

## **Supporting the wider Armed Forces sector:**

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**How the Armed Forces Covenant Fund Trust  
responded to the Covid-19 pandemic**





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*The Trust is most grateful to the MOD, Office of Veterans Affairs, HM Treasury and Cobseo for their assistance in our work to support Armed Forces communities through the Covid pandemic, particularly through the development of the Covid Impact Fund.*

# Responding to the challenges of the Covid-19 pandemic

## £9.1M

DISTRIBUTED IN  
FUNDING



Programmes to reduce the impact on  
Armed Forces communities

**Veterans  
Should Not Be  
Forgotten**

**£2.4M**

**TO 120 PROJECTS**

**Forces  
Communities  
Together**

**£0.8M**

**TO 100 PROJECTS**

**Covid-19  
Impact Fund**

**£5.9M**

**TO 102 ORGANISATIONS**

**559**

CHANGES MADE TO EXISTING  
GRANTS TO SUPPORT GRANT  
HOLDERS TO KEEP DELIVERING  
THEIR WORK THROUGH THE  
PANDEMIC

# Introduction

In March 2020, the UK went into a national lockdown as a result of the Covid pandemic. The year that followed brought significant challenges and uncertainty.

This report explores how the Armed Forces Covenant Fund Trust responded to the pandemic.

The main focus of the Trust's work throughout the pandemic was to:

1. support existing grant holders to make any changes needed to their grant
2. deliver new funding programmes at pace, which would help reduce the impact of the Covid pandemic on Armed Forces communities and the organisations that support them
3. ensure the Trust's grant holders did not receive any delays to payments as a result of the Trust moving to remote working.

The Trust was successful in meeting all of these objectives.

We awarded nearly £9 million by the end of August 2020, through three dedicated programmes, to specifically address challenges to vulnerable members of the Armed Forces community.

In addition, we awarded further funding to address isolation and mental health in November 2020 and February 2021.

We ensured that grant holders could access flexible, dedicated support, to make major or minor changes to their grants, as a result of the pandemic. 559 of these changes were made, sometimes with several changes made to individual grants as the Covid lockdown situation became clearer.

The Trust's operational processes were able to continue throughout the pandemic, and supported the swift delivery of both new grants, and changes to existing grants.



*"Separation is so hard. This was due to Covid isolation but the tools and coping mechanisms we have from deployment totally helped us through."*

**From the Naval Families Federation's Time on Our Watch project, supported with a grant from the Forces Communities Together programme**

# RESPONDING TO COVID

SUPPORTING ARMED FORCES COMMUNITIES AND THE ORGANISATIONS THAT SUPPORT THEM





## Ensuring seamless delivery of our grants

On the 16 March 2020, the Prime Minister made an announcement that “now is the time for everyone to stop non-essential contact and travel”.

In the run up to this period, there was increasing awareness of the seriousness of the emerging pandemic, and the Trust moved all staff to home working by early March 2020.

The Trust was able to do this in a seamless way, with the core technology we use, including the grant making database, operating remotely and allowing staff to work from home.

We supported applicants and grant holders to be able to send us any documentation relating to their projects securely, and gave organisations help and guidance to do this.

No grant holders faced delays to any grant payment as a result of the Trust’s move to working from home. All scheduled payments that were due to grant holders (once they had submitted their required information or progress reports) were paid in the normal way.

The Trust moved swiftly to deliver new targeted funding programmes, launching the Veterans Should Not Be Forgotten programme in April 2020, followed by the Covid-19 Impact Fund and the Forces Communities Together programme in May 2020.

We continued to deliver our planned programmes in 2020/21, launching the Armed Forces Covenant Fund: Force for Change programme, the successor programme to the popular Local Grants programme, as well as a specialist programme designed to address longer term loneliness in Armed Forces communities. These programmes were adapted to reflect the external challenges that organisations and people from Armed Forces communities were experiencing.

Programmes through the Veterans’ Mental Health and Wellbeing Fund continued, with the final awards of the Positive Pathways programme made to organisations. This programme offers active projects for veterans that offer benefits to mental wellbeing.

We also launched a specialist programme to reduce suicides in veterans.

The Trust worked with NAAFI to develop the NAAFI Fund. This fund makes grants to UK Armed Forces bases, located in the UK or overseas, for projects that improve the quality of life for serving personnel and serving families living on or near a Forces base or station. In the first year of the Fund, the focus of the grants was on reducing isolation compounded by the Covid pandemic. In March 2021, 65 grants, worth £711,707 were awarded, with many of these grants being used to develop better outdoor and indoor spaces for serving personnel and families to come together.



*CTCRM Lymestone received £5,250 from the NAAFI Fund to purchase and install bike lockers to provide secure, weatherproof storage for commuters, supporting improved quality of life for personnel.*

# Helping organisations make changes to their grants

As the pandemic unfolded, our staff focused on two major challenges: launching new funding programmes that would help those most in need; and supporting the organisations to which we had awarded grants, who might now be encountering challenges.

The Trust supported organisations to make changes to their funded project, in several ways. In the first phase, organisations were offered choices and could select the option that worked best for them and their beneficiaries.

We used grant variations to provide support to projects, to enable them to keep delivering their work.

## Consider changing their activities

This enabled organisations to change what they were doing to keep offering support to those identified beneficiaries to whom the project was targeted. For example, an organisation may have stopped offering sessions that people can come to, but now offered support to people who are isolated at home.

## Extend the overall length of their grant

This helped grant holders by giving them more time to complete their project. It meant they could pause the activities they were doing and restart them when restrictions relating to Covid-19 have lifted.

Some organisations chose a combination of these options.

