The following lists a number of grants available to individuals to help with the impact of COVID-19.  Please note the list is not exhaustive, we will add to these as we are made aware of the grants available.

For lists of grants and support available to the 3rd sector visit [CAVO website](http://www.google.co.uk/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=2ahUKEwjeksDEitnpAhUaEcAKHRlaDDkQFjAAegQIGxAD&url=http%3A%2F%2Fwww.cavo.org.uk%2F&usg=AOvVaw0QqxeBRVm2O98kZN_V8xxv)

For lists of grants and support available to the private sector visit [Business Wales website](https://www.google.co.uk/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&uact=8&ved=2ahUKEwiuiMTgitnpAhWoQkEAHcvwBjsQFjAAegQIFxAD&url=https%3A%2F%2Fbusinesswales.gov.wales%2F&usg=AOvVaw2iuZCkxWhXidiVgb75aqHn)

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| **Turn2us** | <https://www.turn2us.org.uk/> |
| National charity helping people when times get tough. They provide financial support to help people get back on track. The website contains a Grants Search tool and Benefits Entitlement Calculator. | |
| **Discretionary Assistance Fund (DAF)** | <https://gov.wales/discretionary-assistance-fund-daf> |
| **Emergency Assistance Payment (EAP)**  A grant to help pay for essential costs, such as food, gas, electricity or clothing after an emergency. You can apply for a grant if you:   * have lost your job * have had a flood or fire in your home * have applied for benefits and waiting for your first payment   **Individual Assistance Payment (IAP)**  A grant to help you or someone you care for live independently in their home or a property that you or they are moving into. You can apply for a grant for:   * a fridge, cooker or washing machine and other ‘white goods’ * home furniture such as beds, sofas and chairs   These crisis payments are made within 24 hours and are open to anyone who is experiencing financial hardship. | |
| **The Biscuit fund** | <https://www.biscuitfund.org/> |
| Small, one-off gifts with no strings attached to people who find themselves in dire financial need. A very small operation relying solely on public donations, funds are limited and gifts are usually around £30-£100 many of which relate to cases of food and fuel poverty. Anyone working in a social, advisory or healthcare organisation can refer. | |
| **Buttle UK Chances for Children Grants** | <https://www.buttleuk.org/> |
| Up to £2,000 to support vulnerable children and young people living in poverty and experiencing a crisis, to engage with education and learning and improve their social and emotional development. All applications must come via a support worker, who has registered on our site. We do not accept applications to Chances for Children from families. | |
| **BBC Children in Need ‘Emergency Essentials Programme’** | <https://www.familyfundservices.co.uk/emergency-essentials/> |
| Supports children and young people who are facing exceptionally difficult circumstances. The programme provides items that meet a child’s most basic needs such as a bed to sleep in, a cooker to provide a hot meal and other items or services critical to child’s wellbeing. All applications must be made by a registered referrer. | |
| **Vicars Relief Fund (VRF)** | [vrf@stmartinscharity.org.uk](mailto:vrf@stmartinscharity.org.uk) |
| Small crisis grants of up to £350 to support people who are at risk of, or currently experiencing homelessness or vulnerable housing, to establish and maintain their tenancies. Types of applications include funding to secure accommodation and to clear rent arrears following an eviction notice. We only accept applications from paid frontline workers providing support to people who are experiencing homelessness or vulnerable housing. | |
| **Margaret & Alick Potter Charitable Trust** | The Margaret & Alick Potter Charitable Trust, The Secretary, Y Nyth, Capel Bangor, Aberystwyth SY23 3LR  [Joan.miller4virgin.net](mailto:Joan.miller4virgin.net) 07794 674339 |
| Support for anyone with or caring for someone with dementia | |
| **Ceredigion Council Emergency Repairs grants** | <http://www.ceredigion.gov.uk/resident> (search for Housing financial assistance) |
| To help with urgent works of repair, for the vulnerable and/or elderly with the aim of removing high risk hazards. This assistance is for small scale works. Eligibility criteria apply, see website for details. | |
| **Discretionary Housing Payments (DHP)** | <http://www.ceredigion.gov.uk/resident> (search for Housing financial assistance) |
| An emergency payment intended to help people meet housing costs, usually where there is a shortfall between their Housing Benefit (or housing element of Universal Credit) and their rent. | |
| **Housing Benefit/Local Housing Allowance &**  **Council Tax Reduction** | <http://www.ceredigion.gov.uk/resident> (search for Housing Benefits - Benefits) |
| You can claim for the above if you are on a low income, unemployed, cannot work because of illness, retired or you are caring for someone. See website for further criteria. | |
| **Ceredigion Carers fund** | <http://www.ceredigion.gov.uk/resident> (search for Carers Information Service)  Email: [carersunit@ceredigion.gov.uk](mailto:carersunit@ceredigion.gov.uk) |
| For unpaid carers needing financial support to help provide a break from caring. The fund is open at certain times of the year only. | |
| **Prince’s Trust and NatWest Enterprise Relief Fund (UK)** | <https://www.princes-trust.org.uk/about-the-trust/news-views/princes-trust-natwest-enterprise-relief-fund> |
| For young entrepreneurs aged 18-30 who are affected by coronavirus. Grants can be used to maintain core business operations during the crisis, as well as meet any existing financial commitments, such as paying for essential equipment or settling invoices from suppliers. In conjunction with these grants, the initiative will also offer one-to-one support and guidance to applicants who need it. | |
| **Glasspool Charity Trust** | <https://www.glasspool.org.uk/> |
| Provide timely, small, one-off grants to individuals, couples and families for everyday items to help them cope when things get tough, equip them to manage better day-to-day and enable them to build a stronger future. Applications must be made by support agencies. | |
| **Smallwood Trust** | <https://www.smallwoodtrust.org.uk/> |
| Grants to organisations and individuals to help women overcome financial adversity and to improve their social and emotional well-being. | |
| **Glasspool Charity Trust and Smallwood Trust Partnership Fund** | <https://www.glasspool.org.uk/grants/smallwood-trust-partnership> |
| Partnership grants are only available to women who have experienced **one or more** of the following: Reduced income due to redundancy, reduction in working hours, fluctuating income (zero hours’ contract), insufficient benefit income to meet daily needs, domestic abuse, poor mental or physical health. A woman must meet **ALL** of the following criteria: Be aged 18+, have the right to reside and is living in the UK, is in receipt of all benefits she is entitled to or has an income below the [Minimum Income Standard](https://www.minimumincome.org.uk/) threshold and has savings under £4,000 and debts under £10,000. Applications must be from a support worker. | |

