



# **The Armed Forces Covenant Fund Trust**

## Annual Report and Accounts 2023/24

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





On behalf of The Armed Forces Covenant Trust Fund we would like to thank all the projects for contributing to this publication.

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# Chairs' introductions

## A word from our outgoing Chair, Helen Helliwell...



This year, we have effectively provided over £31 million through various targeted programmes, each designed to enhance the lives and futures of our Armed Forces families, Veterans and Service members. We launched impactful initiatives, such as the Veterans' Career Development Fund OP PROSPER, to smooth the transition to civilian careers with tailored training and employment support.

We've demonstrated our commitment to inclusivity and addressing diverse needs through the LGBT Veterans Fund. This initiative supports projects like the groundbreaking 'Voices of Valor', which provides mental health services tailored specifically to LGBT Veterans, ensuring they receive the support they deserve in an affirming and respectful manner.

We also intensified our efforts to combat Veteran homelessness with the Reducing Veteran Homelessness Programme, allocating £7.2 million, on behalf of the Office for Veterans' Affairs, to robust support networks that do more than offer housing—they rebuild lives by providing holistic support and pathways to employment.

The Transformational Grants Programme continued to drive systemic change, committing nearly £3 million to initiatives that enhance mental health, education and family support across the Armed Forces community. These projects are not just temporary fixes but building blocks for long-term, sustainable impact.

It has been an incredible privilege to serve as the inaugural Chair of the Armed Forces Covenant Fund Trust since 2015. I am so very proud of the work that the Trust executive has undertaken, with the support of our dedicated Trustees, and the huge impact that it has had in delivering the Covenant promise to the Armed Forces community. Since the Trust was established, we have considered nearly 8,000 applications and made over 4,000 awards totalling more than £128 million – all in support of our Armed Forces community.

## ...an introduction from our incoming Chair, Hans Pung

As I step into the role of Chair of the Armed Forces Covenant Fund Trust, I am deeply honoured and excited to contribute to our vital mission of supporting the Armed Forces community. This past year has been one of significant growth and a testament to the hard work and innovative spirit of our team, our partners, and the wider community we serve.

As we bid a heartfelt farewell to Helen Helliwell, I want to express my profound gratitude for her visionary leadership. Helen steered the Trust from its early days to the established and effective organisation it is today, setting a high standard of excellence and compassion. Her unwavering dedication has been pivotal to our success and leaves a legacy.

Looking forward, we are well positioned to build on these successes. Our recent major consultation will shape our strategic direction for the 2024-2027 funding cycle, ensuring that we continue to meet the evolving needs of our community with innovative and impactful solutions.

I am thrilled to lead the Trust into its next chapter. Together with our Chief Executive Anna Wright, our dedicated Trustees and passionate staff, we are committed to enhancing the support for the Armed Forces community, ensuring they receive the recognition and support they deserve.



The Trust team 2023/24



"I am proud to be part of a respected and honest organisation doing meaningful work. It's great to work with a supportive team of like-minded people who all genuinely care."



"The Trust tackles such a wide variety of important issues such as Veterans' mental health, loneliness, support for serving families and educational supports and I am proud every day to be a small part of the positive difference we are able to make in people's lives."



"Having transitioned from Service to becoming a Veteran and spouse of a fellow Veteran, my roles have shaped my perspective. I now strive for better experiences, improved services and enhanced support for those in the Armed Forces community."



"As the spouse of a Royal Engineer, I've experienced firsthand the unique challenges of the patch life with our two children. I'm proud to be part of this community and to be contributing alongside this fantastic team."



"During my husband's most recent patrol, the support and flexibility of the Trust as an employer was invaluable and knowing my work directly supports the Armed Forces community kept me motivated through a challenging few months."



# Who we are and what we do

The Armed Forces Covenant Fund Trust is a grant making organisation that funds projects which support the delivery of the Nation's Covenant promise to our Armed Forces, their families, and Veterans.

Our Vision is a thriving Armed Forces community that is valued and supported within our society. We are a charity and are classified as a Non-Departmental Public Body, or NDPB.

We look after the Armed Forces Covenant Fund, worth £10 million each year, and we work with HM Government to run other funding programmes that have a positive impact on Armed Forces communities.

Our Mission, Vision and Values guide us in all we do.



## We're Fair

Integrity and fairness guide our grant making process. We provide clear and transparent guidelines for each of our funding programmes, which detail the assessment criteria for applications, ensuring all applicants understand what constitutes a strong proposal. Our experienced Grants Team evaluates each application with consistency, using standardised procedures to maintain fairness throughout the process.

"The Trust has made remarkable progress and has been open to new ideas, non-specialist AFC / veteran organisations. Well done and thank you."

- Consultation responsee

## We're Collaborative

"Your funding is key and changed the lives of so many of the AF Community. Keep it up."

- Consultation responsee

We partner with government agencies and charity organisations to co-create grant programmes that empower organisations to address significant challenges effectively. By funding projects that deliver clear and sustained benefits to Armed Forces communities, we not only meet immediate needs but also build capacity for lasting impact. Additionally, we are committed to sharing insights and learning from our funded projects through our Knowledge Network, regular reporting and open webinars, fostering a community of practice that enriches all participants.

## We're Inclusive

Our commitment to inclusivity shapes how we allocate resources. Through targeted funding programmes, each designed with a clear objective, we address pressing challenges faced by the Armed Forces community. We build these programmes upon robust evidence and aim to deliver transformative impacts, where they are most needed. To enhance these efforts, we offer comprehensive support to our awardees, including access to our Impact Hub for improved data collection, mentorship opportunities and digital platforms that facilitate knowledge sharing, problem-solving and collaborative learning.

"I have worked for two Armed Forces charities and the money received from the AFCF has been vital to the work of BOTH. Thank you."

- Consultation responsee



# Our Fund Delivery 2023/24

We awarded £31,717,321 in 2023/24, through 311 grants.

In 2023/24, the Trust awarded grant funding in support of the Armed Forces community under seven distinct Funds.

- The Armed Forces Covenant Fund
- The Veterans' Mobility Fund
- The Veterans' Career Development Fund
- The Veterans' Capital Housing Fund
- Reducing Veteran Homelessness Programme
- The LGBT Veterans' Support Fund
- The Armed Forces Families Fund

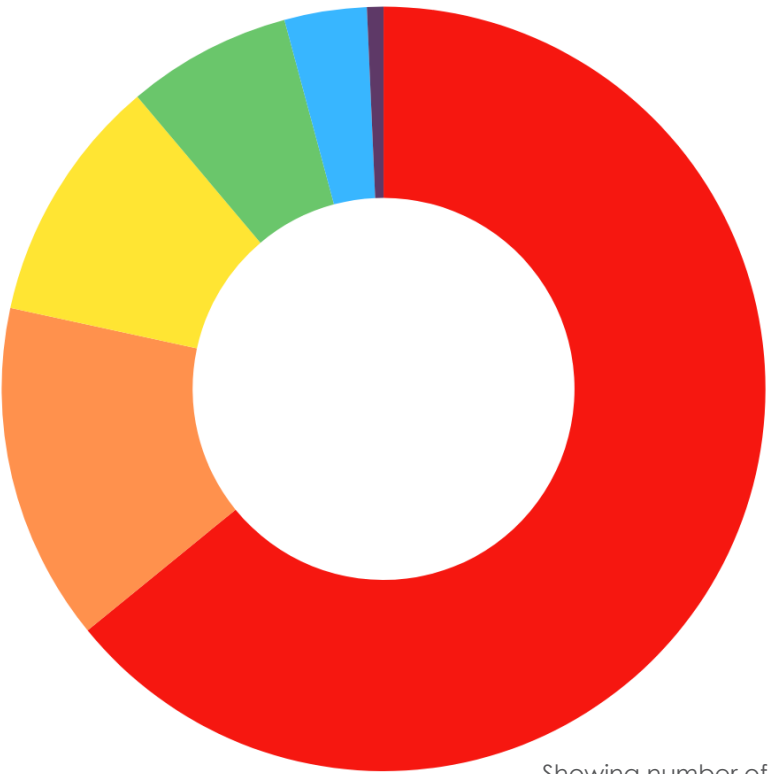
In addition to making new grants under these Funds, we continued to manage between 700 and 900 live grants in grant management at any point in the year, under programmes including the Veterans' Places, Pathways and People programme, the Supporting Armed Forces in Acute Hospital programme, the Afghanistan Veterans' Fund and the One Is Too Many programme.

## How we made grants in 2023/24



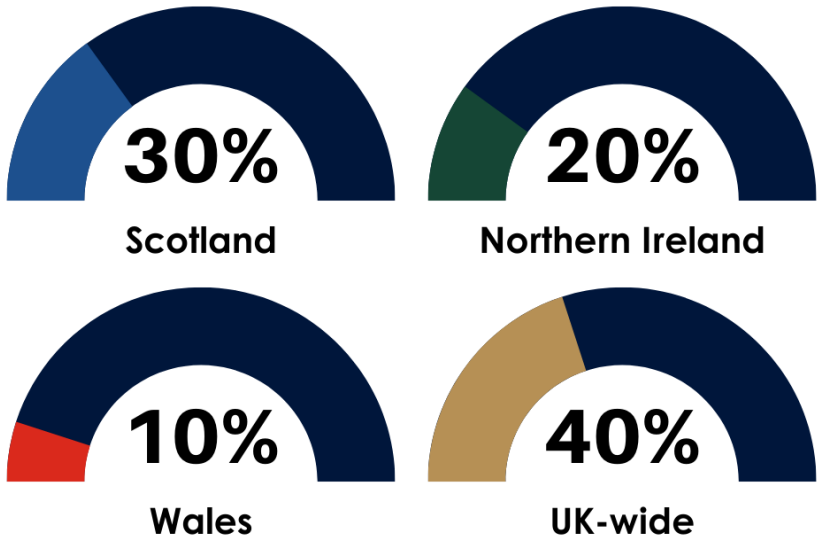
Shown in order of Grant budget allocation

## Where we made grants in 2023/24



Showing number of grants allocated

## Of the grants we made in the Devolved Nations...





# The Armed Forces Covenant Fund



In 2023/24, the Trust continued to run three core funding programmes under the Armed Forces Covenant Fund. Each of these programmes have previously demonstrated positive impact, and the high numbers of applications received continued to highlight the need for this provision within the Armed Forces community.

