



November 2025 Funding Alert Supplement

Poverty and Cost of Living Crisis

To assist you in navigating all the funds on offer in Funding Alert we have put the funding opportunities from these funders to this separate supplement that can be downloaded independently.

To download the full **Funding Alert** visit our webpage.

<https://www.argyll-bute.gov.uk/my-community/grants-and-funding/monthly-funding-alert>

FOR INDIVIDUALS

Advice on Financial Assistance for individuals struggling with energy bills can be found at:

<https://www.changeworks.org.uk/energy-advice/financial-support/>

[Best Start Grants and Baby Payments](#) The Best Start Grant is a package of three payments that will give extra money to low income families during the early years of a child's life. Apply [here](#) or call: 0800 182 2222

[Funded Early Learning and Childcare for age 2](#) Some 2 year old children are eligible for a funded placement of Early Learning and Childcare (ELC). For more information earlyyears@argyll-bute.gov.uk

[Childcare, School and Education Grants](#) for more information contact [Parent Club](#)

[Scottish Welfare Fund](#) Grants are available through the Scottish Welfare Fund for anyone on low income to help with daily living expenses. For more information contact your local [Customer Service Point](#)

[Housing Grants](#) including [Private Sector Grants](#) and [Adapting Your Home Grants](#) click on the link for more details or for information of who to contact in your local area, contact your local [Customer Service Point](#)

[Argyll and Bute Flexible Food and Fuel Fund](#) The Fund will help support daily living expenses.

<https://www.argyll-bute.gov.uk/council-tax-and-benefits/money-advice/flexible-food-fund>

For more information about Council Funded Programmes, click [Here](#)

For information on the Cost of Living, Bills and Benefits, click [Here](#)

[Lightening Reach Portal](#) uses trusted and secure technology to make it easy to find and apply for financial support.

Aberlour Urgent Assistance Fund

The Urgent Assistance Fund remains committed to providing emergency cash grants to help families who are struggling to provide essentials such as food, heating, beds and clothing for their children. Applications must be submitted via a sponsor. Sponsors can be frontline professionals working for a registered charity, housing association or public sector organisation who:

- are working directly with the children/young person
- have made a full assessment of the child's or young person's needs

Children and young people must meet the following criteria:

- Aged under 21 OR aged 25 and under if the young person is care experienced.
- Living on a low income and experiencing financial hardship.
- Have experienced a crisis that has recently had a significant and enduring impact on:
 - their wellbeing
 - their development and education

- The family or young person has recently taken action to improve their situation, are actively engaging with support and are moving on from the crisis.

Deadline: Ongoing [Visit the Fund Website](#)

POVERTY AND COST OF LIVING CRISIS FOR GROUPS

Short application deadlines are highlighted in **red** so make sure you're quick off the mark!

Foundation Scotland - Volant Charitable Trust Small Grants Programme

Grants of up to £5,000 are available for organisations to support projects to address poverty and social deprivation during the current cost of living crisis, with emphasis on children, young people and women.

Deadline: 4th November 2025 at midnight [Visit the Fund Website](#)

Family Action - Welfare Grants Programme

The Welfare Grants Programme is aimed at people who already receive means-tested benefits but still need a little helping hand to afford basics or replace essentials like a broken washing machine. Together with emotional support this can help individuals and families avoid a bigger crisis and get back on track. Grants Open UK wide: The fund is open for applications for people over the age of 60 who live anywhere in the UK including Greater London. On the **5th March 2025** there is the intention to reopen grant applications for people living anywhere in the UK who have a diagnosed mental health illness or who have recently experienced domestic abuse. Applications can only be made by a suitable referring organisation such as a statutory agency or charity that provides health or social care, housing associations, probation services and GP's. Members of the public cannot apply themselves directly.

Welfare Grants Programme is closed, we will re-open at 10am on 4th November 2025.

Deadline: Closed for applications [Visit the Fund Website](#)

Ironmongers' Company

Grants of up to £10,000 available for projects in the UK that provide opportunities for disadvantaged children and young people under the age of 25 years to fulfil their potential. Projects could, for example, support special educational needs, or foster social, emotional or life skills - projects that deliver clearly defined educational benefits.

The next round of applications will be open from 15 October to 18 November.