In the first phase of Covid variations, 360 variations to grants were applied. The programmes where the largest amount of variations were applied were focused on activity-based delivery work (through the Armed Forces Covenant: Local Grants programme, Positive Pathways programme and the Removing Barriers to Family Life programme) or capital programmes such as the Veterans' Community Centres programme. This programme funded refurbishments and building works to existing facilities, and a significant number of these projects needed to make changes due to the Covid pandemic.

Variations to grant are shown as follows:

Armed Forces Covenant: Local Grants programme	112
Positive Pathways programme	90
Veterans' Community Centres programme	62
Removing Barriers to Family Life programme	56
Other programmes	40
<b>Total</b>	<b>360</b>

The Trust then launched a second phase of work with grant holders, to support them to plan how they could make significant changes to their work, where the original method of delivery was no longer viable as a result of the Covid pandemic.

The key focus was to make sure the Armed Forces communities could still benefit from the original purpose of the grant, even if that meant that it needed to be delivered in a different way.

Some organisations that had requested a shorter extension in the first phase were now better able to plan for the future and requested changes to their delivery timetable that more accurately reflected their reality on the ground.

A project to reduce isolation in veterans might move from having coffee mornings to running Zoom calls or socially distanced walks, where this was possible under local measures to reduce the spread of the virus.

In this phase, a further 250 variations to grant were requested. By the beginning of May 2021, 199 had been processed.

- Most projects requested more time to deliver their work.
- 27 did not need a variation.
- 19 projects changed the focus of their work so they could continue to support the groups of Armed Forces communities that their original work focused on; but now needed to do that in a different way.



# Making changes as a result of the Covid-19 pandemic

**Positive Adventure** received grants totalling £70,000 through the Positive Pathways programme to provide an expedition programme to improve the physical and mental health of veterans. The programme was designed to support veterans and offer real benefits. It focused on improving the fitness, diet, lifestyle and confidence of participants, as well as build team spirit and long-lasting positivity. They were awarded a grant in May 2020 and received a variation that enabled them to delay the start of their project due to Coronavirus. They were then able to deliver the first part of their project as planned, but stage 2 of their work needed to be changed due to the national lockdown.

As a result, their team delivered online training sessions in event management, expedition planning, navigation and mental wellbeing. These sessions were extremely well received by participants who appreciated that the organisation had found a way to continue their delivery despite the restrictions. This was demonstrated by the excellent attendance and the communication from those who couldn't attend due other commitments.

Another variation to their grant was applied, enabling them to change the location of the expeditions from the Pyrenees to the UK (Cumbria Way) due to possible travel restrictions and uncertainty due to Covid vaccinations. This was supported by all participants on the programme, many of which had no passport or were nervous about travelling

abroad. In addition, four new training walks were added prior to the expedition and one post expedition. Additional instructors were also added to each expedition to enhance the experience.

Stage 3 (originally Stage 2) commenced in April 21 when restrictions were lifted. Face-to-face training was delivered in the Pennines, with the groups learning about navigation, group management, expedition etiquette, completing a physical walking assessment and mindfulness. An additional session was also being delivered in Northern Ireland, as some of the participants are based there.

The project has offered veterans the chance to engage in a challenging activity that offers improvements to their mental wellbeing.

"I excitedly joined the Positive Adventure Expedition Programme as I knew this would be a huge step out of my comfort zone. While nervous and anxious, I started to attend the Zoom training sessions to meet others, learn a bit more and really listen out for any key points. I was also looking for an excuse to say - 'you know what this really is a step too far'. These sessions put me at ease. I attended the first real training session last weekend. It was great to meet Dan and his whole team in person. I had a great day out walking and meeting some really nice veterans in my group. I feel a real sense of achievement already. Thank you."



## Covid specific programmes

### Veterans Should Not Be Forgotten programme

In the March 2020 budget, the Chancellor of the Exchequer awarded additional funding of £10 million for veterans' mental health.

Some of this funding was made available to provide immediate support for vulnerable veterans with reduced social contact, via grants to members of ASDIC, local Age UKs and eligible and invited Cobseo members.

The Trust launched the Veterans Should Not Be Forgotten programme in April 2020 and made funding decisions in May 2020. By June 2020, the first projects were up and running.

The programme awarded 119 grants worth £2.1 million.

Organisations could apply for up to £20,000 for a six-month project focused on supporting isolated veterans, unable to access services or who had limited social contact during the period of self-isolation and restrictions relating to the pandemic.

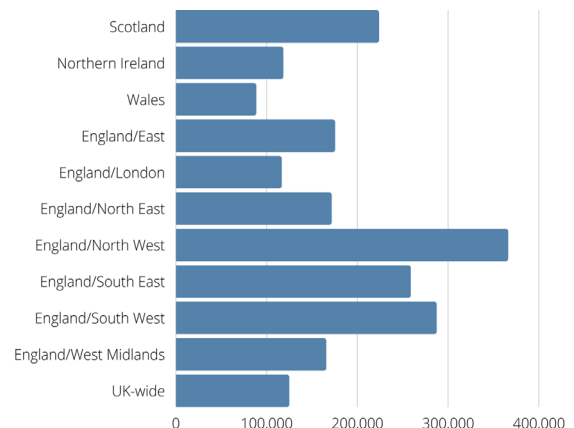
Additionally, a grant of £300,000 was made to ASDIC to co-ordinate support among veterans' drop-in centres and breakfast clubs, who were well placed

to support vulnerable veterans in their local areas. A grant of £50,000 was made to Age UK for them to work with SSAFA to encourage and actively support the work of the local Age UKs across all four UK countries.