This year, we increased the award amount under the Force for Change programme to up to £15,000 to reflect cost of living pressures. To further our learning about what is most important to the community, we undertook a consultation in summer 2023, to help design a Funding Framework for the next three years of the Covenant Fund. There is more on our consultation later in this report.

## The Force for Change Programme



Our dynamic Force for Change programme has successfully awarded **76 grants** this year, providing **over £1 million** to impactful initiatives supporting the Armed Forces community. This programme is dedicated to fostering innovation and addressing previously unmet needs, at community level.

In response to the cost-of-living crisis, we have prioritised projects that support the most vulnerable. These projects aim to tackle pressing issues such as isolation, complex needs and economic hardship. For example, the Royal Navy and Royal Marines Charity's initiative, Bringing The Submarine Family Together, received a £15,000 grant to focus on reducing isolation and enhancing peer support, by organising events for partners of deployed Royal Navy submariners - particularly those without children or with grown children.

Aware of the ongoing challenges brought on by rising living costs, we remain unwavering in our commitment to support those most affected. We are dedicated to continuing our support through targeted funding that addresses ongoing economic pressures, ensuring our Armed Forces communities receive the necessary support to thrive.



## Care After Combat

Care after Combat were awarded £10,000 under the Force for Change programme in August 2022, to support Armed Forces Veterans that encounter the justice system. The award directly supported the production and provision of monthly Wellbeing Activity Packs – titled 'Stand-Easy' – to all Veterans in prison who were signed up to Care after Combat's Project Phoenix support.

Stand-Easy was initially developed as part of Care after Combat's response to the COVID-19 pandemic. This multi-faceted pack helped replace the face-to-face contact between the organisation and Veterans in prison, which was lost due to prisons closing their gates to support organisations, and prisoners being locked in their cells for 23 hours per day. The packs proved extremely popular and highly effective. They maintained supportive connections, helped to combat loneliness and isolation, and fostered a sense of military community.

As the pandemic restrictions eased, the Veterans who had received the packs were asked if they wished to continue receiving them – 100% said yes! Therefore, Stand-Easy became a core offering of Project Phoenix. The Force for Change grant has helped Care after Combat continue to deliver this highly effective intervention and support mechanism.

The person-centred packs offer educational support in psychological topics and promote both physical and mental wellbeing. The content maintains a positive and uplifting tone, infused with military-style humour, to encourage motivation, positivity and a sense of hope, even in the face of very challenging conditions. An interactive 'virtual forum' topic is included each month, along with a stamped addressed envelope for returning completed forum topics and quizzes, and a blank sheet of writing paper.

Care after Combat initially estimated that around 210 Veterans would sign up to the weekly wellbeing packs. However, by word of mouth, this rapidly increased to over double the original figure.

Adrian Kirk, Chief Executive Officer for Care after Combat told us: "The Wellbeing Activity packs have been a huge success, both in terms of popularity with those we support and in delivering highly effective interventions and outcomes. The Veterans themselves have very much been part of the development and refinement of 'Stand Easy', and their desire to continue receiving the packs remains as strong as ever. Thank you to the AFCFT for this kind grant that has enabled more Veterans to receive the packs."





Voluntary Impact Northamptonshire

Voluntary Impact Northamptonshire received £9,623 under the Force for Change programme for their 'Happy at Home' befriending project. The project supports older Veterans experiencing loneliness or isolation living in the Northampton area.

The mission of 'Happy at Home' is to make a meaningful impact by addressing the issues of loneliness and isolation among older individuals. The project seeks to reach a wide audience, offering valuable information on local services that facilitate reconnection with their communities.

Veterans helping Veterans

The project enlisted ex-Service personnel as befrienders, with a focus on providing companionship and support to elderly Veterans, ensuring they have a friend to engage in meaningful conversations with.

'Happy at Home' reached out to several Veteran organisations to advertise and promote the befriending service. Development Manager, Becky Thornton, explained: "The volunteers are a diverse group of individuals who bring valuable skills and knowledge, along with life experiences, to their volunteering roles. To ensure volunteers are suitably equipped for their roles, they undergo the appropriate induction and training before commencing their volunteering."

Boosting interaction

In addition to the befriending service, the organisation wanted to establish a support group for clients who are both able and eager to expand their social connections and integrate further into the community. To achieve this, they introduced engaging initiatives such as coffee mornings in collaboration with local organisations. They organised special events such as Christmas parties and jubilee celebrations, providing Veterans with opportunities for meaningful social interactions and community integration.

Support at home

While some ex-Service individuals enjoy the opportunity to socialise and reconnect with fellow Veterans, 'Happy at Home' recognises that this option may not be accessible to everyone. Health, mobility and frailty can constrain many Veterans, compelling them to stay at home. This highlights the importance of the home befriending service, ensuring those facing physical limitations still receive vital companionship and support.



The feedback from one service user simply said: "it makes me feel part of the world again", showing the impact that social interaction through conversation has on the elderly Veteran community.

Combating loneliness

Volunteer Helen organised a community support group. She visits RAF Veteran John, who is unable to go out and socialise without the help of someone to support him. Helen said: "I look forward to seeing John, and love hearing his stories - he's done so much in his life, and yet is so humble. It gives me a sense of purpose, something I don't get from work. Plus, he has such a sense of fun, we have a good laugh together!"

Future sustainability

Speaking with the future of the project in mind, Becky Thornton explained: "We have set up a group which has now become self-sustainable (Duston Lunch Club) where these Veterans chat, play chess and enjoy each other's company over a light lunch. Our Duston lunch club is still going strong and solid friendships have been made.

"Throughout this project, we have been fortunate to witness the beginnings of new friendships. We've observed the unique bond shared by volunteer Veterans and resident Veterans as they've exchanged their experiences and memories of serving in the Armed Forces. The immediate sense of camaraderie was evident when introducing strangers for the first time. This was quite special to behold and made the introductions so much easier!"



Outfit Moray

In October 2023, Outfit Moray were awarded £14,960 to implement an innovative outdoor learning and adventure programme. This initiative is designed to cater to mixed groups of Service families and young people, aiming to build resilience and promote community integration.

The project provides Service families from Kinloss Barracks and local youngsters from Kinloss Primary School with opportunities to step outside of their comfort zone through engaging in adventurous activities. The project facilitates the development of friendships and mutual support, aiding their transition to High School.

Team building benefits

The programme offers a diverse range of adventure activities, including climbing, paddle sports, mountain biking, coasteering, gorge walking and white-water rafting. These activities are carefully selected not only for their team building benefits, which arise from shared challenges, but also for positive impact on participants physical health and wellbeing.

The project creates a dynamic and inclusive learning environment where participants can grow, learn and form lasting connections while experiencing the beauty and thrill of outdoor adventure.

The great outdoors

The project organised a skiing residential trip for families, with the base located in Cromdale and skiing activities held at Glenshee ski resort. While such opportunities are often hindered by unpredictable snow conditions in Scottish ski resorts, favourable conditions this year, in collaboration with the Army Welfare Service, enabled the project to coordinate a ski weekend for two groups.

The group is also planning a structured two-day trip for participants to engage in a canoeing activity down the river Spey, preceded by a day of canoe training at Loch An Dorb. These activities are complimented by summer holiday activity days for Service families.

The first Service-only programme witnessed the participation of 16 beneficiaries from Service families, who successfully completed a learn-to-ski residential programme in the Cairngorm National Park.

Feedback from the activity sessions has been overwhelmingly positive with 93% of young participants confirming they enjoyed the sessions, and 85% indicating they felt a sense of belonging within a group:

Chief Executive Officer of Outfit Moray concluded: "Young participants are really enjoying the experience, learning new skills, and bonding with each other over shared endeavour. The feedback has been overwhelmingly positive, and they are looking forward to the planned camping trips."







Blues and Royals Association

In November 2022, the Blues and Royals Association secured a grant for £10,000 under the Force for Change programme, to expand their popular 'Walk+Talk' initiative in the Northeast of England.

**In-person peer support**

The project focuses on establishing a local network to amplify the presence of regular walking and social groups for Veterans and their families. It promotes regular interaction and support, all while eliminating travel and financial obstacles in conjunction with discreetly addressing mental health stigma.

The initiative harnesses the power of an existing database while also extending the outreach to involve members from other regiments, creating a broader and more inclusive engagement.

**The Military App**

A crucial aspect of the grant allocation was dedicated to facilitating a regimental app and a technical support service. This innovation aimed to streamline the connection process among members and enhance event management. The app can serve as a valuable resource hub, providing signposting links to connect the local community.

Chris Elliot, serving as Honorary Secretary, Trustee, and Project Manager, explained: "We now have a support suite in the app that contains over 650 carefully selected support videos, a library of over 260 support organisations and charities along with links to the Veterans' Gateway.

All the groups in the app now contain an emergency mental health call line. We have also created a 'What's On' events noticeboard page - this means that not only have we been able to advertise Walk+Talk events but also a much larger number of public Veteran activities such as Hubs and Breakfast Clubs.

