ and ‘Illness and disability’. Each section begins with an index before listing the organisations by category.

The listings are a useful reference guide to organisations that individuals can contact to discuss their situation and receive advice and support. These organisations will have experience in tackling the sorts of problems that other individuals have faced, and will know the most effective and efficient ways of dealing with them. They may also be able to arrange for people to meet others in a similar situation. As well as providing advice and support, many of the organisations will be happy to help individuals submit applications to the trusts included in this guide. They may also know of other sources of funding available.

Some organisations included in this list have their own financial resources available to individuals. We have marked these with an asterisk (\*). This list should not be used as a quick way of identifying potential funding – the organisations will have criteria and policies that may mean they are unable to support all the needs under that category and the guide will include many more potential sources of funding than there are organisations here.

Some organisations have local branches, which are better placed to have a personal contact with the individual and have a greater local knowledge of the need. We have only included the headquarters of such organisations, which will be happy to

provide details for the relevant branches.

If you are requesting information from any of the organisations listed, it is helpful to include an sae.

This list is by no means comprehensive and should only be used as a starting point. It only contains organisations that have a national remit and does not include organisations that provide general advice and support solely to members of a particular religion, country or ethnic group. For further details of groups, look for charitable and voluntary organisations in your local phone book, or contact your local council for voluntary service (CVS) (sometimes called Voluntary Action) which should be listed in the phone book.

The following general welfare section includes ‘Benefit and grants information’ and ‘Debt and financial advice’, which may be of particular relevance during these difficult economic times.

## Welfare

---

- General 428
- Benefit and grants information 428
- Bereavement 428
  - Children 429
  - Parents 429
- Carers 429
- Children and young people 429
  - Bullying 429
- Debt and financial advice 429
- Families 430
- Housing 430
- Legal 430
- LGBT 430
- Missing people 430
- Offenders and ex-offenders 430
  - Families of offenders and ex-offenders 430
  - Female offenders and ex-offenders 431
- Older people 431
- Parenting 431
  - Abduction 431
  - Adoption and fostering 431
  - Childcare 431
  - Divorce 431
  - Grandparents 432
  - Mothers 432
  - Pregnancy 432
  - Single parents 432
- Poverty 432
- Refugees and asylum seekers 432
- Relationships 432

