

2022/23

THE GUIDE TO

# GRANTS FOR INDIVIDUALS IN NEED

18th edition

Jessica Threlfall



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## Foreword

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It has been said that it is in the worst of times that we see the best in people. Amidst the destruction, darkness and trauma of the COVID-19 pandemic, we have also seen the most spectacular individual and collective acts of kindness. Our basic need for connection and shared purpose has been a glue to bind our social fabric, protecting and supporting us all.

It is people in communities that bring kindness to life, joining up dots and navigating towards available assets and resources. I call these brilliant people connectors. They range from those with formal roles – such as professionals providing welfare support, charities giving advice and volunteers rolling up their sleeves – to many informal roles offering sources of wisdom, advice and relationships. By making sense of the patchwork of support that exists, these invaluable connectors help bring community spirit to life.

At Home-Start, a federation of 184 charities across the UK, we work with families with young children to provide emotional and practical support. Our connectors are the 10,000 volunteers who provide compassionate, non-judgemental emotional and practical support to parents. This connection is truly inspirational and life-changing for so many families. Especially during the pandemic, when for some a phone call from our volunteer might have been the only social contact.

Never has social connection been more important than now, with the isolation, emotional strain and growing financial pressure caused by the pandemic having had such a profound impact on people's capacity to cope. At Home-Start, our staff and volunteers have dived in to play our part and have been proud to stand alongside parents in connecting communities with support. We are deeply grateful for the host of other connectors playing their part across so many aspects of society.

For all connectors, this 18th edition of *The Guide to Grants for Individuals in Need* is a vital map. It locates grant-making charities that provide much-needed resources for people in difficulty. It signposts lifeline grants for unaffordable school uniforms or to replace broken fridges and boilers. It can direct to longer-term support for people facing struggles with housing, debt, domestic violence, illness or addiction.

While I know that most connectors will race past this foreword and dive straight into the more practical parts to help people find grants, for those of you who do glance at these words I want to say thank you for all you do to keep people connected. Your contribution is seen and very much valued and appreciated by everyone. I do hope this guide makes your difficult task just a little bit easier.

**Peter Grigg**  
Chief Executive, Home-Start UK

## Introduction

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Welcome to the 18th 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 over £373 million available in grants for individuals. Most of this funding is given for welfare purposes but also includes, where relevant, support for educational needs, including post-16 education. The amount of support given has increased substantially since the book's first edition in 1987, in which charities gave around £66 million in welfare grants.

Since the last edition of this guide, the world has been dealing with challenges arising from the COVID-19 pandemic and the charity sector is no exception. During the course of our research, we've found that some grant programmes for individuals were cancelled or temporarily postponed; however, several charities did offer additional support directly to individuals, whether through emergency grants for basic needs or a special hamper at Christmas to raise spirits. It is promising to see that despite the impact of the COVID-19 pandemic support for individuals in need is still very much available. Assistance given by charities in this guide ranges from food vouchers to grants for domestic items (such as washing machines, fridges or cookers), educational necessities (such as school uniforms) 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 that explains how to make a successful application to a relevant charity is also included; see page xiii.

A number of 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. The guide also features several grant-makers that have been included for the first time, some of which were only established in the two years since the last edition.

## About this guide

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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 higher 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 towards educational needs, including post-16 education, as well as general welfare needs. In previous years, these charities have featured in the sister guide to this book, *The Guide to Educational Grants*; however, are now represented here as part of the overall support offered to individuals in need. 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' support to individuals in need through social welfare and, where relevant, education grants.

## 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 which make grants to individuals either across the UK or at a national level in England, Northern Ireland, Scotland and Wales. 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.

Another subsection lists charities that offer funding for personal development/extracurricular activities. These charities seek to enable individuals to partake in hobbies or experiences they wouldn't otherwise be able to, such as playing a sport, learning an instrument or volunteering for a humanitarian project abroad. Many provide funding for a range of needs including travel costs, essential kits and membership fees.

### 2. Charities by beneficiary (page 21)

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 51)

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 467.

### 4. Armed forces charities (page 85)

This section contains details on exceptionally thorough charitable provision for people who have served in the forces, whether as a regular or during national service. The 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, the Armed Forces Charity (Charity Commission no. 210760) is an influential member of this sector. It is often the initial contact point, as it supports all service branches and provides the application form for numerous funders, including many of the regimental funds. Since 2014 the Directory of Social Change (funded by the Forces in Mind Trust) has been undertaking research on the armed forces charity sector. See [www.dsc.org.uk/armed-forces-charities](http://www.dsc.org.uk/armed-forces-charities) for full details and ongoing findings of the project.