These technical improvements now make the process of organising and advertising an event far easier and there are far more local activities available for members to easily engage with."

**Building community connections**

Throughout the project's duration, the activity groups, including the Walk+Talk club and the coffee club, have witnessed substantial growth. Impressively, the registered participants for these activities on the app have surged from 27 to 138. Membership has flourished across all activity groups, with a notable highlight being in the Blyth Walk+Talk group, which has seen a great increase from 4 to 24 members.

Chris Elliot adds: "We have seen huge success in branching out activities across more than one regiment and have worked successfully with the Royal Regiment of Fusiliers, who traditionally recruit from the Northeast, to build app membership in the region. Over the duration of the project, we have seen Northeast membership increase from 37 to 366."

Feedback from walk leaders estimates 60% of members before this project were not in regular contact with members of their regimental community.

**Positive mental and physical health**

Feedback from participants in Blyth, where some members are medically unable to walk, prompted the creation of a similar social activity to 'Walk+Talk' that is more accessible in terms of mobility and physical capability. In February, a new series of activities called 'Coffee Club' was launched in two new locations within the region. These have been a great success and have seen attendance rates as high as 20.

Participants engaged in physical and social activities, as well as app users, can now connect locally and access a diverse array of support resources.

Out of 366 direct beneficiaries, 138 members have joined physical and social groups through the app. The initiative predominately benefits male Veterans, with additional positive outcomes observed among females, serving families and serving individuals.

**Future sustainability**

The grant has made a significant impact on the ability for the Blues and Royals Association to continue to better connect and support Veterans and be able to demonstrate in the Northeast what can be rolled across a wider footprint and across multiple regiments.

On talking about the future of the project, Chris explains: "All existing activities and groups are now in a sustainable position to continue their activity and we are looking forward to growing Walk+Talk and Coffee Clubs further."



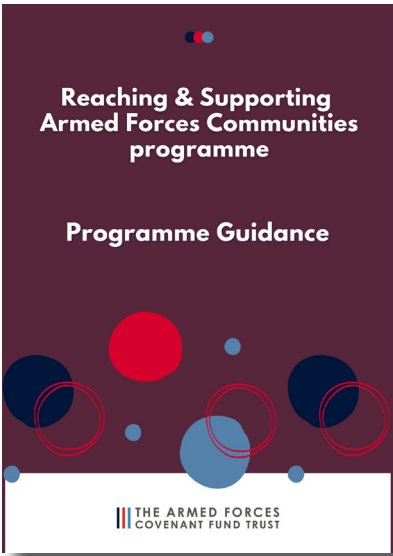


Reaching and Supporting Armed Forces Communities

Following on from the success of the Reaching and Supporting Armed Forces Communities programme last year, we awarded a further **63 grants totalling £5.7 million** this year, to address hidden or complex needs and where evidence has highlighted gaps in support and provision.

This included an award of £100,000 to Combat Stress for their pioneering Suicide Prevention initiative. This crucial funding supports the development of specialist suicide prevention toolkits, available 24/7, designed to upskill those living with, working with, or caring for high-risk Veterans. By sharing their expertise with national networks and learning communities, Combat Stress is setting new standards in preventing suicide among Veterans facing the highest risks.

Since the programme first launched in April 2022, we have awarded £11.8 million under what has proven to be an extremely popular funding programme that has been consistently oversubscribed.



those individuals and their families that become vulnerable through hardship and crisis. The project will work closely with Station Welfare services to ensure that vulnerable families and individuals have access to the support they need. The service understands the unique challenges that serving personnel and their families face and aims to give people the knowledge and the confidence they need to find their way forward, whatever the problem.



Chief Officer of Citizens Advice West Oxfordshire, Teresa Archer said: “We have been providing advice and casework services to personnel at RAF Brize Norton and their families for 20 years, and we have seen much change over that time. We work with people experiencing financial difficulty, either through debt advice, maximising income, helping to access charitable grants or signposting to other services such as gambling support. We help people who are caring for a child or partner with disabilities or ill health, and we advise families going through the trauma of family breakdown. Housing, benefits, employment, discrimination and consumer issues are just some of the main topics our clients come to us for, and we advocate and campaign on issues and policies that have adverse effects on those we support.

“This funding has ensured that the largest RAF Base in the UK has continued access to good quality, holistic advice from an experienced caseworker that understands what it means to be part of the military family. We are very grateful to the Armed Forces Covenant Fund for this essential support, and to RAF Brize Norton for continuing to work closely with us and supporting this vital service for their personnel.”

Specialist RAF Brize Norton Caseworker, Julie Rogers, has over 20 years' experience advising and supporting military personnel and their families. “As an adviser my role is to discuss the issues a client presents with and to make sure that the person is clear what options are available to them. In addition to the knowledge I have accumulated due to working in this role for a long time, I have access to huge amounts of information and have supervisors and 'second tier' advice consultants to turn to if I am presented with an issue that is complicated or complex. As a caseworker, I can take action on my client's behalf, if necessary, and if the client wants me to.”

The impact of the service on people's lives is considerable as illustrated below:

“I have recently had a very significant personal issue that the Citizens Advice caseworker has helped me with. I do not say this lightly but with my work schedule and family commitments I honestly did not know where to turn. I was extremely worried when I found myself at the RAF Brize Norton Citizens Advice outreach service. With the caseworker I found someone who not only showed great compassion and concern but someone who is evidently very skilful at her job.

Without her help I would most likely have had to pay for legal advice or more likely have had to try to work it out all by myself. Without her knowledge and dedication, I cannot imagine I would have had the success I had”. Current serving personnel.



Citizens Advice West Oxfordshire run a local Citizens Advice service dedicated to serving the advice needs of RAF Brize Norton personnel and their families. The service, which was awarded £66,100 in February 2024, provides holistic advice to help navigate family breakdown, housing issues, money and debt issues.

Citizens Advice West Oxfordshire has been running advice surgeries at RAF Brize Norton for over 20 years and they have worked with the Station to develop a comprehensive advice and casework service that supports





Who Dares Cares

devoid of family, friends and support, I have found an empathetic, supportive team of friends and comrades through About Turn. It was, and is, precisely what I needed." Quote from service user.

Who Dares Cares have received feedback from participants that this Service was much needed. Participants felt the lack of a support network and not knowing where to seek assistance meant their needs were often neglected in the past. This often led to self-medication with drugs and alcohol, which in turn led to a risk of re-offending. About Turn has given them hope and a chance to break this cycle.

"I can't thank Cammy and the guys enough, since leaving the Army I have been in and out of jail, served several non-custodial orders and thought that this was my life. Since attending About Turn I now have hope, looking to gain employment and prove my worth." Quote from service user.

"[About Turn is] one of the best decisions I've made in a very long time as I am feeling more focused and positive with my outlook in life than I have in a very long time... I firmly put all this recent progress in my life down to engaging with the "About Turn" course and "Who Dares Cares". None of this would have been made possible without going onto the "About Turn" course...and I am a far better person for it now and I'm extremely grateful to Calum and his colleagues for giving me this opportunity." Quote from service user.

Who Dares Cares received an award of £66,000 in September 2023 for their project About Turn which supports Veterans within the Criminal Justice System who are subject to a Community Payback Order with an unpaid work or other activity requirement.

A Community Payback Order is a sentence served in the community rather than prison and is designed to ensure that those who commit offences pay their dues to the communities they have harmed.

Who Dares Cares have worked in partnership with South Lanarkshire Council to support individuals subject to Community Payback Orders to undertake their Other Activity hours through discussion and activity sessions with Who Dares Cares. Feedback from these individuals has been positive, highlighting the benefits of being able to share experiences with others with a similar background. Many participants have then gone on to volunteer with the charity.

By January 2024, About Turn had engaged with 24 Veterans who are currently within the Criminal Justice system in South Lanarkshire and whose length of Service varies from 12 months to 22 years. Participants have learned new skills and have engaged with other agencies they didn't know about before joining the project. All participants have seen improvements in mental and physical health.

"The About Turn experience is immediately and comfortably familiar as it is overseen and operated by a Veteran, Calum Macleod, with many years' experience. The boss walks our walk and talks our talk. Without descending into too much flowery language, we are a band of brothers and sisters, with similar pasts, skills, experiences, problems and health complaints. Personally, from a landscape



The Royal Regiment of Fusiliers Aid Society

The Royal Regiment of Fusiliers Aid Society were awarded £98,000 in October 2023. A collaboration between six regimental associations, their project 'Infantry Connect' will leverage a digital community platform to transform the way vulnerable Veterans can connect and access the help they need. The project connects struggling infantry Veterans to a large peer support network alongside a range of support services.

In 2022, the Fusiliers Aid Society (FAS) developed a digital community platform, 'Fusiliers Connect' which proved a huge success, with over 1,400 Fusilier members registered, more in-person activity, and higher overall engagement and peer support than was previously seen.

This project builds on the success of the community platform, focusing on developing innovative functionality that changes the way FAS can raise awareness across the community, and transforms how vulnerable infantry Veterans and their families can reach support. The aim was to enable a unified and improved approach to delivering welfare across all regiments.

'Infantry Connect' draws members into its digital community because of the combination of social engagement and connectivity opportunities of the platform, which provides access to over 100 regular activity groups promoting exercise and social integration.

The platform will streamline and simplify the signposting pathway to a wide range of welfare support using support module functionality designed to help vulnerable members quickly identify support resources and reach in-person support.

In November 2023 FAS recruited a Digital Community Manager and Welfare Liaison to support the project, bringing a wealth of experience into the team. Between November and January, the design of the Support Module was completed, including developing a number of welfare pathways. The team are now working on populating the content across all support categories.

