**Support Services Available for those in Need**

In these difficult times many people are struggling and may need some additional help and support for a short time. The schemes and funds below could provide advice, counselling and short-term grants and financial support.

It is also very important that you look after your own well-being and make sure that you and your family are safe, warm and well. If you need help with your mental wellbeing, family circumstances or just need an independent person to speak to then, contact [**The Clergy SupportTrust**](https://www.clergysupport.org.uk/)

The trust helps members of the clergy both past and present and their families across a number of different areas including:

* Mental health and well-being
* Some physical health needs including Educational Psychology reports for children
* Sleeping better via the “Sleepstation” app.

Means tested grant support for, amongst other things:

* Holiday costs
* Emergency grants for car repairs
* Childcare costs
* Furniture grants and many more

Debt management tools and support are available to all.

Curates can also borrow resources from the Trust library.

**Warmer Homes Schemes**

Warmer Homes Scotland is designed to help people make their homes warmer and more comfortable by installing a range of energy saving improvements. The Scottish Government is offering assistance to homeowners and private sector tenants struggling to heat their home, who have lived in their home for at least twelve months, and who meet the eligibility criteria. Full details on the scheme can be found at: [Home Energy Scotland](https://www.homeenergyscotland.org/) or call: **0808 808 2282.**

The Home Energy Scotland website also has a home energy check tool and you can request a home report.

**Energy Saving Trust**

As the name suggests, this website can offer help and advice on how to save money on home energy costs: <https://energysavingtrust.org.uk/>

**Benevolent Funds**

Many sectors and industries have benevolent funds that can support current and previous employees in the industry. Some funds support particular sectors of societies such as women or children.

**Sector Specific Funds**

**Women on very low incomes:**

The [Smallwood Trust](https://www.smallwoodtrust.org.uk/) will consider applications from:

* Women that are single parents
	+ - Disabled women
		- Women with no recourse to public funds
		- Women who are or who have been affected by domestic violence or abuse
		- Black, Asian and Minority Ethnic women

Eligibility criteria are:

* + - Women aged 18 or above
		- Living in the UK
		- On a low income / not in work and in receipt of all benefits entitled to, or have no recourse to public funds
		- Savings under £2,000

The average grant size is £750.

[The Royal Society for the Support of Women in Scotland](http://www.igf.org/) offers support to single women aged over 50 that:

* Have lived in Scotland for more than two years
* Have a maximum total income of £12,400
* Have evidence of voluntary/community work or looked after family members

**Retired people or long-term illness or disability**: [NatBen](https://natben.org.uk/%22%20%5Ct%20%22_blank) or [LHH](https://lhh.org.uk/) applications must be accompanied by a letter of support from a case worker or other professional that is working with the applicant.

**Professionals and graduates:** [Professionals Aid Guild](https://www.pcac.org.uk/) provide help towards educational costs for degree and post degree holders and, in some circumstances, their chilidren’s education al costs such as uniform.

**Families with a seriously ill or disabled child:** [Family Fund](https://www.familyfund.org.uk/) The Family Fund will support families with children that have a life-limiting disability or illness that will last over 12 months and means the family can’t live an ordinary life.. The eligibility criteria are based on the family circumstances and the illness/disability of the child.

**Children**

Edinburgh baby bank for sharing clothes and equipment: [Baby Bank — Pregnancy Care and Counselling (Scotland) (counsellingandcare.co.uk)](https://counsellingandcare.co.uk/babybank)

The Aberlour charity works with families to ensure that all children floursh and thrive. It provides a number of services including an urgent assistance fund that can provide grands for food, fuel, clothing and household essentials. [www.aberlour.org.uk](http://www.aberlour.org.uk)

Families in receipt of benefits are usually entitled to Free School Meals for children, many schools also provide IT loan schemes for children to access resources for homework – BT and other broadband provides can offer cheaper broadband rates in certain circumstances. Many schools offer breakfast clubs, after-school clubs and homework clubs to families. These can be free for Free School Meal pupils. Schools also provide free period products for pupils.

Many councils also offer Education Maintenance Grants for 16-19 year olds that want to further their education. These grants are means tested.

**Industry Specific Benevolent Funds**

Many industries have benevolent funds to support past and current employees.