### 5. Occupational charities (page 97)


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-



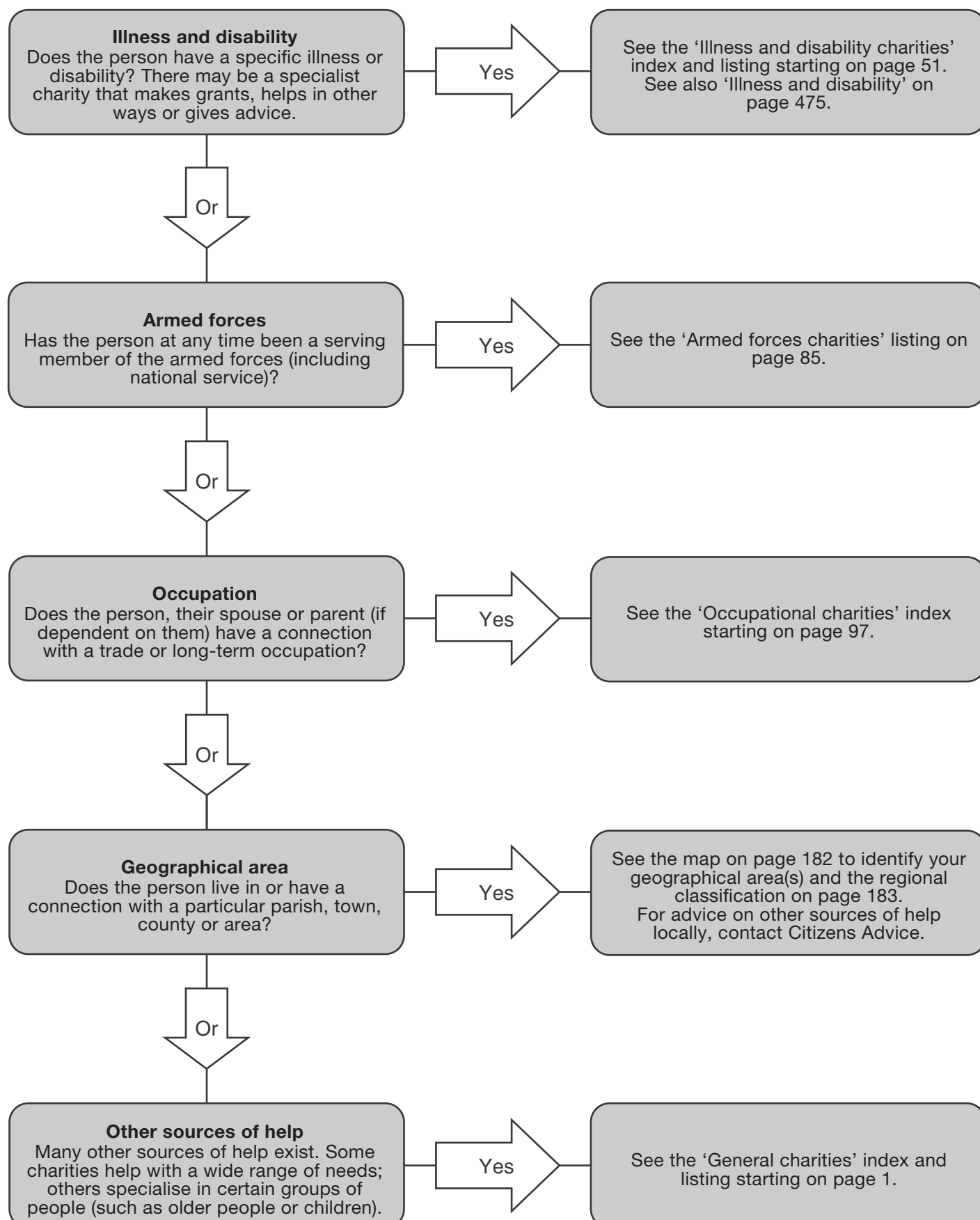
# How to use this guide

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.