#### Where were grants awarded?

Location	Number of Grants	Sum of Grant Amount (£)
Scotland	13	223,669
Northern Ireland	7	118,076
Wales	5	88,340
England/East	10	175,200
England/London	8	116,335
England/North East	10	171,404
England/North West	22	365,960
England/South East	14	258,570
England/South West	16	287,124
England/West Midlands	9	165,400
UK-wide	5	124,621
<b>Grant total</b>	<b>119</b>	<b>2,094,698</b>



*“Our main focus was on training and employment; however, since the Covid-19 pandemic we are now supporting the Armed Forces veterans in a variety of different ways, from picking up essential items, liaising with local councils and arranging food parcels, providing up-to-date information on the Facebook page, making regular calls to the more vulnerable veterans, as well as still providing employment support. This would have been so difficult to continue to do without the support and funding received.”*

**Groundwork Manchester**

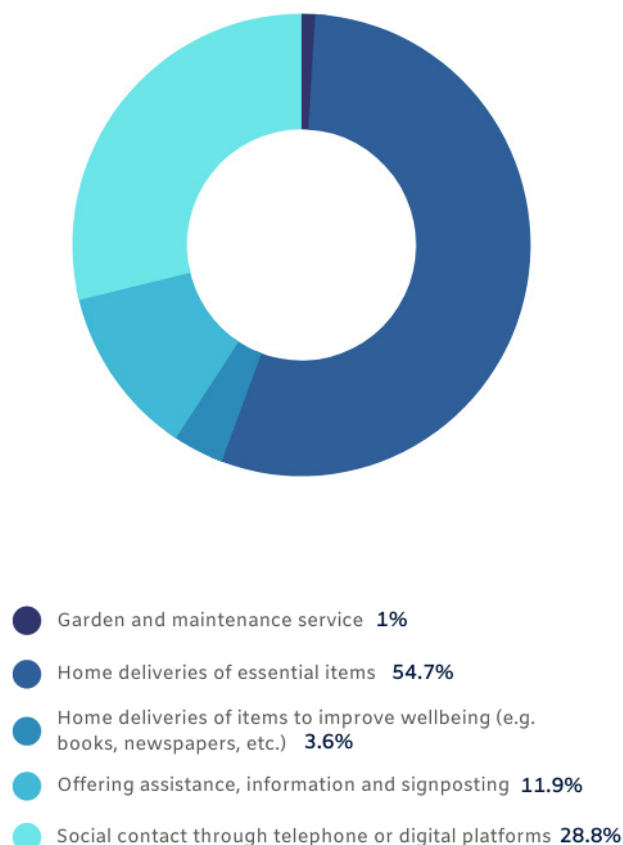
### **What were grants spent on?**

The programme supported projects that delivered immediate support to vulnerable veterans who faced challenges due to the pandemic. Projects could include these types of activities.

- Delivering food, medicines or other items that provide help to a veteran, especially if it is inadvisable for them to leave their property.
- Providing ways of reducing isolation while veterans are having reduced social contact. This may be through providing ‘virtual visitor’ sessions by phone or another form of technology.
- Meeting immediate needs of veterans unable to leave their homes. This might be providing advice if they have a household emergency or signposting to appropriate agencies for support. It might also include supporting a vulnerable veteran to find a plumber or other professional to undertake emergency repairs.

All projects had to follow appropriate government advice regarding Covid during the delivery of their projects

The projects funded fell within the following categories. This is the primary category for each project, and many projects had activities that fell within more than one activity.



Primary focus of project	Number of grants	Value of grants (£)
Garden and maintenance service	1	20,000
Home deliveries of essential items	64	1,146,064
Home deliveries of items to improve wellbeing (e.g. books, newspapers, etc.)	5	74,719
Offering assistance, information and signposting	12	249,874
Social contact through telephone or digital platforms	37	604,041
<b>Grand Total</b>	<b>119</b>	<b>2,094,698</b>

## Which organisations delivered projects?

	Number of projects	Value of grants (£)
Projects in drop-in centres or veteran breakfast clubs within the ASDIC network	15	242,922
Projects in Armed Forces charities and CICs within the Cobseo network	37	625,179
Projects in local Age UKs	67	1,226,598

*This table shows the distribution of the grants. Most of the organisations supported were registered charities, with the remaining being Community Interest Companies.*

The programme worked with three sector-wide organisations: Cobseo (the sector body for Armed Forces support charities and organisations), ASDIC (a specialist organisation that works with veterans' drop-in centres) and Age UK. These three organisations provided co-ordination through their networks and supported the application process to be delivered at speed.

Projects typically provided support to veterans that were already known to the organisation and already valued and trusted them. Applicants showed how their activities were ready to support older or vulnerable veterans and could start quickly.

The Trust has conducted a specific evaluation of the Veterans Should Not Be Forgotten programme. The evaluation identified four common themes across the funded projects.

- **Veterans staying connected**
- **Veterans learning new skills**
- **Veterans supporting veterans**
- **Veterans in partnership**

The evaluation found that projects benefited from the emergency funding programme, which was delivered quickly and efficiently by the Trust to ensure the money went directly to those who needed it most.

Projects were spread throughout the UK and were focused initially on relieving distress by delivering food and medicines to veterans in need at the start of the pandemic; but also adapted to help veterans to connect through digital means.

There were examples of social networks being forged as a result of these delivery missions, and the focus then became on relieving social isolation and loneliness. Digital delivery and the provision of



technology was the key to success for many projects; and the ability to 'think outside the box' and find new and innovative ways of providing services to veterans.

Several projects offered training to veterans to help them to use IT equipment. This was important to many grant holders and often required specialist teams and equipment. Projects needed to be agile to deal with the demand and often-changing circumstances.