Fusilier membership growth has increased by 300+ on the app and localised activity in the Northeast has been excellent. FAS have agreement from the Coldstream Guards and Royal Anglian Regiment to join the project, as well as Op Belonging.

Andrew Harris, Assistant Regimental Secretary, The Fusiliers, told us: "Fusiliers Connect has been hugely beneficial to the Fusilier family, including the wider aspects, including spouses, parents and friends. Since launch in April 2023, we have been able to extend the reach and breadth of our communications, and now reach many more of our family with newsletters, notice of events with the ability to enrol through the app, and other relevant information. We continue to enhance the welfare and benevolence aspect of Fusiliers Connect with a set of self-help tools and other advice and guidance all in one place.

The ability for members to communicate within the app has proved popular, as this has none of the addictive and harmful algorithms of many social media platforms. It is also secure. Our membership continues to increase, and we are pleased that a number of other Regiments and Corps have also embarked on their own platforms – this will increase the offering to all participants and can drive economies of scale and efficiencies in the future."





Transformational Grants Programme

Following a consultation with the Armed Forces community, The Trust developed the Transformational Grants programme to deliver systemic change, through long-term transformation. This year, we committed **nearly £3 million to 9 innovative projects**. These projects range from enhancing mental health and wellbeing through sports and e-learning to developing inclusive activities and transforming service delivery.

For example, we awarded the Scar Free Foundation, in partnership with the CASEVAC Club, £300,000 to address the often-overlooked issue of conflict-related genital injuries. Their pioneering research aims to develop interventions that reduce the stigma and improve intimate relationships for Veterans, enhancing both mental and emotional health.



Organisation	Amount Awarded	Project
Age Cymru Dyfed	£299,849	To develop and implement a systemic national model, <i>transforming identification and support for older-Veterans aged 50-100+yrs</i> within both Statutory and third Sectors.
Burnley FC in the Community	£300,000	Expand their <i>Armed Forces Sports Club Champion programme</i> to share best practice, level up existing provision, mentor and guide the sports charity sector in delivering quality projects for the Armed Forces community throughout the UK.
Combat Stress	£600,000	A combined project to be delivered between Combat Stress and ASDIC <i>delivering better support to Veterans, their families and the organisations that support them</i> , through offering enhanced access to training and raising awareness among key groups.
Edinburgh Napier University Centre for Military Research, Education and Public Engagement (CMREPE-ENU)	£299,674	<i>To work with unplanned Public Sector services across Scotland</i> - including A&E departments, the fire service and the police - to improve understanding of the Veteran community.
The REME Charity	£300,000	<i>To deliver the Service Charities Equality Insights Programme (SCEIP)</i> , in collaboration with the Eleanor Glanville Institute, using inclusive and intersectional lived-data to reduce inequalities and diversify the outreach and impact of Service Charity programmes.
Scottish Action for Mental Health	£273,125	Along with SeeMe and Combat Stress, to work with female Veterans to take forward a project that <i>tackles stigma and supports more ex-Service women to get the support they need</i> .
The Scar Free Foundation	£300,000	In partnership with the CASEVAC Club of wounded Veterans, <i>to understand and alleviate the impact of conflict-related genital scarring and loss-of-function</i> .
The Soldiers, Sailors, Airmen and Families Association – Forces Help	£300,000	To deliver a pilot evaluation model in the East Midlands <i>to transform the casework support provided to Veterans and their families</i> with mental health/wellbeing needs.
Defence Medical Welfare Service	£293,829	<i>To improve equality, diversity and inclusion for underrepresented Armed Forces communities across the UK</i> , incorporating ethnicity, gender, sexual orientation and more.







Swansea University

Swansea University were awarded £299,971 to develop new and better ways of identifying and supporting Veterans whose lives are impacted by harmful gambling.

Their research has shown that UK Armed Forces Veterans are up to ten times more likely to experience gambling harm than members of the general population, with experience of gambling often beginning during their Service.

Little is known about what can trigger harmful gambling, including whether there are any triggers specific to military Service. The Look Back to Move Forward project has been developed to help adapt a new timeline assessment of gambling, alcohol use and mental health challenges in Veterans who have recently left Service. This includes looking at when challenges began and charting their progress through treatment.

The project is co-produced with Veterans, and it is hoped this will lead to new protocols, research evaluations and a system-wide change in the help and support available for those with complex addiction needs. The University is also working with partners including Adferiad Recovery, NHS Veterans' Wales and others to recruit suitable Veterans to the project – those who have left the Services in the last two years and identify as having faced challenges around gambling, alcohol or mental health related harm.

Adferiad Recovery will provide an emotional and social support package for all participating Veterans, ensuring they are not adversely harmed by their participation.

The University knows that more awareness is needed of the complexity of these issues. They say that those who are aware of gambling-related help criticise it for merely focusing on financial management rather than including issues around guilt, depression, self-harm, and relationship problems. This all feeds into the new timeline assessment they wish to establish.

Currently the project has three systematic reviews underway. A review into current assessment methods for harmful gambling among military Veterans is looking to establish how gambling behaviour and related harms are assessed among Veterans and serving populations.

A second review is looking into how prevalent Timeline Follow Back (TLFB), a structured questionnaire and clinical research tool, is in measuring gambling behaviour, and how it is most used.

Finally, a third review is looking at the validity and reliability of Gambling Timeline Follow Back (G-TLFB) and how applicable this is to Veterans and their experiences.

In addition to these reviews of the literature several focus groups have been completed with Veterans to ascertain their thoughts and experiences in relation to first-line assessment processes. During these groups Veterans shared their previous experiences of assessment processes and content, as well as detailing how they think future assessment tools should be created, including content, delivery methods and routes of service provision.

The University plans to create a validated Veteran-specific assessment measure, informed by the findings from the three reviews and the lived experiences of Veterans within the focus group study. Alongside this will be a treatment monitoring tool, which can be used within Veteran populations to promote help-seeking behaviour, early identification, and intervention for gambling related harms.

Early findings show the need for a Veteran-specific gambling timeline assessment and the potential impact such a tool might have.



The Royal Navy and Royal Marines Charity (RNRMC) was awarded £300,000 in February 2023 to deliver their Strengthening Families: Neurodiversity project, working with RN and RM families with neurodiverse children. Their goal is to develop a 'community of experience', highlighting the often-hidden needs and inconsistent support received by such families.

The organisation has worked with various partners to address fundamental issues such as reducing isolation, increasing awareness and improving knowledge. These partners include the Naval Families Federation, Cambridge University Autism Research Centre and Forces Additional Needs & Disability Forum.

They have set up the 'Strengthening Support for Neurodiversity Advisory Group' – a diverse selection of families who have adults or children with neurodiversity. This group is allowing them to 'road test' ideas and solutions.

RNRMC has also established a 'Strengthening Support for Neurodiversity Alliance' - a collaboration of both public and third sector organisations who are in conversations, collaborations and willing to co-produce. This collaborative approach means they are more easily able to develop informed pathways and strengthen current provision.

Mandy Harding, Head of Commissioned Grants at RNRMC said: "Families are continuing to contact us and have indicated they are ready to engage and take up offers of support. We are confident this project will enable greater understanding of the needs of families by the RN, facilitate informed compassion and better solutions. To the families, even small changes can have a huge impact and give them a voice."

While the project is primarily aimed at naval families based in the UK, by using virtual resources and delivery, some elements of this work are available to families overseas too.

Funding has allowed for the creation of a Neurodiversity Navigator (NDN) role. Now up and running, the NDN Bobbie Branson (pictured above) has carefully researched and built a directory of each support organisation - including contact details and what they offer. This is due to be released. Additionally, a resource booklet written by parents for parents is also in production.

With the military now actively recruiting from the neurodiverse community, the charity found that, in every family discovery session they ran there was a RN parent who had got or were getting a diagnosis themselves due to their child being diagnosed. The main issues families felt needed addressing included: a reduced sense of isolation and loneliness through peer-to-peer support; an accessible point of contact for naval families to get help and advice; a low awareness of charities and the range of support organisations available; and worry about parents own mental health and wellbeing and the impact of their stress and anxiety on their children.

So far, progress on the project has exceeded expectations. The RNRMC is working closely with the National Autistic Society, lining up opportunities for service agreements with the RAF and Army should they wish them, plus other benevolent funds.

They have also worked with the RAF Association and have agreed to arrange a tri-Service meeting.

Neurodiversity is a very topical issue, which the RNRMC sees time and time again in much of their work with families. In September 2023, they convened a meeting with all their Home-Start projects, discussing how many families they were seeing present with neurodiversity. In Scotland, one Home-Start reported this figure as 70% of their families.





Continued Delivery of Armed Forces Covenant Fund Programmes

Supporting Armed Forces in Acute Hospital Settings

The 'Supporting Armed Forces in Acute Hospital Settings' programme has made huge strides in improving the hospital experience for the most vulnerable Veterans across the UK.

A collaborative effort between the Trust, NHS England and NHS Improvement launched 17 pilot projects in 2021, creating Armed Forces Advocate (AFA) roles to ensure that Veterans receive proper recognition from admission through to discharge.

This programme benefited 850 Veterans, with a significant majority having served in the Army. These Veterans, typically around 74 years old, have seen enhanced service delivery tailored to their unique needs. Initiatives by AFAs have led to NHS savings of over £202,000 by reducing hospital stays and preventing admissions through timely community support.

The University of Chester will publish a comprehensive report later in 2024, which evaluates the data and effectiveness of these projects. The Trust's collaboration with the university has also produced an educational Moodle course, further enhancing the training of healthcare staff on the unique needs of the Armed Forces community.