Deadline: 18 November 2025 5pm [Visit the Fund Website](#)

Adamson Trust

Grants for voluntary and community organisations and charities to help with the cost of holidays or respite breaks for disabled children (aged 3 to 17 years) with physical, mental, or emotional impairments. Individual families can apply and, in addition, applications on behalf of groups of children, organisations and other registered charities.

Deadline: December 31 for the February meeting [Visit the Fund Website](#)

NFU Mutual Charitable Trust

Grants up to £50,000 are available to large charitable groups and organisations in the UK for projects that further the objectives of the NFU Mutual Charitable Trust, particularly those that educate young people in rural areas and the relief of poverty in rural areas. The Trustees meet twice a year to consider applications received. These meetings are currently held in June and November. For the November meeting applications must be submitted by 4th October 2024.

Deadline: 23rd May 2025 [Visit the Fund Website](#)

Mickel Fund

Grants are available for registered charities for projects in Scotland that address the charitable objectives of the Fund. **The application process will re-open on 19th September 2025 with all applications received to be considered at the March 2026 meeting (date tbc).**

Deadline: TBA [Visit the Fund Website](#)

National Lottery Community Fund - Fairer Life Chances (Scotland)

Grants are available to voluntary and community and public sector organisations in Scotland for projects that support children, young people and families, or help people to be healthier and have better access to support, with a focus on those experiencing poverty, discrimination and disadvantage. Grants of between £20,001 and £500,000 are available. However, it is expected that most grants will be for £250,000 or less.

Deadline: Ongoing [Visit the Fund Website](#)

Argyll and Bute Flexible Food and Fuel Fund

Argyll and Bute Council is continuing to run a fund aimed at tackling financial insecurity for adults and families across Argyll and Bute. The Fund offers financial support and wider confidential professional help to anyone suffering hardship. Working in partnership with the Community Food Forum, Bute Advice Centre and Allenergy, households with low incomes and no access to cash savings can apply for immediate financial support. The Fund will help support daily living expenses. **This fund is for individuals.**

Deadline: Ongoing [Visit the Fund Website](#)

BBC Children in Need Emergency Essentials Programme

Funding for the purchase of essential items to meet the most basic needs of children and young people in the UK who are facing exceptionally difficult circumstances. Where possible, items will be provided directly rather than awarding a cash grant.

Deadline: Ongoing [Visit the Fund Website](#)

British Gas Energy Trust

Grants are available to individuals and families across Great Britain to be used to help write off their energy debts. , regardless of energy provider.

The Trust offers two funds:

- Individuals and Families Fund - **Open to Credit and Pre-Payment Meter customers**
- British Gas Energy Support Fund – now closed

Both are intended to tackle fuel poverty by clearing the energy debts of struggling households and respond to the ongoing cost-of-living crisis. You do not need to be a British Gas customer to apply for this fund - you can be a British Gas Customer, or a customer from another supplier with arrears of up to £1,700.

Deadline: Ongoing [Visit the Fund Website](#)

Robertson Trust - Wee Grants

Grants of £300 to £2,000 are available for up to one year for small charities and community groups in Scotland carrying out charitable work in local communities to address poverty and trauma

Deadline: Ongoing [Visit the Fund Website](#)

COSARAF – Hardship Grants

Grants of up to £2,000 but only in exceptional circumstances will individuals receive a grant of more than £500 these are available for third party social organisations to support individuals and families across the UK who are in financial need and have exhausted all other sources of funding.

Deadline: Ongoing [Visit the Fund Website](#)

Faith in Community Scotland - Greener Spaces, Fairer Places

Grants of up to £500 are available to local faith groups and other related organisations for projects that address poverty and climate change in communities across Scotland.

Deadline: Ongoing [Visit the Fund Website](#)

Family Fund Trust

Grants up to £300 are available to support families and individuals for essential personal and household needs to assist families and individuals with low incomes, particularly those living on benefits.

Deadline: Ongoing [Visit the Fund Website](#)

Foux Foundation

Grants are available for registered charities across the United Kingdom and Ireland to deliver a variety of projects and activities that address health, education, youth opportunity, and the relief of poverty

Deadline: Ongoing [Visit the Fund Website](#)

Happy Days Children's Charity

Funding for families with children aged 3-17 who are disabled, have a special need or have been abused.

