## 2020/21

THE GUIDE TO

# GRANTS FOR INDIVIDUALS IN NEED

17th edition

Ian Pembridge





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#### **Foreword**

Just over 80 years ago, Citizens Advice first opened its doors to provide free, confidential, independent advice to anyone who needed it. Britain had just entered the chaos and uncertainty of World War II and the impact on civilian life was going to be profound.

But these unprecedented circumstances created a generation of heroes – not only those fighting abroad, but equally those at home. The first ever volunteers often risked everything to help others – they ventured out into areas worst affected by the Blitz to provide much-needed advice to those who had lost everything, they visited air-raid shelters and rest centres and they set up temporary advice centres after local offices were destroyed.

Although today we're increasingly seeing different kinds of problems, such as helping people understand their consumer rights and pension choices, dealing with energy suppliers and acting as a witness in court, many of the difficulties remain the same. Benefits, debt and housing – these are all issues we've continued to work on throughout our 80-year history, always relying on our heroes who selflessly dedicate their time and go that extra mile to help others

We're proud to be here for everyone and try to provide the advice ourselves. But if we can't, we'll do whatever is possible to help someone move forward in another way. That's where networks and partnerships are vital because, at the end of the day, we're all here to help.

But it's not always easy to find the right person or organisation which can help – making the right connections can be difficult and time consuming. *The Guide to Grants for Individuals in Need* provides a vital resource in facilitating these connections to find the right financial help for a specific need as quickly as possible. It might seem like something small, but for someone in need it can be lifechanging.

This latest edition of *The Guide to Grants for Individuals in Need* details over 1,800 grant-making charities providing essential support for those in difficult circumstances – from assisting older people with their day-to-day needs to helping families with young children get equipment or school uniforms. A small grant can go a long way.

80 years on from the outbreak of World War II and more people than ever are seeking help with problems that they find intimidating or complicated. But with the right connections and by working together we can make a real difference to those who need it most.

Dame Gillian Guy Chief Executive, Citizens Advice

#### Introduction

Welcome to the seventeenth 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 1,800 charities with almost £300 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, fridges or cookers) and support towards health-related needs (such as wheelchairs and house adaptations). Although few charities will cover the whole cost of such items or needs, funders can offer a valuable contribution. 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. Some may have simply ceased to exist whereas others may now provide services instead of grants or have transferred their funds/application process to a local community foundation.

#### **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 their members only and not to dependants of such people
- 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

Over 300 of the charities support individuals for educational causes as well. These are also featured in the sister guide to this book, *The Guide to Educational Grants*, which includes details of funding opportunities for all forms of post-16 education and training, including apprenticeships. In both guides, some charities also support organisations such as community groups, and others have large financial commitments, such as

providing housing – this will affect how much funding is available to individuals. The entries in *The Guide to Grants for Individuals in Need* concentrate solely on the charities' social welfare grants to individuals in need.

## How charities are ordered in this guide

The charities are separated into six sections. The first five 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 five 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.

This section also includes livery companies, orders and membership organisations. These charities form a distinct and unique part of the grant-making sector. They 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.

#### 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 45)

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 487.

#### 4. Armed forces charities (page 79)

This section contains exceptionally thorough charitable provision for people who have served in the forces, whether as a regular or during national service. These funders 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. It is often the initial contact point, providing the application form for many of the regimental funds. Since 2014 the Directory of Social Change (funded by the Forces in Mind Trust) has been undertaking research of the armed forces charity sector. See www.armedforcescharities.org.uk for full details and ongoing findings of the project.

#### 5. Occupational charities (page 95)

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. Local charities (page 183)

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 record 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**

The section for Northern Ireland remains limited, as there are very few grant-making charities that support individuals. However, there are now over 6,000 charities registered with the Charity Commission and this number

is continuing to grow. We therefore hope to be able to add more Northern Irish charities in the future.