With five AFA positions set to continue post-programme, the initiative underscores a legacy of improved Veteran care in acute hospital settings.

17  
Projects  
awarded

850  
Veteran  
beneficiaries

£200K+  
In savings to the NHS  
thanks to the Armed  
Forces Advocate roles

The Veterans' Adviceline for Statutory Professionals (VASP) Service - a Northern Ireland signposting service, which offers assistance and advice with issues such as State Benefits, War Pensions, physical, mental and emotional health and suitable referral to Veteran organisations - has embedded itself into the framework of many Statutory bodies such as Police and Mental Health Services.

Project Manager Mark Ewing explains: "It has literally been transformative and life changing for some of the clients, by lifting them from severe financial hardship and destitution; assisting them to obtain State Benefits, War Pensions, Troubles Related Pensions, and various grants."

The VASP Service has also been able to provide emergency accommodation in crisis cases where homeless and intimidated Veterans had nowhere else to go, thereby giving them time to register with the appropriate statutory bodies.

The VASP Service has dealt with crisis calls including suicide. It has directed about 36% of the enquirers to appropriate Veteran mental and physical health organisations to address the needs of the client.

Mark concluded to say: "The Armed Forces Covenant Fund Trust has, by their generosity and kindness, delivered a valuable and much needed service which has helped over 1,200 Veterans in Northern Ireland."



In February 2024, the Trust hosted a Scotland Roadshow focusing on the Supporting Armed Forces in Acute Hospital Settings programme.

This event focused on the excellent work that had taken place in the Devolved Nations. We were thrilled to be joined by grant holders, Armed Forces Advocates and other stakeholders too.

We were joined by our evaluators for the programme, the University of Chester – who continue to undertake a live evaluation as the funded work progresses.

Their data collection to 9 October 2023 has shown:

- there are now over 2,000 entries onto the Armed Forces Advocates portal, which records data about the service users they work with
- they have received over 1,800 feedback surveys from staff, family members and service users
- of the service users supported by the Armed Forces Advocates, 96.6% are male and their average age is 75 years. 45.2% had served National Service
- 31.6% of service users said they had experienced a traumatic event during their time in the Armed Forces
- majority of service users were in hospital due to illness with 4% saying their illness was Service attributable.





# Delivering programmes that support Veterans, their families and carers



## Office for Veterans' Affairs

In 2023/24, we have worked closely with the Office for Veterans' Affairs (OVA) to deliver several funding programmes on their behalf. These programmes are Veteran focused and each link to the Government's Veterans' Strategy Action Plan 2022-2024.



Supporting mobility needs of Veterans, such as specialist wheelchairs and mobility scooters, which are not typically available through the NHS.



Addressing the immediate housing needs of Veterans and contributing to their long-term stability.



Helping Veterans and their families enter stable, long-term employment



A targeted programme to tackle the issue of Veterans experiencing homelessness.

### Programmes delivered on behalf of the OVA

## The Veterans' Mobility Fund

Introduced in July 2023, this fund supports mobility needs of Veterans, such as specialist wheelchairs and mobility scooters, which are not typically available through the NHS.

Following an open application process, we awarded a significant grant of **£2.52 million** to Help for Heroes, in partnership with BLESMA, to administer this programme over the next five years.

This strategic support underscores a deep commitment to recognising and addressing the unique needs of Veterans who have sustained serious injuries, ensuring they continue to lead fulfilling lives post-Service.



**"We have made great strides in supporting Veteran healthcare and recovery. The opening of the OVA-backed Veterans' Mobility Fund is an important step in improving the lives of Veterans across the UK."**

**Veterans' Affairs Minister, Johnny Mercer**



On 12 March 2024, Help for Heroes announced the opening of the Veterans' Mobility Fund, supporting Veterans in need of high-quality mobility equipment to improve their quality of life. The fund is designed to support Veterans with physical disabilities resulting from illness or injury sustained during Service.

In September 2023, The Office for Veterans' Affairs (OVA) and the Armed Forces Covenant Fund Trust awarded administration of the life-changing £2.52m Fund to Help for Heroes, who are working in partnership with Blesma, as part of a highly specialised open grant programme that will help Veterans with physical disabilities via an externally delegated grant scheme. The Fund will remain open and support Veterans across five years.

As always with the Trust's programmes, collaboration is a core element of this funding. In this case, integration with Veterans' services such as the Veterans Trauma Network is vital, offering an integrated support system that incorporates wider needs such as mental wellbeing, housing issues and overcoming isolation and loneliness. In the run up to launch, Help for Heroes established a working group, including BLESMA representatives, to ensure all teams involved understood the processes around this important programme. From this group, they have created a useful web page on the Help for Heroes website to keep applicants updated at each stage of development. As well as this application-centred support, applicants can also expect a warm handover to wider support services, should any needs become evident during the Veteran's journey through the process. A simple but robust two-stage application system for applicants includes questions about the Veteran's aspirations and goals after receiving the equipment, and this informs a clinical recommendation which support decisions made against applications.

Help for Heroes received 170 expressions of interest in the first four days following launch – within a month this had already risen to 300.

James Needham, Help for Heroes' CEO, shares an insight: "[The application process] does take time, but we support the Veterans through this and ensure the right equipment for them and the right outcomes, including reaching their goals. We are also diligent in ensuring the equipment is not available on the NHS. We check if there is a contribution available, and we ensure a 'good deal' for the equipment, including servicing and maintenance. As well as supporting the Veteran we want to make sure we achieve value for money and effective spend of the funds."

Early grant awards so far have included:

- a lightweight wheelchair which will improve the quality of life for a severely injured Veteran
- E-motion Duo drive electric wheels which will ease chronic pain and allow a Veteran access to family and friends
- a folding electric tricycle to allow a Veteran to be more active with his family
- a wheelchair car hoist to allow a Veteran to be more independent and access his community.

The organisation plans to hold regular decision-making panels driven by the number of applications received. Two Veterans with lived experience have been recruited to advise on the Veterans' Mobility Fund processes and will sit on the grants panel.

For those who are successful, the Veterans will be supported with measurements and fitting where relevant to ensure they can use the new equipment safely.

Finally, follow-ups with the Veterans receiving support will take place at 6, 12 and 24 months and this will feed into an ongoing collection of data on numbers supported, personal goals achieved, equipment requested, regions and spend.

A comprehensive, ongoing evaluation of this programme is taking place.





The Veterans' Career Development Fund

Launched in November 2023, the Veterans' Career Development Fund aims to help Veterans and their families enter stable, long-term employment by providing grants of up to £70,000 over two years for training and qualifications. This program focuses on supporting Veterans facing barriers to employment, including women, LGBT Veterans, early Service leavers, and those from ethnic minority backgrounds.

This innovative Fund marks a pivotal advancement in supporting the transition of Service personnel into rewarding civilian careers and is designed to bridge the gap between military Service and civilian employment.

With a robust focus on career development, the fund provides grants to organisations that offer training, qualifications and employment support tailored specifically for Veterans. This initiative recognises the unique skills and experiences of Veterans, while addressing the challenges they may face in the job market.

The Veterans' Career Development Fund is more than just a financial resource; it's a commitment to empowering Veterans as they embark on new career paths. By investing in the future of Veterans, the fund not only enhances individual lives but also contributes to the broader economy by harnessing the potential of this highly skilled workforce.

As this fund unfolds, it promises to transform the landscape of Veteran employment, making a significant, lasting impact on the lives of those who have served their country.

In March 2024, the Trust awarded grants to **11 inspiring projects**. These projects included everything from bespoke training and career development to employability pathways and career coaching. While some projects focus on general training and employability skills, others present an opportunity to retrain in a specific field such as HGV driver training or teaching. For some, the focus is on developing skills gained from military Service, while others offer tailored support in transitioning to civilian roles.

In addition to these awards, we granted two larger awards in October 2023 to both Mission Community and the Forces Employment Charity. Both organisations will provide integral support to the Career Development Fund grant holders. Mission Community will provide sector initiative – helping to make the commercial case for employers to hire Veterans and harness their skills. The Forces Employment Charity will take an employment pathway approach – working directly with Veterans and their families, as well as employers, to identify and create clear routes to employment.

Together, these initiatives form part of OP PROSPER – a government backed scheme supporting Veterans into jobs where they can hone the skills that they developed in the military in key sectors that are helping to boost the economy. This includes areas like cyber and digital, manufacturing, energy and financial and professional services.



Veterans into Logistics provide life-skills and training which leads into stable, long-term employment in the logistics sector. They offer funded HGV driver training which links to employment opportunities with a network of logistics partners including Asda and Muller. The Holistic HGV Pathway into Employment project is open to all Veterans in need; particularly Early Service Leavers and Veterans struggling through underutilisation or convictions.

Major John Harker MBE Retired, Veterans Into Logistics' General Manager, told us: "Veterans into Logistics is honoured to have been awarded a grant under the Veterans' Career Development Fund to provide twenty-two Veterans with funded HGV driver training, followed by securing them interviews into secure and well-paid jobs with our logistics partners.

"As Veterans ourselves, we understand the challenges some Veterans experience on return to civilian life - our lived experience coupled with ongoing dialogue with our Veteran learners, logistics partners and the wider Armed Forces community ensures we strive to provide optimum bespoke pastoral support to make each Veterans' journey into their HGV driving career successful. This fund is a fantastic initiative that will transform the lives of vulnerable Veterans and their families."



Recruit for Spouses Academy C.I.C will empower and support female Veterans in their transition to civilian careers by providing a bespoke leadership career coaching programme, leveraging RFS Careers Academy's extensive network across industries, whilst enabling them to attain a formal qualification.