|  |            |            |        |          |                   |          |   |
|--|------------|------------|--------|----------|-------------------|----------|---|
| <div><div><b>The Fictitious Charity</b></div><div><div>£ £24,000 (2019/20)</div><div><b>Correspondent:</b> Ms I. M. Helpful,<br/>Charity Administrator, 7 Pleasant Road,<br/>London SN0 0ZZ (tel: 020 7123 4567;<br/>email: admin@fictitious.org.uk)</div><div> www.fictitious.org.uk</div></div><div><b>CC number:</b> 112234</div><div><b>Eligibility</b><br/>People who live in London and are in need. Preference is given to older people and to single-parent families.</div><div><b>Types of grant</b><br/>Small, one-off grants of up to £250 are given for a wide range of needs, including white goods, beds and medical equipment.</div><div><b>Exclusions</b><br/>No grants are given for items already purchased.</div><div><b>Applications</b><br/>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.</div><div><b>Financial information</b><table><tr><td>Year end</td><td>05/04/2020</td></tr><tr><td>Income</td><td>£521,000</td></tr><tr><td>Total expenditure</td><td>£574,000</td></tr></table></div><div><b>Further financial information</b><br/>The charity made grants to 251 individuals during 2019/20.</div><div><b>Other information</b><br/>The charity also makes grants to organisations for medical research and environmental projects.</div></div> | Year end   | 05/04/2020 | Income | £521,000 | Total expenditure | £574,000 | <div><b>Grant total</b><br/>This shows the total (or estimated) amount given in grants to individuals during the financial year in question. This will include social welfare and, where relevant, educational support.</div> <div><b>Correspondent</b><br/>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.</div> <div><b>Registered charity number</b><br/>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.</div> <div><b>Eligibility</b><br/>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.</div> <div><b>Types of grant</b><br/>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.</div> <div><b>Exclusions</b><br/>This field gives information, where available, on what the charity will not fund.</div> <div><b>Applications</b><br/>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.</div> <div><b>Financial information</b><br/>This section includes the charity's financial year end and annual income and total charitable expenditure. The expenditure figure includes grants awarded to individuals as well as, for example, grants to organisations or the cost of service provision.</div> <div><b>Further financial information</b><br/>This field provides additional information that may be of interest, such as the number of grants made each year.</div> <div><b>Other information</b><br/>This section contains other helpful or interesting information about the charity.</div> |
| Year end   | 05/04/2020 |            |        |          |                   |          |   |
| Income   | £521,000   |            |        |          |                   |          |   |
| Total expenditure  | £574,000   |            |        |          |                   |          |   |

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





# About the Directory of Social Change

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At the Directory of Social Change (DSC), we believe that the world is made better by people coming together to serve their communities and each other. For us, an independent voluntary sector is at the heart of that social change and we exist to support charities, voluntary organisations and community groups in the work they do. Our role is to:

- ▮ **Provide practical information** on a range of topics from fundraising to project management in both our printed publications and our e-books
- ▮ **Offer training** through public courses, events and in-house services
- ▮ **Research funders** and maintain a subscription database, *Funds Online*, with details on funding from grant-making charities, companies and government sources
- ▮ **Offer bespoke research** to voluntary sector organisations in order to evaluate projects, identify new opportunities and help make sense of existing data
- ▮ **Stimulate debate and campaign** on key issues that affect the voluntary sector, particularly to champion the concerns of smaller charities

We are a registered charity ourselves but we self-fund most of our work. We charge for services, but cross-subsidise those which charities particularly need and cannot easily afford.

Visit our website **[www.dsc.org.uk](http://www.dsc.org.uk)** to see how we can help you to help others and have a look at **[www.fundsonline.org.uk](http://www.fundsonline.org.uk)** to see how DSC could improve your fundraising. Alternatively, call our friendly team at **020 4526 5995** to chat about your needs or drop us a line at **[cs@dsc.org.uk](mailto:cs@dsc.org.uk)**.

# General charities

This chapter includes grant-makers 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 and charitable funds, 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.

Many of the grant-makers included in the 'Livery companies and memberships organisations' section will only support members of their associated institutions (as well as their dependants). However, some of these charities also provide support more generally, giving funding for a wide range of causes. Some offer assistance to individuals who live in areas with which the organisation has links, while others will support people in need across the UK.

The grant-makers listed in the 'Personal development/extracurricular activities' section provide support for a range of activities and opportunities. These charities are not restricted by geographical location, with many supporting beneficiaries across the UK. Some grant-makers, however, may have additional criteria that applicants should be sure to check before applying.