**Miscellaneous Industries**

* **Construction industry:** [Lighthouse Club](https://www.lighthouseclub.org/) or [BC&E Charitable Trust](https://bandce.co.uk/corporate-responsibility/the-charitable-trust/)
* **Home improvement and garden tradespeople** (for example builders, electricians, plumbers or carpenters): [Rainy Day Trust](https://www.rainydaytrust.org.uk/)
* **Engineering:** [Foothold](https://www.myfoothold.org/)
* **Chemical engineers:** [Chemical Engineers Benevolent Fund](https://www.benevolentface.org/)
* **Nuclear industry:** [TNIBF](https://www.tnibf.org/)
* **Insurance industry:** [The Insurance Charities](https://www.theinsurancecharities.org.uk/)
* **Sales industry:** [The Salespeople’s Charity](https://www.salespeoplescharity.org.uk/)
* **Barristers:** [BBA](https://www.the-bba.com/)
* **Vets, vet students and nurses:**[Vetlife](https://www.vetlife.org.uk/%22%20%5Ct%20%22_blank)
* **Architects:** [Architects Benevolent Society](https://www.absnet.org.uk/)
* **Automotive (car and vehicle) industry:** [Ben](https://ben.org.uk/)
* **Formula 1 trackside and factory workers:** [Grand Prix Trust](https://www.grandprixtrust.com/)
* **Horseracing (stud, stable and racecourse workers):** [Racing Welfare](https://racingwelfare.co.uk/)
* **Banks and banking:** [Bank Workers Charity](https://www.bwcharity.org.uk/)
* **Stock exchange workers:** [Stock Exchange Benevolent Fund](https://www.sebf.co.uk/)
* **Coal mining:** [CISWO](https://www.ciswo.org.uk/) or [Coal Trade Benevolent Association](https://www.coaltradebenevolent.org.uk/)

**Retail and Manufacturing**

* **Footwear trade:** [Footwear Friends](https://www.footwearfriends.org.uk/)
* **Retail industry** (for example, shop assistants, shop owners or people working in manufacture or distribution): [Retail Trust](https://www.retailtrust.org.uk/)
* **Horticulture:** [Perennial](https://perennial.org.uk/)
* **Home improvement and garden products** manufacture, wholesale or retail. Also tradespeople (for example builders, electricians, plumbers or carpenters): [Rainy Day Trust](https://www.rainydaytrust.org.uk/)
* **Furniture and furnishings:** [The Furniture Makers’ Company](https://www.furnituremakers.org.uk/)
* **People working with wood and timber** (eg tree surgeons, furniture makers, boat builders, window makers): [TTBS](http://www.ttbs.org.uk/)
* **Business and stationery supplies:** [BOSS](https://www.bossfederation.com/boss-business-supplies-charity/)
* **People in giftware, jewellery, surface engineering, travel goods and fashion accessories:**[BATF Benevolent Society](http://www.batf.uk.com/en/benevolent-society/)
* **Bookselling and book publishing, printing and restoration:** [The Book Trade Charity](https://www.btbs.org/)

**Food, Drink and Farming**

* **Grocery industry** – from big factories to the small shops: [GroceryAid](https://www.groceryaid.org.uk/%22%20%5Ct%20%22_blank)
* **Alcoholic drinks industry,**including production, sales, distribution and marketing: [The Drinks Trust](https://www.drinkstrust.org.uk/)
* **Farmers and farm workers:** [RABI](https://rabi.org.uk/) and [www.farminghelp.co.uk](http://www.farminghelp.co.uk) Farming help can also provide fodder for animals if needed.
* **Meat industry:** [Butchers’ and Drovers’ Charitable Institution](http://www.bdci.org.uk/)

### **Hospitality, Catering and Pubs**

* **People who work in pubs or who own pubs:** [Licensed Trade Charity](https://www.licensedtradecharity.org.uk/)
* **People working in licensed premises:**[The Drinks Trust](https://www.drinkstrust.org.uk/)
* **Workers in Scottish bars, breweries and pubs:** [Scottish Licensed Trade charity](http://www.bensoc.org.uk/)
* **For people who make food** (for example in care homes) or who work in places that sell food (for example hotels, cafes and sandwich shops): [Hospitality Action](https://www.hospitalityaction.org.uk/)

**Public Sector, Health and Social Care**

* **Workers in central government departments –** this includes (for example), prison staff, border officials and admin staff: [The Charity for Civil Servants](https://www.foryoubyyou.org.uk/).
* **Teachers and school workers** (including teaching assistants, nursery workers, caretakers and lunch supervisors): [Teaching Staff Trust](http://www.teachingstafftrust.org.uk/)
* **Police:**there are many police charities, the [Police Charities](http://www.policecharitiesuk.org/) website has a full list.
* **Ambulance service:** [The Ambulance Staff Charity](http://www.theasc.org.uk/)
* **Doctors and medical students:** [Royal Medical Benevolent Fund](https://rmbf.org/)
* **Care workers:** [The Care Workers Charity](https://www.thecareworkerscharity.org.uk/)
* **Dentists:** [BDA Benevolent Fund](https://www.bdabenevolentfund.org.uk/)
* **Nurses, midwives and healthcare assistants:**[Cavell Nurses’ Trust](https://www.cavellnursestrust.org/) or [Junius S Morgan Benevolent Fund](https://www.juniusmorgan.org.uk/) or [RCN Foundation](https://rcnfoundation.rcn.org.uk/)
* **Optometrists:** [Optical Benevolent Fund](https://www.opticalbenfund.com/)
* **Pharmacists and pharmacy students:** [Pharmacist Support](https://pharmacistsupport.org/)