Volunteering was an important contributory factor to the success of the project. This was both by veterans themselves and the wider community, working together to alleviate the needs of vulnerable veterans and the wider population. Veterans themselves made up a large proportion of the volunteers, and partnerships with other organisations and communities could pave the way for future veteran-led projects.



## Age Cymru Dyfed: *Reaching Out*



The Reaching Out project was awarded £18,450 as part of the Veterans Should Not Be Forgotten programme in May 2020. Its aim was to meet the individual needs of older veterans who needed immediate assistance during the Covid pandemic.

into the community and assist veterans who needed immediate help. The initial Facebook post requesting volunteers reached approximately 4,000 people, and people from all around West Wales volunteered and were quickly recruited to help. The 'first response' service delivered food parcels and collected vital medicines from chemists and GP surgeries for those who were shielding and unable to leave their homes during the first lockdown.

As the project progressed, the organisation found they were able to help in other ways. The volunteers were concerned about the effect that the pandemic was having on veterans' mental health, as the opportunities for social interaction were becoming very limited due to lockdown.

Help ranged from providing food and medicine deliveries to those who were shielding, to the provision of a new telephone befriending service for those suffering from loneliness and isolation as a result of the pandemic. The organisation also provided a much-needed gardening service for those who were unable to tend to their garden or mow their lawn. The flexibility of the project meant that assistance could be provided wherever it was needed to meet the immediate needs of the veteran.

Age Cymru Dyfed were able to identify veterans who needed assistance through their partnership work with other charities and organisations. However, once the project was under way, referrals arrived from a variety of sources, including social media. The charity also took referrals from concerned relatives living elsewhere in the UK, as lockdown meant they were not able to visit nor provide care for their older relative.

The approach was very simple, the initial contact with an individual veteran was very light-touch and informal, but from that initial contact (usually a telephone call), differing needs emerged. These ranged from having someone cut down an overgrown garden, to arranging delivery of shopping and medicine, to arranging with a family member to have them visit their older relative in a socially distanced and safe manner. The team also dealt with scam calls, arranged fire alarm check visits and helped to signpost veterans who needed advice on financial matters or benefits.

Through the power of social networks and social media, Age Cymru Dyfed was able to recruit and train a network of volunteers who were able to go

Age Cymru Dyfed initiated 'befriending calls' to 103 veterans in need, with each person receiving a wellbeing call at least once a fortnight, and more often if circumstances dictated. The 12 receptionists from all of the Age Cymru offices volunteered to help make the calls, as well as other volunteers from all over the region. Even if a veteran was not in need of a befriending service, the organisation would call at least monthly to ensure their wellbeing. From these calls, Age Cymru Dyfed was able to signpost veterans to other services or provide extra help and support if needed.

The organisation was also able to provide digital skills training to older veterans within the VSNBF project, enabling them to connect to their friends and family in the outside world during the pandemic. Peter McIlroy, project manager at Age Cymru Dyfed, recruited 'digital champions' and these volunteers in turn were able to provide much-needed IT training to older veterans so they could learn how to use social media, video calling and other media-based activities. Veterans were engaged with YouTube, Spotify and the streaming of podcasts proved particularly popular. The organisation also set up social groups, so veterans could connect with each other, or in activities that interested them.

Age Cymru Dyfed were able to signpost veterans to community social groups and not just their own. They were able to provide a social morning, which still runs to this day. However, they need to meet the befriending criteria to join. They were also able to send lists of social groups out, such as 50+ Forum Reconnect groups and Volunteering Wales knitting and quiz groups, which some members were able to join separately.

## Forces Communities Together programme

The Forces Communities Together programme launched on 20 May 2020 and awarded grants of up to £10,000 for six-month projects.

Activities focused on creative and engaging projects for Armed Forces communities, that could take place during social restrictions and bring some joy to those unable to access services or with limited contact during this period of isolation.

Like other programmes run by the Trust to support Armed Forces communities, we delivered the programme in an expedited way. Decisions were made in August 2020, and the first projects were up and running by September 2020.

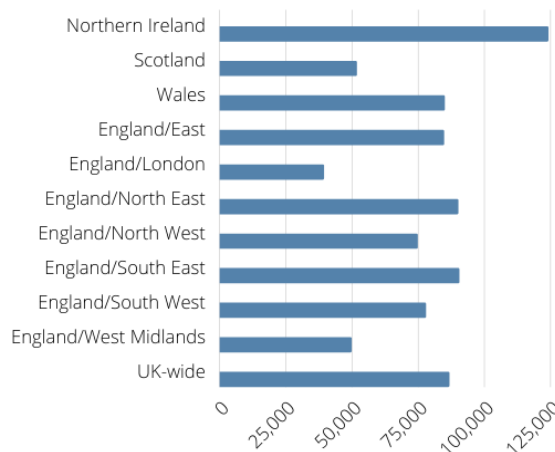
One hundred projects were awarded a grant. One project was ultimately not able to run their project and this grant was returned. In all, 99 projects were delivered.

The programme funded engaging and enjoyable projects that sought to overcome the current challenges and deliver activities that bring people together in a safe way.

Each of the projects supported had to show their activities could take place safely during any ongoing social restrictions. This led to a great mix of distance learning, digital comms and finding new ways to come together when people needed to stay apart.

Projects were funded across the UK. Some took place digitally and could reach veterans across a large geographic area. Others were more focused on local geographic communities and included the delivery of Covid-secure activities.