The charities in both sections are listed in alphabetical order.

## Index of general charities

General 1

Livery companies and membership organisations 9

Personal development/extracurricular activities 11

Utility charities 16

## General

### Al-Mizan Charitable Trust

£12,500 (2019/20)

**Correspondent:** The Trustees, Al Mizan Charitable Trust, Can Mezzanine, 7–14 Great Dover Street, London SE1 4YR (tel: 07851 132825; email: admin@almizantrust.org.uk)



www.almizantrust.org.uk

**CC number:** 1135752

#### Eligibility

The trust's website states: 'To be eligible to apply, you must be living in the UK and have British citizenship. As well as UK nationals, this includes people who are EEA nationals; have discretionary or indefinite leave to remain; are on study or work visas; have spouse sponsorship; or are asylum seekers, refugees, have humanitarian protection, or are appealing a Home Office decision.' Preference is given to the following groups:

- Orphans (a child who has lost either both parents or one parent who was the main breadwinner in the family)
- Children and young people under the age of 19 (particularly those in care or who are carers themselves)
- Individuals who have disabilities, are incapacitated or have terminal illness (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
- People with convictions
- People with substance-use disorders
- Victims of domestic violence and/or physical or sexual abuse
- Victims of crime, anti-social behaviour and/or terrorism.

#### Types of grant

One-off grants of up to £500, with the average grant being between £200 and

# Charities by beneficiary

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This chapter includes all the charities that award grants to certain groups of beneficiary (for instance based on gender or age) or to individuals in specific circumstances (such as people experiencing homelessness or refugees and asylum seekers).

The categories in this chapter are ordered alphabetically. 'Children and young people' includes charities that specifically award grants to people aged 25 or under, while 'Older people' includes grant-makers that give to people aged 55 or older. Although this reflects the criteria of some of the grant-making charities in these chapters, the exact age restrictions specified by each individual charity do vary. The 'Miscellaneous' section includes charities with specific criteria that do not fall under any of the other categories in this guide. 'Religion' includes charities that support people of a particular religious group, while charities that specifically support those in religious occupations are listed in the 'Occupational charities' chapter in this guide (see page 97).

Please note that most of the charities within any given section still have further restrictions on who they can help. Individuals who fall into a particular category (such as 'older people') should not apply to all of the charities in the relevant section, but should first consider carefully whether they are eligible for each one.

The charities under any of the categories in this chapter are by no means the only charities in this guide that will give to that particular group of beneficiaries; they are simply the only charities that specify this group as their main criteria. For example, as well as the charities under 'Specific circumstances – Asylum seekers and refugees', there will also be charities in the 'General charities' chapter, or in local sections, that will

give grants to asylum seekers and refugees as part of a wider set of criteria.

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    Judaism 44

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    Asylum seekers and refugees 47

    Homelessness 48

    People with experience of the criminal justice system 49

# Illness and disability charities

---

There are many charities for people with illnesses or disabilities. The grant-makers detailed in this section are those that only give financial help. There are many others that provide non-financial support and advice and may be the starting point for getting financial help. For this reason we have a list of organisations which provide advice and support on page 467.

This section starts with an index of illness or disability. The entries are arranged alphabetically within each category, with charities supporting more than one illness or disability, or with broad criteria, listed at the start of the chapter. The 'Disability' section similarly lists charities which have a wide remit to support people with disabilities, rather than focusing on a specific condition. Individuals with any condition or disability, may therefore also look under these two general sections for support, as well as 'Other specific conditions' or any other relevant section.

The sub-section 'Children' lists charities which give exclusively to children who have an illness or disability, with age as part of their key criteria – of course, many charities in other sections will also support children.

Similarly, the charities listed under 'Mental health' are by no means the only ones that will support those with mental health problems – rather, they are the only ones that specify this as their main criteria. Many charities with a broad remit to support those with an illness or disability will include people who have mental health problems; likewise with many of the grant-makers in the 'General charities' chapter.

## Index of illness and disability charities

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- Cancer 56
- Carers 58
- Children 59
- Disability 70
- Injuries 71
- Mental health 73
- Other specific conditions 73
- Visual impairment 82


## General

### The Douglas Bader Foundation

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£ £69,400 (2019/20)

**Correspondent:** Keith Delderfield, Bader Braves/Bader Grants Scheme  
Co-ordinator, Bader Grant Scheme,  
45 Dundale Road, Tring, Hertfordshire  
HP23 5BU (tel: 01225 865172 or 07831  
596015; email: douglasbaderfdn@  
btinternet.com or use the contact form  
on the website)

 [https://www.douglasbader  
foundation.com](https://www.douglasbaderfoundation.com)

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**CC number:** 800435

#### Eligibility

People who were born without, or who have lost, one or more limbs, or those who have another physical disability. Adults and children with a diagnosed mental health issue can also be supported.