## How grant-making charities can help

Some charities lament the fact that the people whom they wish to support might refuse to accept support because of a desire to maintain their independence. A charity holds public money for the benefit of a specific group of people. As such, just as people are encouraged to access any statutory funds they can, they should also be encouraged to accept all charitable money which has been set aside for them.

One of the most common charitable purposes is 'the prevention or relief of poverty', a definition of which is detailed in the section below. However, it is not just people classified as 'poor' who are eligible for support from grant-making charities. Formerly known as the 'relief of sickness', this charitable purpose was re-defined under the provisions of the Charities Act 2006 and now comes under the purpose – 'the advancement of health or the saving of lives'.

The Charity Commission's guidance for 'the advancement of health or the saving of lives' broadened the scope of the previous definition, meaning a wider range of activities became charitable. Examples of help available concentrate on the alleviation of the physical aspect of 'relief' rather than on the financial position of people who are living with an illness or disability. This is not because grants for the advancement of health are not means-tested, but simply because these charities exist to relieve a physical need rather than a financial one. There are charitable organisations that exist to carry out either or both charitable purposes; they may either deal exclusively with the financial impact that an illness or disability can have on an individual's life or concentrate on the physical aspect of 'relief', or they may address both.

Although these are the areas charities *may* support, it would be wrong to believe that any given grant-making organisation will support all of these needs. Each charity in this guide has a governing document, stating in which circumstances people can and cannot be supported. As noted earlier, to aid the reader in identifying those charities which are of relevance to them we have broken the charities listed into sections, and we would strongly advise that individuals do not approach a charity for which they are not eligible.

Many trustees have complained to us that they receive applications that are outside their charity's scope; meaning those that they may like to support but which do not meet the particular circumstances as stated in the charity's governing document. These applicants have no chance of being supported and only serve to be a drain on the charity's valuable resources. With this in mind, please remember that it is not the number of charities you apply to which affects your chance of support but the relevance of them.

## What types of help can be given?

#### The Charity Commission's guidance

The following guidance from the Charity Commission outlines the definition of the prevention or relief of poverty:

#### The prevention or relief of poverty

In the past, the courts have tended to define 'poverty' by reference to financial hardship or lack of material things but, in current social and economic circumstances, poverty includes many disadvantages and difficulties arising from, or which cause, the lack of financial or material resources.

There can be no absolute definition of what 'poverty' might mean since the problems giving rise to poverty are multidimensional and cumulative. It can affect individuals and whole communities. It might be experienced on a long or short-term basis.

Poverty can both create, and be created by, adverse social conditions, such as poor health and nutrition, and low achievement in education and other areas of human development.

The prevention or relief of poverty is not just about giving financial assistance to people who lack money; poverty is a more complex issue that is dependent upon the social and economic circumstances in which it arises. The commission recognises that many charities that are concerned with preventing or relieving poverty will do so by addressing both the causes (prevention) and the consequences (relief) of poverty.

Not everyone who is in financial hardship is necessarily poor, but it may still be charitable to relieve their financial hardship under the description of purposes relating to 'the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage'.

In most cases, the commission will treat the relief of poverty and the relief of financial hardship the same. Generally speaking, it is likely to be charitable to relieve either the poverty or the financial hardship of anyone who does not have the resources to provide themselves, either on a short or long-term basis, with the normal things of life which most people take for granted.

Examples of ways in which charities might relieve poverty include:

- grants of money
- the provision of items (either outright or on loan) such as furniture, bedding, clothing, food, fuel, heating appliances, washing machines and fridges
- payment for services such as essential house decorating, insulation and repairs, laundering, meals on wheels, outings and entertainment, child-minding, telephone line, rates and utilities
- b the provision of facilities such as the supply of tools or books, payments of fees for instruction, examination or other expenses connected with vocational training, language, literacy, numerical or technical skills, travelling expenses to help the recipients to earn their

#### How to use this guide

Below is a typical charity record, 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.