Heledd Kendrick, CEO/Founder at Recruit for Spouses told us: "As the World changes so rapidly then so do the needs of our Forces, we are seeing unprecedented demand for career coaching and the recent funding to support female Veterans who are also spouses will make a tremendous difference to support our serving Armed Forces and families."





The full list of awards made under the Career Development Fund:

Organisation	Main Beneficiaries	Amount Awarded	Project
Wings For Warriors	WIS Veterans	£70,000	Flight School for WIS Veterans will fund a chief flying instructor who will <b>train wounded, injured and sick (WIS) Veterans as professional pilots</b> in collaboration with supportive airline employers, creating more employment, volunteer, rehabilitation, and skills development opportunities in the process.
University of Hull	Armed Forces Families and Veterans	£70,000	The ten-week Career Transition Accelerator training programme equips Veterans and their families to realise and advance their skills, <b>supporting them in identifying suitable opportunities for fulfilling careers</b> . It also provides a foundation in preparation for entering the workforce outside of the Armed Forces.
Burnley FC in the Community	Armed Forces Families and Veterans	£69,800	Beyond the Barracks offers targeted employability support to Veterans and their families in the Burnley and Pendle area. A bespoke programme will deliver <b>employability support, volunteering training and additional qualifications to help enhance beneficiaries' personal profiles and job opportunities</b> in environments including sport.
Highground Projects Ltd	Female Veterans	£70,000	The Ladies into land-based project will <b>introduce female Veterans to the land-based sector, guiding them towards a recognised qualification Level 3 Award in Education and Training (AET)</b> . This will enable them to secure stable, long-term employment where their military skills and experience are used and appreciated.
Hull FC Community Foundation	Armed Forces Families and Veterans 50+	£62,688	Set of Six is a <b>progressive employability pathway focused on empowering older Veterans (aged 50+) and families</b> with the skills, confidence and knowledge to re-enter the workforce. Providing accredited qualifications, bespoke life skill support, work placements and targeted one-to-one support.
Veterans into Logistics	Veterans and Early Service Leavers	£67,122	<b>A pathway into stable, long-term employment through funded HGV driver training</b> with a network of logistics partners. Support is available for all Veterans in need; particularly Early Service Leavers and Veterans struggling through underutilisation or convictions.
RBLI	Armed Forces Families and Veterans	£60,000	Lifeworks Families will <b>support spouses, partners and families of service leavers and Veterans to gain work via employability training</b> . Support will be offered to: identify potential future employment sectors, improve confidence and gain skills through mock interviews, and gain relevant Continuous Professional Development qualifications.
The Royal Marines Association	Veterans and Early Service Leavers	£48,000	Early Service Leavers Support will offer <b>bespoke support to Veterans, particularly Early Service Leavers, those who have been medically discharged or are from challenging and disadvantaged backgrounds</b> . The project will ensure the best possible outcomes from transition, whilst identifying and supporting training to secure meaningful and successful future career prospects; and work collaboratively with wider transition support.
Recruit for Spouses Academy C.I.C	Female Veterans	£42,390	<b>A bespoke leadership career coaching programme to empower and support female Veterans</b> in their transition to civilian careers leveraging RFS Careers Academy's extensive network across industries, whilst enabling them to attain a formal qualification.
Bridgend College	Armed Forces Families and Veterans	£70,000	The T.E.A.C.H Programme is a <b>bespoke Career Development and Health Wellbeing Education programme for Veterans and their immediate families in Wales</b> offering a pathway into Education, Training and Assessing roles. The programme will focus on transferring the skills and experience gained whilst serving in the Armed Forces.
BRAVEHOUND	Veterans	£70,000	<b>A Veteran Dog Trainer Project in Scotland</b> providing Veterans with the opportunity to gain experience, confidence and accreditation. Transferring valuable skills gained during military service and developing new dog trainer skills, including City and Guilds qualifications.

The Veterans’ Capital Housing Fund

This funding was broken down into three separate grant programmes, each with multiple open grant application rounds.

Together, the three programmes not only address the immediate housing needs of Veterans but also contribute to their long-term stability. By focusing on both the creation of new facilities and the refurbishment of existing ones, the Capital Housing programmes ensure that Veterans have access to high quality, sustainable housing solutions.

As these programmes continue to roll out, their impact is expected to grow, reaching more Veterans and providing them with the foundations for a stable and secure future.

We launched the Major Capital Grants Programme this year, offering grants between £75,000 and £500,000 for significant refurbishment, extensions and new builds of rental accommodation for Veterans. This programme will support projects that create safe, effective, and modern living spaces, ensuring Veterans and their families can thrive in supportive communities.

These awards will be made as part of a two-stage process, with the first round of awards due in May 2024. The programme supports projects that contribute to the goal of ending Veterans’ homelessness and provides Veterans with high-quality support housing.

The Development Grants programme provided grants up to £25,000 for early-stage development costs of housing projects for Veterans. We supported **six projects worth £147,356** to help cover professional support costs like architects and surveyors needed to develop detailed building plans and cost assessments.

The Refurbishment Grants programme awarded grants up to £75,000. This year we supported **seven projects worth a total of £408,464**.

Dedicated to upgrading existing Veteran housing facilities, this programme awards grants for projects that refurbish and improve current accommodations. By providing more comfortable and suitable living conditions, these grants help maintain dignity and improve the quality of life for Veterans, allowing them to live independently in environments that support their wellbeing.



6 projects worth  
**£147,356**  
awarded



7 projects worth  
**£408,464**  
awarded



Programme launched  
with first awards to  
come in May 2024





Royal British Legion Industries were awarded a grant for 73,750 under the Refurbishment Grant Programme in December 2023. The projects aim was to focus on family homes on London Road East as part of a wider programme of repairs and renovations, to keep them habitable by making the roof watertight. Additionally, the funding will improve accessibility in one property by replacing the bath with a shower, installing handrails and ramps, adding suitable flooring and an outside storage space for mobility vehicles.

The refurbishments would extend the usable life of the accommodation. The single property renovation will create an accessible home suitable for people with mobility adaptation needs.

The planned works were developed with participants of the existing welfare support project, which focuses on enabling better relationships, health and mobility and employment opportunities. The project works with street homeless Veterans, older Veterans, and Veterans who are moving due to a health crisis. This refurbishment work will maintain twelve properties to support transitions into more positive life chances.

**Enhancing Residential Living**

Capital Grants Manager, Sian Butler and Communications Officer, Gemma Calvert had the opportunity to see the improvements the grant has made to the homes.

The team were able to meet veteran residents and their families and told us how the improvements have made a positive impact.

A resident mentioned that installing a waterproof roof has resolved the family's damp issues. The continuous dripping from the old fascia during and after heavy rain has also ceased since the upgrade.

Another resident, while tending to his garden, thanked the Armed Forces Covenant Fund Trust for the improved condition of the homes. He noted that the enhancements have made the houses on the street look tidier and that the new soffits will boost energy efficiency.

**Extensive Support Provided**

The village, which has been active seen 1919, has been providing housing and welfare support to over three hundred members of the Armed Forces Community.

It offers a unique welfare model with a dedicated team providing structured, holistic support tailored to the individual needs of Veterans and their families. This support includes housing, addressing drug and alcohol dependency, financial issues, and relationship breakdowns, as well as offering specialist nursing care homes for dementia support.

With a variety of housing options including small apartments, two- and three-bedroom family homes, and purpose-built Move-On accommodations, Veterans can move within the Village as their situation stabilises. They also can move away from the Village when they are ready to pursue new opportunities or return to their hometown.

During the tour, the team were taken to see the RBLI social enterprise factory.

The insightful visit showcased the factory's production of road and rail signs, wooden products, and fulfilment services. Remarkably, most of the workforce consists of individuals who are either disabled, military Veterans, or both.

The charity supports those in need by offering employment and upskilling opportunities to people from the Armed Forces community with disabilities and to those facing employment challenges and barriers in traditional workplaces.

The team had the pleasure of meeting one of the Veteran residents who reside in the village who spoke about her story and how RBLI have been instrumental to her recovery after service life.

**A lifeline of support**

Retired Sergeant, Vicky, who was attached to the Royal Army Medical Corp (RAMC) as a combat medic for 19 years served on the front line during several conflicts, including Iraq and Afghanistan.

Due to a diagnosis of port traumatic stress disorder (PTSD) Vicky, was compelled to leave military service and reluctantly end her career in 2019.

Reflecting on her experience, Vicky explained "I felt lost. After being cared for and provided for in Service, I suddenly had to navigate a completely new life, all while grappling with PTSD."

"I felt supported, surrounded by people who understood me, who shared similar experiences."

Durning this challenging period, Vicky was residing with her partner and their family when she noticed a local organisation marked with a poppy symbol, signifying its military connections. Mustering her courage, she entered and asked for help.

"A few weeks later, RBLI offered me a place to stay – a lifeline," Vicky recounted. "I felt supported, surrounded by people who understood me, who shared similar experiences."

Despite ongoing recovery and difficult days, Vicky has found strength in organising a weekly coffee morning for the community.

"Meeting others who also need support helps us all," she shared. "We can lean on each other... during tough times."

The support from RBLI has been invaluable in helping Vicky and her family move forward. "I'm immensely grateful for the support I've received" she concluded.





The Reducing Veteran Homelessness Programme

In 2023/24, we awarded **£7.2 million to nine projects** under the Reducing Veteran Homelessness Programme – a targeted programme to tackle the issue of Veterans experiencing homelessness.



These projects not only offer housing, but also facilitate access to specialist medical care, community integration and employment tools, ensuring Veterans receive a holistic support system.

Under this programme, the Trust awarded grants on behalf of the Office for Veterans' Affairs (OVA), towards projects that contribute to the aims of the government's ambition to reduce Veteran homelessness and end rough sleeping.