#### Types of grant

The Bader Grant Scheme provides funding to help individuals achieve personal goals in areas such as the arts, sport, education and recreation. Lady Bader Memorial grants and special awards may also be awarded at the trustees' discretion to applicants who reflect Lady Bader's own lifetime interests and achievements.

Grants can be given towards education and training (including further education) and other practical support and equipment.

#### Exclusions

Grants cannot be given towards living aids.

# Armed forces charities

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Unlike other charities which are associated with occupations, the armed forces charities have been given their own section in this guide as there are many more relevant charities and they can support a large number of people. This branch of the sector is committed to helping anyone who has at least one day's paid service in any of the armed forces, including reserves and those who undertook National Service, and their husbands, wives, children, widows, widowers and other dependants.

These charities are exceptionally well organised. Much of this is due to the work of SSAFA, which has an extensive network of trained caseworkers around the country who act on behalf of SSAFA and other service charities. Many of the charities in this section use the same application procedures as SSAFA and assist a specified group of people within the service/ex-service community, while others (such as The Royal British Legion) have their own procedures and support the services as a whole.

Many service benevolent funds rely on trained SSAFA volunteer caseworkers to prepare applications, although some do have their own volunteers. Alternatively, some funds ask applicants to write to a central correspondent. In such cases, applicants may wish to follow the guidelines in the article 'How to make an application' on page xiii. Most entries in this section state whether the applicant should apply directly to the charity or through a caseworker. If in doubt, the applicant should ring up the charity concerned or the local SSAFA office.

Some people prefer to approach their, or their former spouse's, regimental or corps association. Many of them have their own charitable funds and volunteers, especially in their own recruiting areas. In other cases they will work through one of the volunteer

networks mentioned above. Again, if in doubt or difficulty, the applicant should contact the regimental/corps association or local SSAFA office.

SSAFA is much more than just a provider of financial assistance. It also offers advice, support and training. It can assist members of the armed forces community on many issues, ranging from how to replace lost medals to advice on adoption. Its website ([www.ssafa.org.uk](http://www.ssafa.org.uk)) provides a wide range of information and useful links for members of the community.

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## ABF The Soldiers' Charity

£3,920,000 (2019/20)

**Correspondent:** The Welfare Team, Mountbarrow House, 6–20 Elizabeth Street, London SW1W 9RB (tel: 0845 241 4833; email: [info@soldierscharity.org](mailto:info@soldierscharity.org))

 [www.soldierscharity.org](http://www.soldierscharity.org)

**CC number:** 1146420/SC039189

### Eligibility

Members and ex-members of the British Regular Army and the Reserve Army and their dependants who are in need. Members and former members must have completed at least one year's satisfactory service. In some exceptional circumstances the charity will support individuals who were medically discharged as a direct result of an injury while training or during their first year of service.

### Types of grant

Grants are awarded over several broad areas:

- ▶ Enabling independent living – through home adaptations or mobility equipment
- ▶ Care for people over the age of 65 – including stairlifts, electric beds and care home fees
- ▶ Training and education to increase employability – typically grants are for training course fees
- ▶ Increasing mental fitness – through respite breaks
- ▶ Helping army families – grants are given according to need and have included funeral costs, travel expenses and purchasing clothing and school uniforms
- ▶ Ensuring the provision of suitable housing – grants are given for essential household domestic

# Occupational charities

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This section begins with an index of categories of occupation, which are listed alphabetically.

Grant-makers include both independent charities and benevolent funds associated with particular professional bodies.

Many of the grant-making charities listed here support not only members of a particular occupation, but also their dependants (such as parents, children and partners). This may present additional options to explore when identifying a relevant occupational category.

Being a member of a particular profession or trade is not necessarily enough to be eligible for support – charities may also specify further criteria, so do read the entries in each section carefully.

We have grouped together certain occupations to make relevant charities easier to identify. For example, ‘Administration and secretarial’ includes charities with general criteria supporting employees in these industries, as well as charities which support a very specific type of occupation within this sector.