#### **The Fictitious Charity**

£ £24,000 (2017/18)

Correspondent: Ms I. M. Helpful, • • • Charity Administrator, 7 Pleasant Road, London SN0 0ZZ (tel: 020 7123 4567; email: admin@fictitious.org.uk)



www.fictitious.org.uk

**CC number:** 112234 •

#### **Eligibility**

People who live in London and are in need. Preference is given to older people and to single-parent families.

• •

#### Types of grant

Small one-off grants of up to £250 are given for a wide range of needs including white goods, beds and medical equipment.

#### **Exclusions**

No grants are given for items already purchased.

#### **Applications**

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. Applications are considered monthly.

#### **Financial information**

 Year end
 05/04/2018

 Income
 £521,000

 Total expenditure
 £574,000

#### **Further financial information**

The charity made grants to 251 • individuals during 2017/18.

#### Other information

The charity also makes grants to organisations for medical research and environmental projects.

#### Sources of information

Accounts; annual report; Charity • • Commission record; funder's website.

#### **Grant total**

This shows the total (or estimated) amount given in grants during the financial year in question.

#### Correspondent

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 the charity's website, we have included their name here instead.

#### **Charity Commission number**

This is the number given to a charity upon registration with the Charity Commission for England and Wales, Charity Commission for Northern Ireland or the Office of the Scottish Charity Regulator. A small number of the grant-makers detailed in this guide are not registered charities and so do not have a registered charity number.

#### **Eligibility**

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.

#### Types of grant

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.

#### Exclusions

This field gives information, where available, on what the charity will not fund.

#### **Applications**

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.

#### Financial information

This section includes the charity's financial year end and annual income and expenditure.

#### Further financial information

This field provides additional information that may be of interest, such as the number of grants made each year.

#### Other information

This section contains other helpful or interesting information about the charity.

#### Sources of information

This details sources where we found the information used in the record.

deteriorates faster and further than anticipated, requiring her to obtain an expensive item of equipment, it could well be argued that this should not be paid for out of the compensation awarded. The compensation was paid to cover factors such as loss of earnings potential, a reduced quality of life, reduced ability to easily fulfil basic household tasks and a general loss of future security, not to pay for unexpected and expensive pieces of equipment. In such circumstances, the applicant should include a paragraph in the application to explain why their savings

#### In conclusion

Two final points should be borne in mind.

are not relevant to grant calculations.

#### 1. Be clear

Firstly, social and health care professionals often resort to the use of jargon when plain English would be more effective. There appear to be two extremes; one to present a report on the basis that the trustees are not very intelligent laypeople who need to be educated, or alternatively that they are all psychotherapists who need to be impressed. Usually, this only causes confusion.

#### 2. Medical information

Secondly, medical information should not be presented without an accurate medical diagnosis to support it. Applicants' or social workers' presumptions on medical matters are not relevant. Often what is necessary is to explain why a financial need arises from a particular condition. This may be because of the rarity of the condition or the fluctuating nature of it.

The medical information should be presented by a professional in that field. The task of the applicant or the sponsor is to explain the implications of the condition.

Ashley Wood Former Assistant Chief Executive Gaddum Centre

## Using the application form template for financial assistance

Over the page is a general-purpose application form. It has been compiled with the help of Gaddum Centre. It can be photocopied and used whenever convenient and should enable applicants (and agencies or people applying on behalf of individuals) to state clearly the basic information required by most grant-makers.