A standout initiative - Op FORTITUDE - provides a £500,000 hotline operated by the Riverside Group, offering a single point of contact for homeless Veterans to access a network of support services, including housing, charity support and local authorities.

All nine projects are now equipped to handle referrals from Op FORTITUDE, expanding the network of housing providers and ensuring comprehensive support across the UK, including 650 homes in Scotland and a new consortium of housing in the northwest of England through Wigan Council.

Riverside Housing

Receiving a grant of £830,790 in May 2023, Riverside's project Ending Veteran Homelessness Together provides supported housing at The Beacon in Catterick and Mike Jackson House in Aldershot, specifically for Veterans with high and complex needs, aiding a successful transition to civilian life. Along with Hardwick House in Middlesbrough, Riverside provide 75% of the high needs provision available through the Op FORTITUDE pathway. This can include mental health, physical health, active substance misuse, offending/anti-social behaviour, or often multiple needs concurrently.

Using psychologically informed approaches, the team works with Veterans to understand the underlying drivers of the Veteran experiencing homelessness, and together they devise a programme of support to address these drivers so that the Veteran can go on to live independently and positively contribute to their community.

Since the launch of Op FORTITUDE on 3 July 2023, 23 Veterans who had received support from either The Beacon or Mike Jackson House have moved on to greater independence.

Lee Buss-Blair, Riverside's Director of Operations and Group Veteran Lead, said: "Unlike most of the supported housing sector, Veteran supported housing was previously, predominantly, not in receipt of any government funding for support. Without support funding, both Mike Jackson House and The Beacon were only able to accept Veterans with very low support needs.

"With the funding from the Reducing Veteran Homelessness Programme we have been able to employ the support staff we need to effectively support Veterans with high and complex needs, meaning that the service available to this cohort of Veterans has tripled when you include our RBLI colleagues at Mountbatten Pavilion in Kent."



Alabaré were awarded £1,380,214 under the Reducing Veterans Homelessness programme in June 2023 for their project Homes for Veterans. This project provides supported accommodation, across southwest England and Wales, dedicated to Veterans with medium to high support needs in a responsive and safe environment. The support provided by Alabaré enables Veterans to make life changes, overcome the immediate crisis of homelessness, and take increased responsibility for their future.

Homes for Veterans provide ex-Armed Forces personnel with a stable home in a community of comradeship, where they co-produce personalised support pathways, helping them achieve independence. Each home holds monthly resident meetings to discuss events within the home and a Veterans' Forum ensures the Veterans' voice is included. Alabaré supports Veterans through a bespoke package of advice, mentoring and a befriending, focusing on stabilising sometimes complex lives, with the aim to provide emotional and physical stability.

This programme will transition 300 Veterans to move from the streets and rough sleeping into housing where they live and work together in community, undertake communal chores and prepare and eat a meal together at least once a month, helping prevent isolation and building social skills. The key is in providing successful transitioning from their Military experiences into 'Civvie Street'.

The homes provide on-site staff during the working week, with telephone or on-site support from an on-call manager throughout evenings and weekends, who can undertake crisis intervention. Each Veteran receives a key support worker, immediately they enter the home, who provides a person-centred approach to individual needs assessment. Veterans complete Tenancy Support plans so they leave with the knowledge and skills to successfully maintain tenancy when transitioned to independent living or lower support. When the Veteran is ready, staff identify the most suitable secure, long-term accommodation, including local authority housing, social housing, or private rents.

Key to the success of Alabaré continues to be the person-centred approach creating a safe and trusted environment where they can address the barriers each Veteran faces to living a fulfilled life. Through this grant, Veterans supported by Alabaré are given the opportunity to address these issues, make positive choices and gain the skills and tools to live a fulfilled life.

"This funding is vital to enable Veterans to move from a place of homelessness and without hope, to somewhere they feel safe and valued" explains Kirsty Scullion, Partnership and Income Generation Manager at Alabaré.

"The need is huge, having received 316 referrals to date, Alabaré has been able to house 69, 57 of whom came straight from rough sleeping, giving them a hope, a place where they can call home for now and begin to work with specialist staff to address the challenges they face. During the first 8 months of the Operation Fortitude funding Alabaré has positively moved 43 people into their own accommodation or reconciled them with estranged family members, each with resilience, tools to manage mental health and feel stable and able to move into employment. More needs to be done; ongoing stability of funding to be able to make the future of provision sustainable in the long term, creation of more bedspaces specifically for those who are facing complex challenging circumstances and high need, as well as long term 'forever' affordable housing. This is the first and exciting step towards ending homelessness in our Veteran population".





Veterans Housing Scotland received £907,071 in June 2023 under the Reducing Veterans Homelessness Fund for their project Reducing Homelessness for Scottish Veterans. A partnership between Veterans Housing Scotland (VHS) and the Defence Medical Welfare Service (DMWS), this project provides comprehensive and co-ordinated support services to the Veteran community in Scotland to address homelessness, tenancy sustainment and welfare needs. This collaborative approach delivers improved wellbeing, reduced homelessness through increased housing stability, and better overall outcomes for Veterans in Scotland.

The project provides comprehensive support to disabled Veterans in Scotland to sustain their tenancies, reduce the risk of homelessness, and improve their quality of life. VHS provide 650 homes and support services to Veterans and their families throughout Scotland. A dedicated VHS Visiting Officer and DMWS Welfare Officer work together to identify and support Veterans who are finding it challenging to sustain their tenancies and progress successfully through the housing journey to independent living. For more complex and longer-term cases, a referral is made to DMWS for a full holistic assessment of need and direct support.

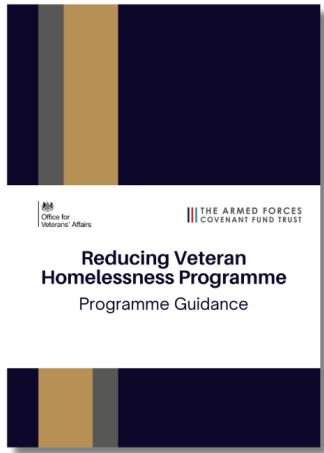
The project has progressed well with the combination of VHS and DMWS' skills, expertise and service bringing enhanced value to the Veterans they support. The combined approach has also enabled the project to have greater reach through both VHS and DMWS's shared networks.

By February 2024, the project had supported 199 beneficiaries and their families from across Scotland, spanning a range of age groups. Some are struggling with mental and physical health issues that make trying to secure a home difficult, some are struggling to engage in the civilian housing system, some have become homeless through substance misuse and financial issues.

The project continues to experience high levels of interest in housing places and the cases they support are varied and often complex with a variety of issues and concerns affecting the main beneficiary as well as their families. Beneficiaries have needed support for mental health issues, PTSD, alcohol misuse, support with financial concerns, help attending hospital appointments and support with the stress and anxiety of healthcare treatment. Overall, VHS have found that providing a safe home and enhanced welfare support is incredibly important for wellbeing and can help a wide range of beneficiaries rebuild their lives.

Kevin Gray MM, CEO of Veterans Housing Scotland, said: "I'm extremely proud of our partnership with the Defence Medical Welfare Service. The combined expertise and commitment of our teams is nothing short of outstanding. The partnership provides solutions; we've extended our reach to make a positive difference to people's lives so they can enjoy better, brighter, and more secure futures. In short, our partnership is necessary, and it works.

"The scale of the challenges we have faced in a relatively short period has enforced the need for focused tenancy sustainment combined with a wrap-around wellbeing service through our partnership."



£7.2M  
awarded to  
9  
Projects



Beyond the Battlefield

Beyond the Battlefield were awarded £100,000 in March 2024 to provide wrap-around services for Veterans in Northern Ireland who are homeless or at risk of homelessness.

Services offered will include benefit entitlement checks, health checks, employment engagement support, mental health support and referral onwards to other support such as offered through the VPPP programme and other Veterans organisations. Based at the Veterans Centre at Harbour House, Portavogie, project workers will engage with Veterans and organisations across Northern Ireland.

Robert McCartney, Chairperson of Beyond the Battlefield, told us: "The legacy of being involved in Operation Fortitude will echo in each life transformed - a testament to their valour and compassion.

"The project mission is twofold: Firstly, to provide immediate, targeted support to homeless Veterans and those at risk. Through counselling, health engagement, and financial management, we nurture their homes, preventing homelessness. Secondly, we aim to reshape the support landscape creating a robust, sustainable pathway across Northern Ireland. By collaborating and streamlining processes, we endeavour to ensure timely, improved outcomes for Veterans within the voluntary and statutory sectors."





LGBT Veterans’ Support Fund

In January 2022, the government published the ‘Veterans’ Strategy Action Plan: 2022 to 2024’, which committed to “... deliver an independent review into the impact of pre-2000 practices on LGBT Veterans”. To deliver this, Defence and the Office for Veterans’ Affairs co-commissioned the LGBT Veterans Independent Review, chaired by Lord Etherton, in 2022. The final report was published in July 2023.

Lord Etherton’s review examined the experience of LGBT Veterans affected by the pre-2000 ban on homosexuality in the Armed Forces. LGBT Veterans responded to the review and there was evidence of emerging and complex need within a vulnerable community.

The Trust responded rapidly to this emerging need, providing funding to organisations for capacity uplift within the sector to support those affected by this issue. We stipulated that support must be provided in a person-centred manner, including mental health and wellbeing support, loneliness and isolation and connecting Veterans to the right services to help with wider needs they may be experiencing.

We awarded a share of **£137,000** to four organisations currently providing support to LGBT and other impacted Veterans. This funding was to enable them to rapidly upscale the support they were offering to provide additional short-term support in the wake of the report.