Location	Numbers of projects	Value of grants (£)
Northern Ireland	14	124,018
Scotland	6	51,659
Wales	12	84,873
England/East	10	84,604
England/London	4	39,243
England/North East	11	89,986
England/North West	8	74,648
England/South East	11	90,373
England/South West	9	77,768
England/West Midlands	5	49,687
UK-wide	9	86,620
<b>Total</b>	<b>99</b>	<b>£853,479</b>



*RAF Wyton Community Support received £10,000 for their 'Bringing Wyton Community Together' project – a mix of activities designed to reduce isolation and encourage community spirit amongst Forces families.*

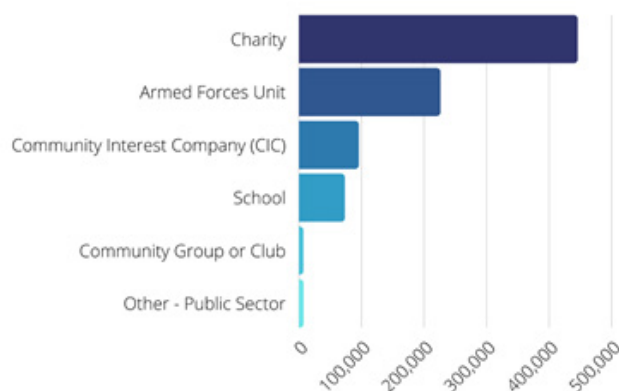


A range of organisations benefited from the grants. Charities, CICs, Armed Forces units and other types of organisation were able to apply. Organisations needed to show how they had existing links with Armed Forces communities as part of the application process.

Charities and Armed Forces units were the largest recipients of grants.



Type of organisation	Value of grants (£)	Number of projects
Charity	445,397	50
Armed Forces Unit	225,951	28
Community Interest Company (CIC)	95,443	10
School	73,038	9
Community Group or Club	6,650	1
Other - Public Sector	7,000	1
<b>Grand Total</b>	<b>£853,479</b>	<b>99</b>



### Grants that supported life in lockdown

A varied selection of activities was supported. Military charity and media organisation, BFBS, was awarded £10,000 to make a second series of its popular radio programme, Team Talk, which features the voices and views of military families and their children.

The six-part series focused on life in lockdown, offering support to those struggling, and highlighting real life case studies, such as the effect that the Covid pandemic has had on families and individuals in remote locations, plus effects on the mental and physical health of the wider military community.

*“We are absolutely delighted that Team Talk will continue with the support of the Forces Communities Together programme. The series has gained in momentum and popularity over the last six months and given the impact of lockdown alongside the isolation being felt by many in our community, we felt there was still so much more the programme could do. Sharing fun and inspirational stories, offering a platform for unheard voices and championing forces families, children and the wider military community remains at the heart of its creative purpose.”*

**Nicky Ness, Director of Broadcasting & Entertainment, BFBS**

# Northern Ireland Garrison Support Unit: *Artistic Tots*

In Northern Ireland, the Artistic Tots programme helped reduce the impact of the COVID-19 pandemic on Service families and their children. Northern Ireland Educational and Training services had to close for full time schooling due to the pandemic and there were limited places for key workers in the local schools outside the barracks, which negatively affected the level of social interaction and participation these young children had with others.

The Artistic Tots project took place each Friday for Service families and Service children inside the barracks and has been a massive success in developing the children's holistic, social and emotional development. Precautions were taken to ensure each child taking part achieved success in a socially distant and safe manner. Due to Covid-19 restrictions, the children were split into smaller groups and resources were organised to accommodate this, which not only meant that the children were safe, but also meant they enjoyed the personal social connections they formed. PPE was worn by the tutors and hand sanitiser was available in every room, as well as a full clean down before and after every class.

The project gave respite to families and children of Service personnel who have spent substantial amounts of time in isolation away from friends and family and helped to support families who were home schooling their children. The classes have empowered children to develop their artistic skills through a range of practical, hands-on craft activities. The success of these classes has seen children's confidence, enjoyment and positive holistic attitudes towards themselves improve immeasurably.

The program has allowed children to enhance their social interaction with their teachers and peers, feeding their emotional wellbeing. Every child completed the programme successfully and received a certificate as recognition of their accomplishments. They also were given the Art pack programme they started the program with, which will allow them to continue their art skills at home or in small groups.



***“The undoubted success of this program is that each and every child has grown, improved personally and socially, and most importantly had fun. Under this black cloud of COVID 19 fun times are rare, these children have benefitted massively from the funding and would continue to do so in the future and uncertain road ahead.”***

**Project Leader, Artistic Tots project**



## Age UK Lincoln & South Lincolnshire: *Visits for Veterans*



Age UK Lincoln & South Lincolnshire received £10,000 through the Forces Communities Together programme, which they used for a Visits for Veterans programme between October 2020 and March 2021.

The programme offered befriending to veterans and their families across the towns and rural districts within Lincoln & South Lincolnshire. The project helped them expand their support through the pandemic.

The programme was based around their existing telephone befriending service, where older people who are lonely or isolated can be introduced to a telephone befriender who will call for a social chat each week.

To specifically support veterans, the Visits for Veterans programme was designed to initially identify and subsequently introduce veterans to each other. This would then enable them, as like-minded individuals with a history of military Service, to share telephone contact and develop a friendship.

They established a virtual veterans' coffee morning and a veterans' coffee afternoon. Some of the veterans also joined in with other online groups including quizzes, musical bingo, French & German classes and coffee and chat. They organised an online Christmas get together and also complementary afternoon teas to be delivered to some veterans living alone and feeling isolated.

As the impact of the 2021 lockdown continued, they offered further afternoon teas to veterans taking part in the virtual sessions at the end of March. These were gratefully received with veterans saying it was nice to know someone was thinking of them. It also allowed a

little doorstep social interaction as the afternoon teas were delivered.