- Walsoken:** The United Walsoken and Baxter Charities 275
- Walthamstow:** Walthamstow and Chingford Almshouse Charity 306
- Walton:** Walton-on-Thames Charity 369  
Walton Parochial Charities 375
- Wandsworth:** Wandsworth Combined Charity 307
- Wantage:** The Wantage District Coronation Memorial and Nursing Amenities Fund 368
- Wappenham:** Wappenham Poor's Land Charity 229
- Ward:** The Peter Ward Charitable Trust 364
- Ware:** The Ware Charities 355
- Warsop:** Warsop United Charities 232
- Warwick:** Warwick Relief in Need Charity (Warwick Combined Charity) 246
- Warwickshire:** Warwickshire Miners' Welfare Trust Fund Scheme 149
- Watch:** The National Benevolent Society of Watch and Clock Makers 174
- Waterloo:** Waterloo Parish Charity 300
- Watford:** Watford Health Trust 356
- Watton:** The Watton Relief-in-Need Charity 270
- Watts:** Richard Watts and The City of Rochester Almshouse Charities 362
- Watts':** Nicholas Watts' Gift (Brownsdon and Tremayne Estate) 396
- WaveLength:** WaveLength 36
- Weld-Forester:** The Hon E. W. C. Weld-Forester Will Trust 11
- Wellfield:** Wellfield Trust 356
- Wells:** The Wells Clerical Charity 168
- Welsh:** Welsh Guards Charity 89  
The Welsh Rugby Charitable Trust 62  
Welsh Rugby International Players Association 177
- Wessex:** Wessex Cancer Trust 384
- West:** West Clandon Parochial Charities 372  
West Derby Waste Lands Charity 329  
West Gate Benevolent Trust 231  
West Kirby Charity 331  
The West Sussex County Nursing Benevolent Fund 146  
West Yorkshire Police (Employees) Benevolent Fund 158  
The West Yorkshire Police Benevolent and Loans Fund 159
- Westminster:** Westminster Almshouses Foundation 292  
Westminster Amalgamated Charity 293
- Westward:** The Westward Trust 31
- Westwood:** Chris Westwood Charity 253
- Weybridge:** Weybridge Poor's Land (Weybridge Land Charity) 370
- Wheatley:** The Wheatley Charities 367
- White:** Ecclesiastical Charity of George White 348
- Whitstable:** Whitstable Non-Ecclesiastical Charities 360
- Whittington:** The Charity of Sir Richard Whittington 287
- Whitton's:** Whitton's Wishes (The Kathryn Turner Trust) 364
- Whizz-Kidz:** Whizz-Kidz 58
- Williams:** The Charity of Elizabeth Williams 210  
The William Williams Charity 398
- Willingham:** Willingham and District Relief-in-Sickness Charity 269
- Willis:** Henry and James Willis Trust 256
- Wilmington:** Wilmington Parochial Charity 360  
Wilmington Trust 413
- Wilson:** John Wilson Robert Christie Bequest Fund 203
- Wiltshire:** Wiltshire Ambulance Service Benevolent Fund 159  
Wiltshire Police Benevolent Trust 159
- Wimbledon:** Wimbledon Guild of Social Welfare (Incorporated) 301
- Windlesham:** Windlesham United Charities 377
- Witley:** The Witley Charitable Trust 379
- Witting:** S. C. Witting Trust 11
- WODS:** WODS (The Widows, Orphans and Dependants Society of the Church in Wales) 168
- Wokingham:** The Wokingham United Charities 339
- Women:** Women In Prison Ltd 39
- Wonersh:** The Wonersh Charities 380
- Wooburn:** Wooburn, Bourne End and District Relief-in-Sickness Charity 343
- Wood:** The Edward Wood Bequest Fund 224  
Wood Green (Urban District) Charity 297
- Woodard:** The Woodard Schools (Southern Division) Benefit Fund 113
- Woodton:** Woodton United Charities 277
- Woolgar:** Tom Woolgar 358
- Woolwich:** The Woolwich and Plumstead Relief-in-Sickness Fund 295
- Worcester:** Worcester City Parish Relief in Need Charity 256  
Worcester Municipal Charities (CIO) 257
- Worcestershire:** Worcestershire Cancer Aid Committee 255
- Wormley:** The Wormley Parochial Charity 355
- Worplesdon:** Worplesdon United Charities 372
- Wraxall:** Wraxall Parochial Charities 406
- Wrenbury:** The Wrenbury Consolidated Charities 317
- Wrexham:** Wrexham and District Relief in Need Charity 212
- Wright:** The Charity of Jane Wright 417  
The Charles Wright Gowthorpe Fund and Clergy Augmentation Fund 24
- Wright's:** Elizabeth Wright's Charity 261
- WRNS:** WRNS Benevolent Trust 92
- WRVS:** WRVS Benevolent Trust 180
- Wylde:** The Anthony and Gwendoline Wylde Memorial Charity 236
- Wymeswold:** Wymeswold Parochial Charities 221
- Yardley:** Yardley Great Trust 250
- Yelvertoft:** Yelvertoft and District Relief-in-Sickness Fund 225
- Yonge:** Reverend Duke Yonge Charity 395
- York:** York Children's Trust 417  
York Dispensary Sick Poor Fund 417  
York Moral Welfare Charity 417
- Yorkshire:** Yorkshire Water Community Trust 14
- Zimbabwe:** The Zimbabwe Rhodesia Relief Fund 19
- ZSV:** The ZSV Trust 35

THE GUIDE TO

# GRANTS FOR INDIVIDUALS IN NEED

Do you help individuals and families in need of emergency financial help? With details of more than 1,700 grant-making charities, offering over £308.5 million, this sixteenth edition of the guide is your companion for providing support to the individuals who need it most.

The comprehensive and up-to-date information allows you to simplify the task of finding suitable support for your service users by outlining eligibility criteria, amounts available and how to apply.

The guide contains a list of useful advice organisations, as well as tips on how to make a successful application. The guide's structure is easy to navigate, fully indexed and includes sections on:

- Illness and disability charities
- Local charities
- Utility company funds
- Armed forces charities
- Occupational charities

With over 200 new grant-makers added to this edition, it is an essential tool for charities working on the front line to support those living in poverty or dealing with unexpected financial hardship. It is particularly useful for key workers, social workers, welfare advisors, housing officers and charity helpline operators.

'One in two people affected by a brain tumour diagnosis experience financial difficulty. This guide is invaluable in helping us find grants and sources of funding, so we can provide essential support to people at this very difficult time.'

**Beth Ryall, Information and Support Officer, The Brain Tumour Charity**