Deadline Ongoing [Visit the Fund Website](#)

Trefoil – Lillias Finlay Holiday Fund

Trefoil offers holiday grants to children and families who meet our development needs criteria.

Applicants for holiday grants should be under eighteen years old and living in Scotland. Trefoil only funds holidays in the UK and does not support overseas trips. Applications for holiday grants are open and considered all year. Please apply at least 12 weeks before your holiday. Your applications should be supported by two references. Holiday grants are open and considered all year.

Deadline: personal development grants is Friday 21 November 2025

Deadline: organisational grants is Friday 13 February 2026

[Visit the Fund Website](#)

[Holiday Fund More Information](#)

Cavell

Cavell helps registered nurses, midwives, nursing associates and maternity support workers, both working and retired, when they're going through tough times. This is often due to illness, disability, older age, domestic abuse and the impact of the rise in living costs.

Deadline: Ongoing [Visit the Fund Website](#)

The Rozelle Trust

Financial assistance is available to smaller charities in Scotland that work to support the poor and disadvantaged in their local communities.

Deadline: Ongoing [Visit the Fund Website](#)

Trusthouse Charitable Foundation

Grants of £2,000 to £10,000 are available for small and medium sized local charities and not-for-profit organisations in the UK with a track record of success working to address local issues in communities of deprived rural areas.

Deadline: Ongoing [Visit the Fund Website](#)

Victim Support Scotland – Emergency Assistance Fund

Grants are available to support people affected by crime across Scotland and provide a wide range of goods and services to people who would typically lack access to financial help.

Deadline: Ongoing [Visit the Fund Website](#)

Pets Foundation - Preventing Pet Relinquishment Grants

Grants of up to £80,000 per year are available for projects which aim to keep pets with their owners and out of rescue, including projects providing emergency pet fostering for people facing crisis, subsidised veterinary care, neutering schemes and pet food banks.

Deadline: Ongoing [Visit the Fund Website](#)

Thomas Wall Trust - Grants for Individuals

The individual grants programme aims to support motivated adults living in the UK to undertake education and training that will increase their chances of employment.

Grants of up to £1,500 are available to undertake accredited vocational training up to level 3 ([Qualification levels explained](#)) and towards other costs associated with studying.

Deadline: Ongoing [Visit the Website](#)

Inspiring Scotland - Bright Start Breakfasts Fund

Grants are available to primary schools, local authorities, third sector organisations and childcare providers in Scotland to expand and set up breakfast clubs for primary school children in Scotland. Grants are expected to be between £8,000 and £12,000, depending on the location and needs of the community and school.

The Fund will run from August 2025 to June 2026.

Deadline: Ongoing [Visit the Fund Website](#)

Veterans' Foundation

Grants are available for small and medium-sized charities and not-for-profit organisations that provide support to those in need among serving Armed Forces personnel, veterans, operationally qualified seafarers and their immediate families across the UK. Maximum value: £75,000.

Deadline: Ongoing [Visit the Fund Website](#)

Robertson Trust - Nurturing Relationships

Grants are available to registered charities working to support nurturing relationships within families and communities, to help break the cycle between persistent poverty and intergenerational trauma, and to support recovery.

- Small Grants - £30,000 to £200,000.
- Large Grants - £200,000 to £2 million.

Deadline: Closed for Applications [Visit the Fund Website](#)

Kellogg's Breakfast Club Grants

Kellogg's is awarding grants of £1,000 to school Breakfast Clubs, to help them provide breakfast to those children who need it most. Eligible breakfast clubs must be based in a school in England, Wales, Scotland or Northern Ireland and aimed at pupils between reception class and year 13.

Deadline: closed for applications [Visit the Fund Website](#)

Grocers' Charity Grant

One-off grants are available to small UK registered charities for work in the specific areas of: relief of poverty, disability and inclusion, the elderly, health, military, environment and conservation, and the arts and heritage. The application link will open on 30th March 2026.

Deadline: Closed for applications [Visit the Fund Website](#)

Randal Charitable Foundation

Both small scale-grants (under £3,000) and larger-scale grants are available for UK based charities, voluntary groups, and other not-for-profit organisations to support projects and activities that directly assist people in the most desperate need, with a particular focus on directly saving lives and improving quality of life.

Deadline: Closed for applications [Visit the Fund Website](#)