One veteran that benefited has joined the organisation as a volunteer and taken over responsibility for running one of these groups. He plans to continue with this into the future as, once the pandemic is over, he will be spending sometime abroad, but would like to keep in touch with the friends he has made through this group.



# Covid-19 Impact Fund

As a response to the Covid-19 pandemic, the Department for Digital, Culture, Media and Sport (DCMS) sought applications from government departments for bids for an allocation from the £160 million funding, which was “to support organisations which are providing priority services specific to the Covid-19 response, or which are providing critical frontline services to vulnerable groups affected by Covid-19 and the associated measures”.

The Ministry of Defence (MOD) and the Cabinet Office submitted a joint bid to DCMS and, following the assessment process, DCMS and HM Treasury offered to the MOD and the Cabinet Office a sum of £4.8 million to support Armed Forces charities, with a requirement that MOD match this funding with £1.2 million.

The Armed Forces Covenant Fund Trust was appointed to run the application, assessment, distribution and monitoring functions for the distribution of this funding, on behalf of the MOD and the Office of Veterans Affairs at the Cabinet Office. The Trust managed the application process, carried out assessments, managed grant payments, monitored the grants awarded and collated the end of grant reporting. A panel of decision makers, made up from MOD, the Cabinet Office, military charity sector representatives and HM Treasury, made decisions regarding funding. More applications were received than could be supported.

The Trust launched the Covid-19 Impact Fund in May 2020, and organisations that delivered support to Armed Forces communities could apply for funding to deliver work in one of nine main areas of benefit to the Armed Forces community, where these had been severely and adversely affected by COVID-19.

The areas of benefit match the clusters set up by Cobseo.

- **Welfare**
- **Employment**
- **Mental and physical health**
- **Housing**
- **Criminal justice system**
- **Support to the elderly (including care homes)**
- **Domestic violence**
- **Service families (including children)**
- **Bereavement.**

Only registered charities and CICs that supported the Armed Forces community were eligible to apply for funding; and they needed to meet at least one of the following criteria for their application to be eligible.

- **The organisation is a full member of Cobseo.**
- **The organisation states in its constitution or articles of association that it provides support to people from Armed Forces communities.**
- **The organisation has previously worked extensively with people from Armed Forces communities.**

Applicants had to provide evidence of a need to provide the services that they would spend any grant funds on. Applicants needed to have at least one year's published accounts and must have had at least three unrelated directors or Trustees. Applicants needed to show that the financial position of their organisation was significantly affected as a direct result of Covid-19. These reasons could include loss of fundraising income from established fundraising events, or trading activities such as from a charity shop, or through an increase in demand for services as a result of Covid, that incurred additional costs to provide.

As part of the application, a letter was required from the Chair, Treasurer or the charity's external accountant, setting out the income plans they had for the year and why these had been affected by Covid-19. They were asked to provide evidence regarding why their income projections prior to Covid-19 were reasonable, and to set out their estimated unrestricted reserves position at the end of their last financial year, why this was insufficient or could not cover immediate need, and how this was likely to be impacted by reduced fundraising and donations.

The decision-making panel fully committed the funds available to the organisations listed in Annex 1. A total of 102 grants were awarded, with a total spend of £5.9 million.

Grant offers were issued, and grant holders received their funds following return of signed Terms and Conditions of grant. All grants were required to be spent by 31 October 2020, in line with guidance from HM Government.



<b>Bereavement</b>	<b>Criminal Justice</b>	<b>Housing</b>	<b>Service Families</b>
1 grant	1 grant	3 grants	11 grants
£60,000	£83,318	£174,712	£229,181

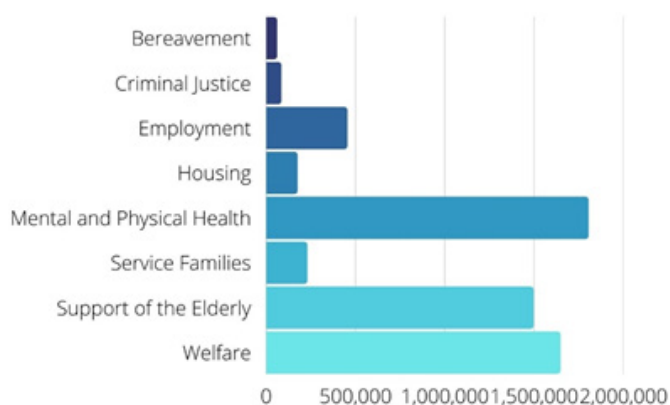
  

<b>Employment</b>	<b>Support of the Elderly</b>	<b>Welfare</b>	<b>Mental and Physical Health</b>
9 grants	12 grants	26 grants	39 grants
£453,062	£1,495,984	£1,648,529	£1,804,137

Awards were made in eight main areas of benefit to the Armed Forces community. Most grants were awarded for projects that support older veterans, provide welfare support or which addressed issues relating to mental and physical health.

The grants ranged from £2,000 to support Ceredigion Armed Forces Veterans Hub group to provide

vulnerable veterans in Aberystwyth with vital welfare, medical support and moral support. To large grants of £250,000 to Combat Stress, Erskine, Royal British Legion Industries, The Royal British Legion and SSAFA; which have all been substantially impacted in delivering their services by Covid-19. The average grant size was £58,323.



This graph shows the distribution of funding by theme.

Grant size	Number of grants awarded
£2,000- £19,999	22
£20,000- £49,999	32
£50,000- £99,999	31
£100,000- £249,000	12
£250,000	5

*Royal British Legion Industries received £250,000 to help support their nursing care for older veterans. The funding helped the group to continue to offer vital support to older veterans and their families, many of whom have multiple health conditions and were at the greatest risk from Covid-19.*



**RBLI** @RBLI · Nov 13

♥ | This year has been tough for so many but thanks to the Covid Impact Fund we have been able to keep providing excellent & safe care to veterans in our homes & across the village.

