When things get in your way, we can help get you back on track.

For almost 30 years we have been working at the heart of CIOB to support our members and their families when they need a helping hand. We’re all united in a passion for our industry, but we’re also passionate about the people who make up this community.

Which is why we offer support on everything from financial concerns, to mental health issues and training help. It’s as important as any other aspect of our work and touches every corner of our membership community.

We’re here for people like you and your dependent family members. Whether you know you need us or not, we’ll always be ready should that time come.

GRANT ASSISTANCE

Who is eligible?
CIOB members (past and present) and their dependent families. CIOB Staff are also eligible. In all cases where a member seeks financial support, we ask the member to complete an application form containing a detailed statement of family and financial circumstances. This information is very important because the Trustees use this to decide whether and in what ways they might be able to offer help.

What CIOB Assist can help with:
- Financial assistance for members and their dependent families in circumstances of crisis such as illness, unemployment and financial hardship
- Grants to help with general household costs
- Grants to help with essential travel (to work)
- Grants to help families in hardship to buy clothing, or household items
- Grants to help members with children living at home and in hardship
- Short-term, skills-based training

What CIOB Assist cannot normally help with:
- Membership fees and medical treatment
- Legal costs
- Business-related costs
- Educational costs
- Personal or business debts
- Purchase of motor vehicles

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Student members are not eligible to receive financial assistance during their first year of CIOB membership.
CIOB Assist does not pay debts. Financial assistance is a way of helping Members to cope in circumstances of unemployment/illness or to help in cases of sudden crisis.

The Trustees normally try to offer their help to members who are facing a shortterm difficulty with finances, due for example to a period of unemployment/illness.
The following examples are typical of the ways in which CIOB Assist has supported CIOB members and their families seeking help and support over the years:

**A member aged 44 (United States) was unable to work because of illness.**
CIOB Assist provided financial help by way of grant assistance to help support this Member and his household for 3 months.

**Member aged 31 (South Africa) was laid off from his employment and needed some financial support while he searched for other work.**
CIOB Assist offered some financial help for 2 months while this member applied for a new job. This member has now secured suitable employment and has overcome his financial problems.

**A widow of a former member aged 78 (Africa). Having to sustain herself alone and in poor health and having a very small income.**
CIOB Assist has maintained regular contact with this widow and has provided some grant assistance to help her to maintain her household.

**A member aged 35 (United Kingdom) suffered an accident at work, which meant he was unable to earn money to keep his young family fed and clothed.**
CIOB Assist has provided financial help to enable this member to pay his household bills and to buy food and clothing.

**A young member aged 29 (Malaysia) suffered serious illness and was unable to work for several months.**
CIOB Assist was able to make some grant payments to this member and he was able to pay his bills until his recovery and return to work.

CIOB Assist is here for members worldwide

Please let us know if we can assist you at any time. If you need financial help because of unemployment, ill-health or hardship, you can contact the CIOB Assist Manager or simply download and complete our application form (from the website) and return to us by email.

All enquiries received from members and their families are totally confidential, so we will treat all information with respect and privacy.

**For further information, please contact:**
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