We have placed all ‘Medicine and health’ workers in the same category, as again there are charities that support workers generally and some that will only support certain specific occupations. The ‘Skilled crafts and trades’ section contains many different individual roles within the industry.

In some cases, paid employment is not necessary – for example, under ‘Sports’ there are some grant-making charities that support amateur sports people. In this edition, charities concerning clergy and missionaries have been listed under ‘Religious occupations’ in this chapter; for charities that give based on religious group rather than religious occupation, refer to the chapter ‘Charities by beneficiary’.

Please also note that charities which specify both occupation and location are still mainly listed under the appropriate occupational heading, but those with a very specific location may be listed in the relevant geographical chapter instead.

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# Local charities

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This section lists local charities that award grants to individuals. The information in the following records mainly focuses on welfare support and concentrates on what the charity actually does, rather than on what its governing document allows it to do.

## Regional classification

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We have divided the UK into 12 geographical areas, as numbered on the map on page 182. Northern Ireland,\* Scotland, Wales and England have been divided into unitary or local authorities, in some cases grouped in counties or regions. On page 183 you can find the list of unitary or local authorities within each county or area. Please note that not all of these unitary authorities have a grant-making charity included in this guide.

Please note that this section only includes grant-makers that have specified the local area in which they give. Some charities are less specific and will support beneficiaries across the country. These charities often have additional criteria and therefore have been included in the relevant chapter (such as by type of beneficiary type or occupational charities).

\*Although there is a separate section for Northern Ireland, it includes just one grant-maker. This is due to the fact that only one of the Northern Irish charities in the guide operates in a specific local area. Several other charities that give across the whole region, but have additional criteria, have been included in other relevant chapters. Note that many general

charities will fund across the UK, including Northern Ireland.

### Scotland

- ▶ First: Scotland is divided into electoral board areas.
- ▶ Second: Electoral board areas are further divided into council areas.

### Wales

- ▶ First: Wales is subdivided into three regions. The records which apply to the whole region, or to at least two local government areas within it, appear first.
- ▶ Second: Charities are listed under the relevant local government division.

### England

- ▶ First: England is divided into nine regions. The records which apply to the whole region, or to at least two counties within it, appear first.
- ▶ Second: Regions are divided into counties.
- ▶ Third: The counties are subdivided into relevant local government areas.

### Greater London

- ▶ First: Charities which apply to the whole of Greater London, or to at least two boroughs, are listed.
- ▶ Second: Charities serving London are further subdivided into the relevant boroughs.

Within each geographical category, the charities are listed alphabetically.

To be sure of identifying every relevant local charity, look at the charities in each relevant category in the following order:

- 1 Unitary or local authority
- 2 County
- 3 Region
- 4 Country

For example, if you live in Liverpool, first establish which region Merseyside is in by looking at the map on page 182. Then, having established that Merseyside is in region 9, North West, look under the 'Geographical areas' list on page 183 to find the page where the records for Merseyside begin. First, look under the heading for Liverpool to see if there are any relevant charities. Then work back through the charities under Merseyside generally, and then the charities under North West generally.

Having found grant-makers covering your area, read any other eligibility requirements carefully. While some charities can and do give grants for any need for people in their area of benefit, most charities have other, more specific criteria which potential applicants must meet in order to be eligible.



# Advice organisations

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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 problem 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 funders 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 the organisations listed below.

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 by post 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 online directories, or contact your local council for voluntary service (CVS) (sometimes called Voluntary Action) or community foundation, details of which can be found online.

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

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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 1,800 grant-making charities giving over £373 million in funds, this 18th 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

It is particularly useful for social workers, welfare advisors, housing officers, charity helpline operators and anyone working with people in difficulty.

'We have used *The Guide to Grants for Individuals in Need* for five years now and find it an excellent source of information and research. As an example, the guide helped us assist a veteran in crisis, as we were able to quickly identify and secure funding for furniture for his new flat. We highly recommend this DSC publication.'

**Dorothy Jones, Head of Fundraising, Veterans Aid**

'Having worked in the third sector for over 25 years, *The Guide to Grants for Individuals in Need* has become an essential resource for me in assisting clients to access grants. We aim to make a difference to clients through our advice giving, and this can only happen with the necessary resources available such as this directory. An absolute must for all advisors.'

**Anne Burke, Service Manager, East Dunbartonshire Citizens Advice**