**Creative Industries and the Arts**

* **Entertainment industry professionals**(including performers, theatre workers and camera operators): [The Royal Variety Charity](https://www.royalvarietycharity.org/)
* **Actors and theatre workers:** [Actors Benevolent Fund](https://www.actorsbenevolentfund.co.uk/) or [Acting for Others](https://www.actingforothers.co.uk/)
* **Professional musicians:** [Help Musicians UK](https://www.helpmusicians.org.uk/)
* **Dance** (professional dancers, teachers and choreographers): [Dance Professionals Fund](https://www.dancefund.org.uk/)
* **Film and TV:** [The Film & Television Charity](https://filmtvcharity.org.uk/)
* **Journalists:** [Journalists’ Charity](http://www.journalistscharity.org.uk/)
* **Writers and authors:** [Royal Literary Fund](https://www.rlf.org.uk/)
* **Artists:** [The Eaton Fund](http://www.eaton-fund.co.uk/index.asp) or the [AGBI](https://www.agbi.org.uk/)

**Communications**

* **Advertising and media**: [NABS](https://nabs.org.uk/)
* **For people working in UK-based market research:** [Market Research Benevolent Association](https://www.mrba.org.uk/)
* **Publishing, packaging and graphic arts:** the [Printing Charity](https://www.theprintingcharity.org.uk/)
* **Newspaper and magazine distribution:** [Newstraid](http://www.newstraid.org.uk/welfare/%22%20%5Ct%20%22_blank)
* **Past and present workers at BT (& GPO):** [The BT Benevolent Fund](https://www.benevolent.bt.com/)

**Transport and Travel**

* **Public transport:** [The Transport Benevolent Fund](https://www.tbf.org.uk/)
* **Travel sector workers:** [ABTA Lifeline](https://www.abtalifeline.org.uk/)
* **Caravan industry:** [NCC Benevolent Fund](https://thencc.org.uk/our_schemes/benevolent_fund.aspx%29)
* **Road Haulage Association members:** [RHA Benevolent Fund](https://www.rha.uk.net/about-us/rha-benevolent-fund)
* **People working in railway stations and on the railways:** [Railway Benefit Fund](https://www.railwaybenefitfund.org.uk/)

**Fishing and Marine**

* **Merchant seafarers and fishermen**: [Shipwrecked Mariners’ Society](https://shipwreckedmariners.org.uk/) or [Merchant Navy Welfare Board](https://www.mnwb.org/)
* **Seafarers of all types:** [The Royal Alfred](https://royalalfredseafarers.co.uk/)
* **Marine industry:** [Institute of Marine Science and Technology Guild of Benevolence](https://www.imarest.org/about-imarest/the-guild-of-benevolence)

**Other Organisations**

* The national charity Turn2Us can help people during difficult times. It has lots of advice about welfare payments. See the [Turn2Us website](https://www.turn2us.org.uk/).
* BT offers a low-cost telephone and broadband package for people on some state welfare payments. See the [BT website](https://btplc.com/inclusion/ProductsAndServices/BTBasic/index.htm) for details – but it’s best to check that it is the cheapest deal.

**Citizens Advice Bureau:** www.citizensadvice.org.uk

**Debt Advisory Services**

National Debt Helpline have fact sheets and a telephone service to advice people on what to do to reduce their debt: [www.nationaldebthelpline.org](http://www.nationaldebthelpline.org)

**Power Companies**

Many power companies are part of the Warm Home Scheme which offers additional financial support to customers that meet certain criteria. The money is in addition to any winter fuel or cold weather payment that the individual may receive. Details can be found on power company websites.

Individuals should always contact the power company customer services helpline if they are struggling with payments.

**Local Authorities**

Many councils have dedicated page for help with cost-of-living needs.

Edinburgh City Council: [www.edinburgh.gov.uk/costoflivinghelp](http://www.edinburgh.gov.uk/costoflivinghelp) [www.edinburgh.gov.uk/benefits-grants/advice-shop](http://www.edinburgh.gov.uk/benefits-grants/advice-shop)

Foodbank locations: [www.edinburgh.gov.uk/cost-living/food-bank-information](http://www.edinburgh.gov.uk/cost-living/food-bank-information)

Scottish Borders Council:

[www.scotborders.gov.uk/info/20000/benefits\_and\_grants/1240/cost\_of\_living\_crisis\_support](http://www.scotborders.gov.uk/info/20000/benefits_and_grants/1240/cost_of_living_crisis_support)

Fife Council: [www.fife.gov.uk/news/2022/help-with-the-cost-of-living-this-summer](http://www.fife.gov.uk/news/2022/help-with-the-cost-of-living-this-summer)

West Lothian: [www.westlothian.gov.uk/costofliving](http://www.westlothian.gov.uk/costofliving)

East Lothian: [www.eastlothian.gov.uk/downloads/file/32589/elc\_helping\_with\_the\_cost\_of\_living\_crisis\_-\_august\_2022](http://www.eastlothian.gov.uk/downloads/file/32589/elc_helping_with_the_cost_of_living_crisis_-_august_2022)

If you can’t find anything that might help in the above list, the [Association of Charitable Organisations](https://www.aco.uk.net/about-us/our-members/)offers a searchable list of charities that offer help.