Alternatively, applicants can use it as a checklist of points to include in the letter. Applicants using this form should note the following things in particular:

- 1 It is worth sending a short accompanying letter setting out the request in brief, even when using this application form.
- 2 Because this form is designed to be useful to a wide range of people in need, not all the information asked for in the form will be relevant to every application. For example, not all applicants are in receipt of state benefits, nor do all applicants have hire purchase commitments. In such cases, applicants should write 'N/A' (not applicable) in the box or on the line in question.
- 3 Similarly, if you do not have answers for all the questions at the time of applying for example, if you have applied to other charities and are still waiting for a reply you should write 'Pending' under the question: 'Have you written to any other charities? What was the outcome of the application?'
- 4 The first page is relevant to all applications; the second page is only relevant to people applying for school or college fees. If you are applying for clothing or books for a schoolchild, then it may be worth filling out only the first page of the form and then submitting a covering letter outlining the reasons for the application.
- 5 Filling out the weekly income and expenditure parts of the form can be worrying or even distressing. Expenditure, when itemised in this way, is usually far higher than people expect. It may be worth filling out this section with the help of a professional.
- 6 You should always keep a copy of the completed form in case the grant-maker has a specific query.
- 7 This form should not be used where the charity has its own form, which must be completed.

## 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 'Utility charities' 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 each of the sections in this chapter are listed in alphabetical order.

#### Index of general charities

General 1

Livery companies and memberships organisations 8

Personal development/extracurricular activities 10

Utility charities 12

#### General

#### Al-Mizan Charitable **Trust**

£280 (2017/18)

Correspondent: The Trustees, PO Box 2488, Watford, Hertfordshire WD18 1YL (email: admin@almizantrust.org.uk)



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

- Children who have lost either both parents or one parent who was the main bread-winner in the family
- Children and young people under the age of 19 years (particularly those in care or who are carers themselves)
- Individuals who have disabilities, are incapacitated or terminally ill (particularly those who have severe mental health issues)
- Single parents (particularly divorcees and widows/widowers with children)
- Estranged or isolated senior citizens
- Individuals with severe medical conditions or their families
- Ex-offenders or reformed drug addicts or alcoholics
- Victims of domestic violence and/or physical or sexual abuse
- Victims of crime, anti-social behaviour and/or terrorism

#### Types of grant

Grants are mainly one-off up to a maximum £500, with an average grant being between £200 and £250. Grants are awarded with the aims of: breaking the cycle of poverty, deprivation and/or disadvantage; improving the quality of life of individuals or families who are struggling or unable to access new opportunities; relieving suffering and

helping individuals/families embark on a new start following a crisis or event. They are also given to assist with education and employability.

#### **Exclusions**

The existing exclusions are: general appeals; applications from organisations or formal groups (except when assisting an individual or family); applicants who are not claiming all benefits for which they are eligible; applicants who have received funding from the trust in the last 12 months; applications for items or costs that have already been paid for; expenses relating to the practise or promotion of religion; debts, including rent and council tax arrears; fines or criminal penalties; university tuition fees; gap year projects; immigration costs; funeral expenses; gifts (including birthdays or festivals); holidays (however, the trust will consider funding trips for children and/or young people which 'enrich learning opportunities or very occasionally where a short vacation may serve a medical or social need'); international travel; applications for more than £500 (the trust will consider match-funding requests if the rest of the required amount is raised from other sources); products/ services which contravene the ethos and values of the

#### **Applications**

An enquiry to the online grants system is submitted to determine whether a full application can be considered. Note that, in order to reduce administrative costs, the trust does not accept enquiries by telephone.

#### **Financial information**

Year end	31/03/2018
Income	£102,300
Total expenditure	£32,400

#### **Further financial information**

In previous years the grants awarded have been significantly more.

#### Other information

In addition to awarding grants the trust also organises three fundraising events a year: Back to School Backpacks; Winter Warmer Packs; Mother and Baby Kits.

#### Sources of information

Accounts; annual report; Charity Commission record; funder's website; guidelines for applicants.

### The Michael Barnard Charitable Trust

£17,900 (2017/18)

Correspondent: The Trustees, Brown Heath Park, Gregory Lane, Durley, Southampton, Hampshire SO32 2BS (tel: 07977 403704) CC number: 1157878

#### Eligibility

People living in the UK who are in need due to their social or economic circumstances, natural disasters or because of crime, injustice or violence.

