November 2026
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

Subscribe to Funding Alert Here

FOR INDIVIDUALS

Grant Eligibility Finder
There are thousands of grants in the UK across home improvements, energy, health, business, education and personal hardship. Most have narrow eligibility rules. This tool matches your situation against the main funding categories and surfaces the grant types worth applying for, plus common pitfalls that get applications rejected.

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 Flexible Food Fund is changing and will end March 2026 to be replaced with Connect For Good Fund. Connected for Good will focus on helping households earlier, increasing face-to-face outreach, improving referral pathways and supporting practical interventions that reduce financial pressure on families. More information: Connecting vulnerable families with vital support
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.

Argyll and Bute Council administered Bequest Funds Argyll and Bute Council administer various bequest funds which individuals and families fitting the criteria can apply for. Bequest Funds available for residents of: Oban; Kilfinnan; Kildalton and Oa, Islay; Taynuilt; Ross of Mull; Campbeltown and Bute. **Deadline: Various**

Toy Trust

Grants of up to £5,000 are available for registered charities undertaking projects to support disadvantaged and disabled children who are under 13 years of age within the UK and abroad. Funding is available to help disadvantaged children aged below 13 years and their families to:
Alleviate suffering.
Support children through awful experiences.
Encourage achievement through adversity.
Purchase vital equipment.
Provide care.
Bolster existing initiatives.
Initiate brand new projects.
Satisfy basic needs.
Projects should:
Show real benefit for relieving hardship and suffering to beneficiaries.
Run for a minimum of one full year.
Be in support of children and projects regardless of faith, sex or disability.
Deadline: Mid November **Toy Trust**

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**

Mother and Baby Unit Family Fund

A Mother and Baby Unit (MBU) is a specialist inpatient unit for people who:

- develop severe mental health problems in the later stages of pregnancy
- develop severe mental health problems during the year after their baby is born

You can claim towards the cost of travel, food and accommodation when you're visiting someone in an MBU, if you are the:

- partner of the person who gave birth
- baby's other parent
- main carer of the person who gave birth

If you have children who are 16 and under, you can claim towards the costs travel, food and accommodation during their visits to the MBU too.
For further information and how to make a claim, visit: **Mother and Baby Unit Family Fund website**

Connected for Good Fund

Argyll and Bute Connected For Good fund offers financial support and wider confidential professional help to anyone suffering hardship.
Working in partnership with the Argyll, Lomond & the Islands Energy Agency (ALIenergy), Argyll and Bute Citizen Advice Bureau, Bute Advice Centre and the Community Food households with low incomes and no access to cash savings can apply for immediate financial support. The Fund will help support daily living expenses. If successful an award of £100 will be made to the claimant.
This fund is for individuals.
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!

Trefoil – Lilias 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: 06 November 2026
Holiday grants - ongoing
Visit the Fund Website
Holiday Fund More Information

Scottish Hydro Electric Community Trust

Discretionary Grants are available to support charities and community projects with the cost of electricity supply connections - either to a new property or to upgrade an existing supply. For community projects a grant of routinely between 50% and 75% may be awarded and the benefit to the community will influence the grant. **Applications are also accepted from individuals most in need for domestic properties.**
Deadline: 10 December 2026 (noon) Scottish Hydro Electric Community Trust

Aviva Foundation - Financial Futures Fund

The Aviva Foundation offers two distinct funding routes:

- The Financial Futures Fund, is for organisations delivering bold, long-term solutions to help people build financial resilience. Open to larger charities with an income of £1 million or more.
- The Communities Fund, supports projects and organisations that help people to take control of their financial wellbeing or protect the places they love in a changing climate. Open to small, local organisations with an annual income of up to £1 million.

Deadline: Ongoing 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

Tesco Fruit and Veg Grants

The focus of the fund is getting schools who lack funds and resources to apply for extra financial help they might need to provide healthy food and activities that boost young people's mental and physical wellbeing.
Priority is given to projects working in schools and organisations nominated by Tesco staff.
Customers in Tesco stores throughout the UK vote on which of three local projects they wish to support.
The customer vote determines the amount of money a project receives:
Grants of up to £1,500 for the project with the most votes.
Grants of up to £1,000 for the second most votes.
Grants of up to £500 for the third most votes.
Projects will be shortlisted every four months.

Applications are open to all local good causes that support children and young people, with a particular focus on projects that incorporate provision of healthy food including fruit and veg, such as breakfast clubs, providing holiday club lunches or healthy snacks.

Examples include:

- Breakfast/after-school clubs that provide fruit and veg for pupils
- Sports clubs that provide healthy food as part of the project or at half time
- Growing initiatives to grow fruit and veg or cooking classes using the food to learn

- Holiday clubs that provide healthy meals and snacks
- Projects providing SEND provision with healthy snacks/meals
- Youth clubs that provide a healthy meal/snack
- Addressing holiday hunger amongst children outside of school time
- Healthy eating projects that support families to cook healthy meals on a budget
- Foodbanks to provide food support to families

Deadline: Ongoing **Fruit and Veg Grants**

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**

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

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

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: Ongoing 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. The fund is open for applications for people over the age of 60 who live anywhere in the UK including Greater London. 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.
Deadline: Ongoing 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 advancement of education and eradication of poverty.
Deadline: Ongoing Visit the Fund Website

Heinz, Anna and Carol Kroch Foundation
Grants are available for charitable organisations in the UK working with individuals suffering severe poverty.
The Foundation provides grants to assist individuals who are suffering from poverty and hardship and have an ongoing medical problem. Applications to support victims of domestic violence and the homeless are also considered. Applications can be submitted at any time and are considered by the trustees at bi-monthly meetings. Applications should be made in writing and submitted either by post or email.
For further information on how to obtain this fund, please contact the following:

Enquiries
Heinz, Anna and Carol Kroch Foundation
PO Box 327
Hampton
TW12 9DD
Tel: 020 8979 0609
Email: hakf50@hotmail.com
Deadline: Ongoing

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. The enquiry process will remain open until Trustees determine sufficient enquiries have been received. The enquiry window may be closed at any time and may be closed without further notice.
Deadline: Open for Enquiries 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. **Please be advised that the fund will reopen in in March 2027.**
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 application timetable for this round of funding will be confirmed in due course.
Deadline: Closed for Applications Visit the Fund 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: 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 reopen on 31 March 2027.**
Deadline: CLOSED 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: CLOSED 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. **The June 2027 application window will open on 22nd January 2027.**
Deadline: Suspended Visit the Fund Website

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. **Will re-open early September.**

Deadline: SUSPENDED 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. **Thomas Wall Trust's Individuals Grant Programme is temporarily closed until early December 2026.**

Deadline: SUSPENDED Visit the Website