**Organisations and Websites that can help with**

**support, advice and income maximisation.**

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| **Porth y Gymuned** | <http://www.ceredigion.gov.uk/resident> (search for Porth y Gymuned)  [porthygymuned@ceredigion.gov.uk](mailto:porthcymorthcynnar@ceredigion.gov.uk) |
| Trained staff, called Community Connectors, who help residents of all ages in Ceredigion, by helping them to make connections to access support opportunities in their area that can maintain and improve their wellbeing. | |
| **Team around the Family** | <http://www.ceredigion.gov.uk/resident> (search for Team around the Family or TAF)  [TAF@ceredigion.gov.uk](mailto:TAF@ceredigion.gov.uk) |
| Trained staff, called TAF Coordinators, who help children, young people and their families in Ceredigion by pulling the right people together to work with the family and help get their life back on track. | |
| **Ceredigion Citizens Advice (CAB)** | Info and webchat at [www.citizensadvice.org.uk/wales/](http://www.citizensadvice.org.uk/wales/)  Office Number (Mon-Thurs 9am-3pm)  01239 621974  Email/referrals to [enquiries@cabceredigion.org](mailto:enquiries@cabceredigion.org)  Universal Credit helpline – calls are free  Telephone: 0800 241 220  Text phone: 18001 0800214 220  Mon-Fri 8am – 6pm |
| Free advice on benefits, debt, housing, employment, discrimination, consumer and other issues (including energy advice and income maximisation). Advice is via phone, email or Zoom – happy to work with third parties for referrals and three-way calls (eg including support worker/carer). | |
| **Money Advice Service** | Webchat <https://www.moneyadviceservice.org.uk/en>  WhatsApp 07707 342744  Free phone 0800 138 7777  Typetalk: 18001 0800 915 4622  Monday to Friday 8am-6pm, Saturday 8am – 3pm |
| Free and impartial Financial advice, set up by the Government. Advice and guides to help improve your finances. Tools and calculators to help keep track and plan ahead. Support over the phone and online. | |
| **Save the Student** | <https://www.savethestudent.org/> |
| UK student money website. Their mission is to educate and support undergraduate students in making their money go further whilst at university. | |
| **Money Saving Expert** | <https://www.moneysavingexpert.com/> |
| Martin Lewis’s website gives free, impartial advice on money saving and income maximisation. | |

**Other resources:**

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| **Feminine hygiene products** | [porthcymorthcynnar@ceredigion.gov.uk](mailto:porthcymorthcynnar@ceredigion.gov.uk) |
| Tampons, sanitary towels, or sustainable alternatives are available for women and girls from low income households in Ceredigion who cannot afford them. | |
| **Baby Bundle** | Plant Dewi: [samantha@plantdewi.co.uk](mailto:samantha@plantdewi.co.uk)  07483 966168  Facebook: Plant Dewi Baby Bundle |
| Aims to make everything a little easier for vulnerable parents. Provision of equipment and resources for life with a new baby (clothes, nappies, towels, scratch mits, maternity clothing, bibs, toiletries etc) | |
| **Local Community support** | <http://www.ceredigion.gov.uk/resident> (search for Coronavirus List of Resources in Ceredigion) |
| A range of help and support including contact details of those who can help with deliveries of food, medication and essential supplies to households who are shielding and self-isolating. | |
| **Free Childcare**  **(school aged children)** | Email: [school.reviews@ceredigion.gov.uk](mailto:school.reviews@ceredigion.gov.uk) |
| Emergency childcare for vulnerable children and children of frontline service staff.  It should be emphasised that this should be a **last resort** for childcare as the guidelines state that children will be safest at home as social distancing is key and can be very difficult within these centres. Parents are urged to **make other arrangements if at all possible.** | |
| **Free preschool Childcare**  **(Coronavirus Childcare Assistance Scheme)** | [gofal\_plant\_argyfwng@ceredigion.gov.uk](mailto:gofal_plant_argyfwng@ceredigion.gov.uk) |
| Emergency pre-school childcare for vulnerable children and children of frontline service staff.  It is flexible providing the childcare provider can meet the needs. It should be emphasised that this should be a **last resort** for childcare as the guidelines state that children will be safest at home as social distancing is key and can be very difficult within these centres. Parents are urged to **make other arrangements if at all possible.** | |
| **Healthy Start vouchers** | <https://www.healthystart.nhs.uk/> |
| If you qualify, you’ll get vouchers worth £3.10 each to spend on milk, fruit, vegetables, plain yoghurt and infant formula. You get 1 voucher a week if you are pregnant or have a child between 1 and 4 years; 2 vouchers a week if you have a child under 1. The vouchers cannot be used with online shopping as the shop needs a physical voucher to redeem the money. Vouchers can be used in shops that have registered with the scheme (see list on website). | |