

Resilience Fund



Southend
Emergency
Fund



Round 1 - 26/27



Southend-on-Sea
City Council

Background

In April 2026, Southend City Council announced the launch of the new Crisis & Resilience Fund to help alleviate poverty in the community.

The Southend Emergency Fund is pleased to announce it will be hosting the Resilience Fund aspect, which seeks to empower residents with financial skills and wellbeing.

Open to organisations for awards up to **£5,000**, we are looking for projects which:

- Reduce the experience of material deprivation
- Reduce the need for emergency food parcels
- Reduce the need for Crisis Payments and Housing Payments
- Provide access to appropriate and quality advice services
- Help increased savings/reduce in priority debt
- Maximise individuals' incomes

Funding Aims

Your project should meet one or more of the following aims:

- Reduced experience of material deprivation (Material deprivation is the inability to afford essentials such as heating, clothing, food). By tackling underlying conditions that prevent households affording essentials you can build protection to avoid future hardship
- Reduced need for emergency food parcels– By building the financial resilience of individuals, households are less likely to experience financial crises that lead to emergency food need. Financial resilience could be work that ultimately provides debt support/advice, helps people to maximise income or budgets for example.
- Reduced need for Crisis Payments and Housing Payments – By building the financial resilience of individuals, households are less likely to experience financial crises that lead to crisis and housing payment applications. Financial resilience could work that ultimately provides debt support/advice, helps people to maximise income or budgets for example.

Funding Aims Part 2

- Access to appropriate and quality advice services – Advice should lead to improved understanding of rights/entitlements for individuals, so they can act on the advice and progress or resolve the issue. This could be a service that deals with debt, welfare, housing or other wider advice
- Increased savings – This is advice to provide better management of individual's finances to help build a buffer and prevent crisis from small financial shocks
- Reduction in priority debt – This is supporting residents to reduce or manage these debts and be more resilient. Rent, council tax and utilities arrears are the debts most likely to tip households into crisis, trigger legal action and increase health and homelessness risks
- Income/Budget maximisation: Increasing accessible income could be through benefit checks and application support, employment and training advice, access to alternate support grants, community childcare or CV building services as well as looking at budgets and supporting applicants to better manage their income to maximise its effect. This could include advice and support with issues such as debt, housing, energy. It could also include instruction on how best to manage on their income level through things like education on cooking/shopping on a budget, what is priority debt and what is negotiable or disposable expenses.

Project Ideas

The main aim of this fund is to make people more financially resilient and reduce the demand for crisis support payments. This can include scope for organisations to explore ideas with their projects that lend to this by supporting people to get into a more financially stable position.

Some examples could be:

- CV Writing and Interview Skills – to support people back into work
- Budgeting Advice – to support people to manage their money better, could also include managing bills and utilities, understanding energy costs, tariffs, avoiding debt
- Debt awareness – to support people to manage their debt, what is priority debt, what scope is there for negotiation, how to get early debt advice, recognising warning signs and knowing when to seek specialist help
- Cooking on a budget / Shopping on a budget / Living on a Budget – to support people to make their money last longer and more productively

Project Ideas (cont)

- Digital Skills – to support people to deal with their finances more efficiently (such as how to set up and monitor DD's, apply for social tariffs, manage bank accounts) or support them back into work through things like how to job search and apply for jobs or develop skills that will support future employment possibilities
- Advice and advocacy services – to support people in managing their budgets, maximising their income, increasing their ability to save, manage their debts

This can be through one-to-one programmes or organised group sessions or the set-up of hubs for accessing services.

This is not an exhaustive list. Ultimately the service being provided must meet one of the outcomes explained in the application and support financial resilience.

Applicants will need to demonstrate in their application how their project aligns to the criteria on page 2 of this document.

What can/can't be funded?

As a new fund, people will rightly want to know the rules are, especially as the traditional Household Support Fund has now ended. Southend City Council's Crisis Fund now looks after food and fuel support requests, whereas the Resilience Fund focuses on skills for people to build resilience.

What can be funded?

- Staffing costs
- Equipment costs
- Venue Hire

What can't be funded?

- Food vouchers (Crisis Fund)
- Fuel vouchers (Crisis Fund)

Reporting

Post-funding, a one-off report will need to be completed by the awarded projects providing us with details such as:

- Evidence of impact
- Number of beneficiaries reached
- Quote from service user
- Post-funding plans

A reporting link will be available from the QR Code on the next page when ready.

How to apply



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If you would like to apply, please click the QR Code below:



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