#### Types of grant

Grants are made for a wide range of purposes. Recent examples include a holiday, a hearing aid, accommodation, tickets for theatre show and medical equipment.

#### **Applications**

Apply in writing to the correspondent.

#### **Financial information**

Year end	31/03/2018
Income	£52,400
Total expenditure	£368,900

#### **Further financial information**

A total £35,800 was awarded to individuals in 2017/18. We estimate that £17,900 was awarded for welfare purposes.

#### Other information

Grants are also given to organisations.

#### Sources of information

Accounts; annual report; Charity Commission record.

#### **The Biggart Trust**



**Correspondent:** The Trustees, c/o Dentons UK and Middle East LLP, 1 George Square, Glasgow G2 1AL

OSCR number: SC015806

#### **Eligibility**

People in need living in Scotland.

#### Types of grant

One-off grants according to need.

#### **Applications**

Apply in writing to the correspondent. The trustees meet on an annual basis to decide which individuals to support.

#### **Financial information**

Year end	05/04/2018
Income	£13,000
Total expenditure	£14,600

#### **Further financial information**

Full accounts were not available to view on the OSCR website due to the charity's low income. We have therefore estimated the grant total based on the charity's expenditure.

#### Sources of information

OSCR record.

## The Percy Bilton Charity

£ £239,200 (2017/18)

Correspondent: The Trustees, Bilton House, 7 Culmington Road, Ealing, London W13 9NB (tel: 020 8579 2829; email: information@percybiltoncharity.org)



www.percy-bilton-charity.org

**CC number:** 1094720

#### **Eliaibility**

People who are over the age of 65 and on a low income. Children and adults with a physical/learning disability or serious long-term illness and adults with a severe mental health problem which prevents them from working are also eligible to apply.

#### Types of grant

One-off grants are given towards white goods, furniture, carpets and flooring (up to £250 where there is a health and safety issue) and essential clothing.

#### **Exclusions**

No payments are made towards the following:

- Items costing over £200, or dishwashers
- Travel expenses, sponsorship, holidays or respite care
- Educational grants, computer equipment or software
- House alterations and maintenance (including disability facilities work or decorating)
- Debts
- Reimbursement of costs for articles already purchased
- Garden fencing or clearance
- Motor vehicle purchase or expenses or removal expenses
- Nursing and residential home fees or funeral expenses
- Medical treatment or therapy
- Course fees including driving or IT lessons
- Repeat grants within a 12-month period

#### **Applications**

Applicants must be made on behalf of the individual through a support worker, community psychiatric nurses and occupational therapist from the council or NHS. Applications from individuals or any other agency will not be accepted. Social workers should contact the charity by phone to request an application form. Applications can be made at any time and should be submitted along with a covering letter on local or health authority headed paper. The charity asks that applicants wait four weeks before contacting the Charity regarding the

#### THE GUIDE TO

## GRANTS FOR INDIVIDUALS IN NEED

Do you help individuals and families in need of emergency financial help? With details of over 1,800 grant-making charities giving £297 million in funds, this 17th edition of the guide is your companion in providing support to people 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 charities
- Armed forces charities
- Occupational charities

This edition has over 300 grant-makers new to this edition and includes funding for uniforms, books and equipment for schoolchildren for the first time. It is particularly useful for social workers, welfare advisors, housing officers, charity helpline operators and anyone working with individuals in need.

'The guide is an invaluable resource for us as an organisation supporting disabled people. It contains a large number of grant-making bodies in a user-friendly fashion which makes finding relevant funders a much simpler process.'

Marianne Scobie, Depute CEO, Glasgow Disability Alliance

'I have been using this guide for many years and consider it an essential point of reference for every adviser and caseworker who wants to ensure that the support they provide includes every possible source of assistance. With its straightforward navigation, this guide helps you to quickly and easily identify appropriate grant-giving charities, including smaller local organisations.'

Tina Willis, Casework Teamleader, UNISON Thereforyou



helping you to help others