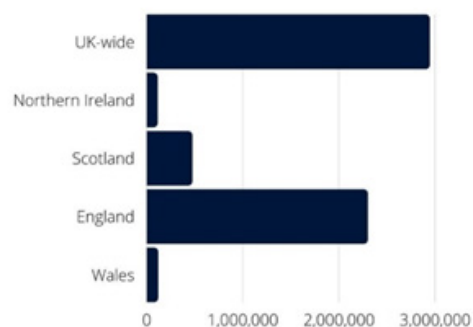
When we pull together in times of need, we can do anything.

#communitiescan  
@CovenantTrust @DCMS



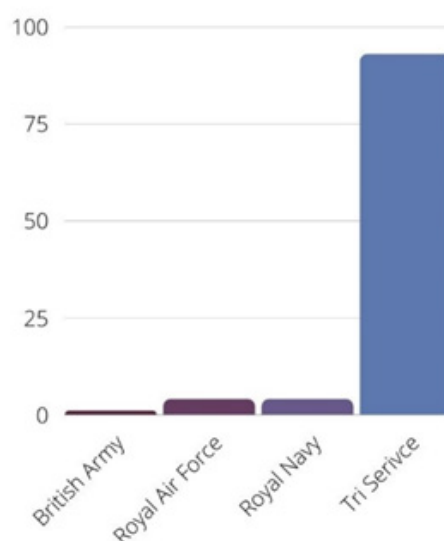
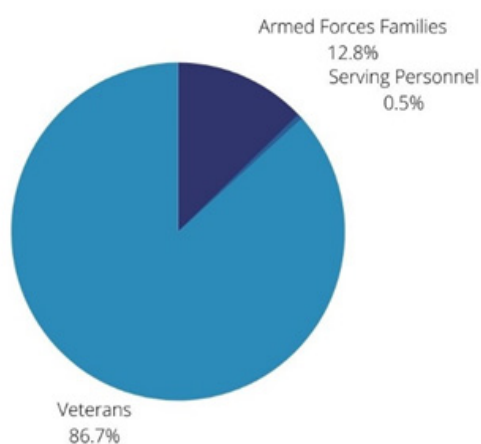
A range of small, medium and large grants were awarded. Organisations both small and large were able to access awards, and grants were awarded to both local and national projects.

The table below shows the distribution of grants by area of benefit across the UK.



	UK- Wide	England	Northern Ireland	Scotland	Wales	Grand Total
Bereavement	£60,000					£60,000
Criminal Justice	£83,318					£83,318
Employment	£276,832	£92,770			£83,460	£453,062
Housing		£174,712				£174,712
Mental and Physical Health	£1,054,682	£620,397	£40,000	£77,950	£11,108	£1,804,137
Service Families	£71,400	£117,621	£20,000	£20,160		£229,181
Support of the Elderly	£278,750	967234		£250,000		£1,495,984
Welfare	£1,120,316	327190	£52,372	£125,000	£23,651	£1,648,529
<b>Grand Total</b>	<b>£2,945,298</b>	<b>£2,299,924</b>	<b>£112,372</b>	<b>£473,110</b>	<b>£118,219</b>	<b>£5,948,923</b>

Most of the grants awarded went to projects supporting veterans, with Service families the second largest group. Most funding supported people from Armed Forces communities from all three Services, rather than from one particular Service.







*Blind Veterans UK used their grant of £125,000 to support veterans with sight loss. Over 90% of the veterans they support are aged over 70 and vulnerable to Coronavirus.*

Grants were spread throughout the UK, supporting a mix of both larger and smaller organisations. A range of projects were supported, with those supporting elderly veterans, welfare projects and projects supporting people from Armed Forces communities with mental and physical health challenges, receiving the majority of the funding. Veterans were the largest beneficiary group supported.

Significant numbers of beneficiaries were supported through activities funded via the Covid Impact Fund. Funded organisations reported reaching 93,816 direct beneficiaries.

Most grant holders used their grant for day-to-day running of the organisation, for example paying staff salaries or rent, utilities or other core expenses. Many organisations reported increased demand for their services, despite having reduced income; and the grant either allowed them to continue as normal without having to turn people away or accept larger numbers of beneficiaries as demand grew.

Mental health and crisis support played a substantial role in the majority of projects, even when it was not expected. Projects adapted to cope with the needs of their beneficiaries if and when this arose. Alleviating suffering caused by loneliness and isolation was highlighted as a priority by grant holders in response

to need. Different projects adapted to different needs, for example there was support for elderly beneficiaries who were self-isolating or shielding, but also support for younger beneficiaries and families who were seeking help with issues caused by, or exacerbated by, the pandemic.

Grant holders showed innovative responses to the challenges caused by the pandemic. Most grant holders were able to adapt their project to digital delivery, either completely online or a mixture of face-to-face and online delivery. Volunteers played a significant role in many projects and were invaluable in providing projects with much needed support. Veterans who were either on furlough or who had been made redundant, made up a large proportion of the volunteer cohort. One in four projects highlighted volunteer delivery within their end of grant reports.

Some organisations reported being able to forge mutually beneficial links with others during the pandemic and now have a stronger offering for their beneficiaries. Some realised the power of digital delivery and were able to reach far more beneficiaries than projected. Some have thought strategically about their future offering to beneficiaries and are able to help more people due to their new online presence.

# The Sir Oswald Stoll Foundation: Covid-19 support for Stoll veterans

*"It's been a tough year for veterans' organisations and the funding was really important to Stoll."*

## **Beverley Russell, Director of Fundraising and Communications, Stoll**

Stoll saw a huge rise in demand for its support services related to the pandemic, with 70% of its veterans shielding or self-isolating across its five housing schemes and its community programme. They needed emergency funding from the Covid-19 Impact Fund to allow it to continue to meet the growing needs of its beneficiaries.

Stoll had lost all its unrestricted fundraising income due to cancellation of fundraising events and activities. Trading income stopped completely due to closing venue and room hire, and the close of the Veterans Kitchen. The emergency grant funding from the Covid-19 Impact Fund, therefore, enabled them to continue to deliver high quality support services to veterans.

To continue their Health and Wellbeing Programme, Stoll moved all activities online. For veterans who didn't have digital access, the grant enabled Stoll to provide them with laptops and tablets. Having digital access also gave veterans the opportunity to keep in contact with friends and family, alleviating loneliness and isolation experienced because of lockdown.

Stoll also saw a marked increase in mental health issues in the veterans they support during the grant period, so it was vital that their work was targeted to alleviate the loneliness and social isolation that the veterans were experiencing. Through digital access, Stoll support staff could continue to provide a crucial package of support with meetings held via Zoom or Skype, which was vital for veterans who were shielding or self-isolating, or those with complex issues.

The grant enabled staffing costs to be paid, so instead of furlough, staff continued to work across all sites providing appropriate PPE, making office spaces socially distanced and provided dividing screens in offices.

The grant enabled Stoll to provide vulnerable, self-isolating or shielding veterans with food parcels; and they were also able to provide domiciliary care such as laundry, cleaning and shopping for veterans. Stoll has a large number of older and disabled veterans and this assistance enabled them to address whether individuals needed further support, especially if they felt affected by loneliness and social isolation due to the pandemic.



# Communities Fiji Britain: Overtime for case workers

*“This funding was a lifeline to Communities Fiji Britain. The grant has allowed us the ability to maintain our output of work during the Covid-19 pandemic through vital running costs and salaries. The funds bridged a significant shortfall in our predicted income from the fundraising activities, which were cancelled due to Covid-19.”*

## End of Grant report, Covid-19 Impact Fund, Community Fiji Britain

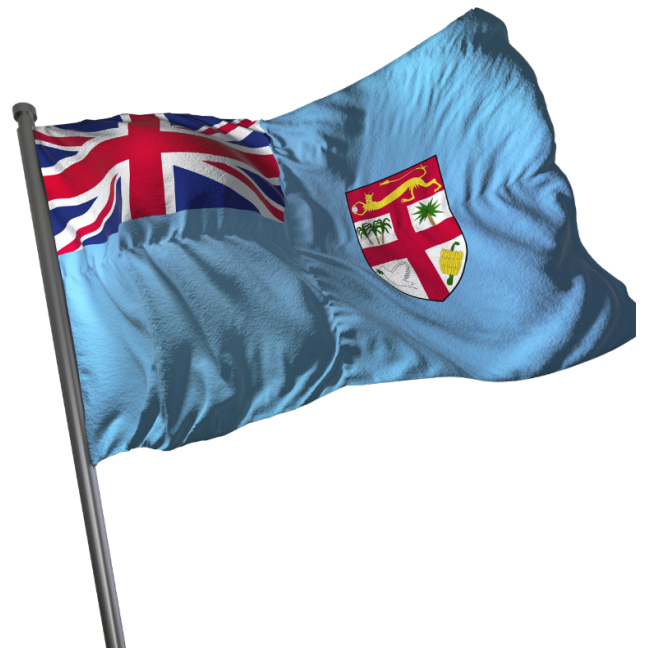
Communities Fiji Britain (CFB) saw a 45% increase in casework during 2020 because of the pandemic. The grant from the Covid-19 Impact Fund funded additional working hours, training and CFB’s ability to support the most vulnerable of their clients.

This increase in casework was caused by several factors including domestic abuse cases, housing queries relating to rent arrears and evictions and debt. The additional funding enabled CFB staff to conduct a casework review identifying clients of increased vulnerability. Issues identified included health, family circumstances, visa issues and change of employment, including where income was not guaranteed, such as self-employment or zero-hour contracts.

Vitaly, the grant funded three staff members to undertake relevant training courses, so they were able to advise their most vulnerable clients on benefits and welfare issues, as Fijian Service personnel, veterans and families continued to struggle to access mainstream welfare services without additional support.

As a result of this additional training, Communities Fiji Britain were able to help five families cope financially by accessing the correct benefits to which they were entitled.

The greatest number of cases for CFB during lockdown arose due to immigration issues, both from new recruits to the British Army and families already in the UK. Due to the pandemic, border closures and disruption to travel seriously impacted on the ability of personnel, veterans and their families to travel to Home Office assessments or to leave the UK once their visa had run out. A huge issue for many Fijians who have not regularised their visa status is that once



an individual becomes an overstayer they have no access to benefits, housing or employment. These cases can be complex and put an additional burden on their caseworkers and the other agencies with whom they work. The additional funding helped CFB to meet this need.

During the grant award period, CFB were able to directly support 43 families by advising on the changing Home Office rules. They also acted as an advocate, feeding information back to the Army recruiting board to help them inform their processes.



# About us

The Armed Forces Covenant Trust manages the grant programmes funded by the Covenant Fund.

We also run wider funding programmes that support the Armed Forces community.

You can find out more about our work at [www.covenantfund.org.uk](http://www.covenantfund.org.uk)



Contact us:  
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[www.covenantfund.org.uk](http://www.covenantfund.org.uk)

If you require this document in an alternative format, please contact us.

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