With guidance from the Office for Veterans’ Affairs, the Trust awarded funding to the following organisations.

- SSAFA
- Forward Assist
- LGBT Foundation
- Fighting with Pride

The core focus of these grants was to ensure immediate access to support for Veterans, particularly for those who may not have previously reached out, and those with complex needs.

Reaching Veterans in their community

In addition to these solicited bids, the Trust also invited the current Veterans’ Places, Pathways and People programme portfolio lead organisations to apply for a grant of up to £10,000 to increase their capacity to support Veterans from LGBT communities in the areas they operate. We stipulated that this work should build on the existing work already taking place within the VPPP portfolio but that this extra funding should enable extra resources, delivery or services which complement their usual delivery. Nine of the portfolio lead organisations received a share of £89,818.

This fund highlights the commitment to diversity and inclusion within the Veteran community by providing targeted support and ensuring all Veterans receive the respect and support, they deserve.

**Fighting With Pride** adopted an assertive outreach strategy to disseminate information about the LGBT Veterans’ Independent Review and the ‘Call For Evidence’ window via its seven regional Veteran Community Workers (VCWs) that covered England, Scotland, Wales and Northern Ireland.

The VCWs reached out to 233 partner and support organisations providing presentations and demonstrations about how to provide evidence.

As a result of this phenomenal outreach effort, the VCWs directly assisted 273 LGBT Veterans to provide testimony. In many cases, this included the additional provision of emotional and pastoral care when Veterans found difficulty revisiting the trauma of past interrogations and for some, imprisonment. This outreach support was further enhanced by over 950 individual interactions to support Veterans via telephone, email and video calls in helping submit evidence.

The substantial collaborative effort made by FWP enabled Lord Etherton to reach and exceed his target of achieving 1000 testimonials, which formed the basis of his report.



Forward Assist

Forward Assist were awarded £25,000 for their project The Safe Zone, an initiative run in partnership with Salute Her UK. This has provided resource for a trauma-informed ‘safe haven’, empowering LGBT Veterans with the skills needed to have a positive quality of life.

Many of the Veterans who are part of this community and are accessing Forward Assist struggle to access services that do not understand the complexities of their trauma and related mental, physical and psychological difficulties.

Since the project began there have been several positive outcomes including promotion of social justice and addressing the inequalities faced by LGBT Veterans. Furthermore, they have worked towards breaking the cycle of discrimination against this population and empowered them to become positive role models for others. This in turn has helped the Veterans involved to grow their self-esteem and develop their resilience, allowing them to pursue their life goals. Veterans involved are encouraged to reflect on their inner experience and patterns of thinking. They learn to develop an awareness of risk as well as coping strategies for dealing with self-harming impulses and discover how to anticipate stressful or triggering events.

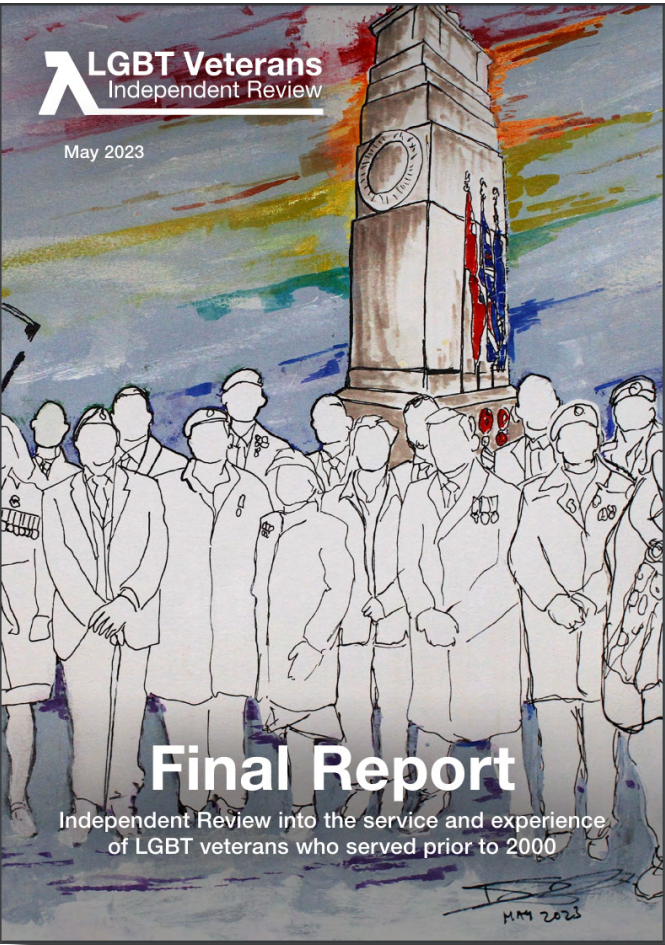
One Veteran said: “I don’t feel so alone now, I understand why I have isolated myself so much. I am putting all the skills I have learned into practice and my life is better because of it.”

The Veterans who have accessed the Safe Zone course have been given effective strategies for emotion regulation, crisis management and mindfulness practices. The course equips them with the tools needed to navigate life’s challenges successfully. Its evidence-based approach and long-term effectiveness make the course an essential therapeutic intervention that can significantly improve individuals’ lives and empower them to lead healthier and more fulfilling lives.

A Veteran who has accessed the project explains: “I was a young recruit in the Army, I always wanted to travel the world and take part in sport, a career as a personal training instructor really appealed to me. I wish that I had never joined the military. My life was destroyed after two years when I was kicked out for being gay. I have never felt like I belonged anywhere, nor do I trust others easily. Taking part in the project is helping me to build my confidence and slowly learn that not everyone is out to get me, some people are kind and want to help me.”

To measure impact the charity has developed a unique Psycho - Trauma Screen (GPS) which screens for a range of trauma-related psychological problems, as well as for risk and protective factors. The tool is used before, during, and after the intervention allowing the organisation to track positive outcomes and a reduction in symptoms as well as tweak the program if needed.

So far, the organisation has worked with 60 Veterans across the three Services – over half of the Veterans were discharged due to their sexuality, with many having hidden their sexuality still to this day.







The LGBT Foundation were awarded £25,000 for their project Operation Equality: Expanding our Support. The grant has enabled the LGBT Foundation's Wellbeing Services to expand across the LGBT+ Armed Forces community, building wider peer networks and providing affirming spaces for service users.

In practice, this has meant additional hours on their national helpline, which is open to all individuals who identify as LGBT+, as well as their families and friends. The helpline provides emotional support, brief interventions, advice and signposting to local support to meet the needs identified on the call. This includes referral into the Operation Equality project.

The helpline service provides lifesaving support to thousands of people each year. The additional hours have enabled more than 2,000 calls to be handled. Between August and October 2023, the helpline received 61 safeguarding concerns and 23 safeguarding incidents.

A core part in the service is helping Veterans to understand options and support available to them. This is in relation to prior convictions being disregarded and pardoned, financial recompense for discrimination based upon gender reassignment, community safety and financial recompense for loss of earnings and subsequent pension after being forced to sign off early due to the ban.

Thuy-Vi Huynh, Operation Equality Co-ordinator/Helpline & Intake Officer at LGBT Foundation adds: "I have a friend who was dismissed from the Army for being gay. Herself and eight others were dismissed on the same day in 1967/1966.

She is now 76 - How would I support her with restorative justice and possible compensation?

She suffered as a result of the dismissal.' – We receive requests for support like this from Veterans, serving personnel, and their friends and family, who reach out to us to seek support for the complex and unique challenges that not only comes from Service life, but also the lasting impacts that were as a result of the 'Gay Ban.'

"The funding that we have received from the Armed Forces Covenant Trust has allowed us to support Veterans, serving personnel, and those impacted by the ban through emotional support, signposting and onward referrals, holding social events and group support spaces, and providing information on restorative justice measures for those impacted.

"Our service users have felt safe and grateful for the ways we have been able to hold space for them thanks to the funding, allowing them to share their stories openly and vulnerably with us, with one service user saying "[thank] you so much for understanding my situation and the care you offered to me, I will never forget [the] space you [gave] me to speak."

## Delivering continued support for Veterans' mental health and wellbeing

### One Is Too Many

Part of the Veterans' Mental Health and Wellbeing Fund, in 2021 the One Is Too Many programme awarded grants of up to £300,000 to two-year projects that sought to reduce suicide risks amongst vulnerable Veterans in a co-ordinated and targeted way.

Our 'One Is Too Many' Suicide Prevention Conference took place in October 2023, bringing together experts and stakeholders to address a critical issue: Veteran suicide prevention. The conference highlighted the significant strides made through the innovative funding programme backed by HM Treasury, which has been instrumental in reducing suicide risks among vulnerable Veterans.

Attendees heard firsthand from the One Is Too Many grant holders, who shared compelling updates on their projects across the UK. These initiatives have been pivotal in implementing coordinated and targeted strategies to mitigate suicide risks within the Veteran community.

The conference featured a detailed presentation by Professor Alan Finnegan and his team from Chester University, who shared the findings from an external evaluation of the programme. This research has provided valuable data, shaping future directions in Veteran mental health interventions. The illustration on the right shows the recommendations that came from the programme evaluation.

A further webinar, held on 20 March 2024, successfully unveiled leading research from The Baton and Northumbria University, focusing on bereaved military families and their crucial role in preventing Veteran suicide. This event showcased the compelling outcomes of a project funded with £299,000 from the One Is Too Many programme, emphasising co-production with families to create a safer environment for vulnerable Veterans.

The webinar not only facilitated a significant exchange of knowledge and experiences but also set the stage for ongoing improvements in the support systems for our Veterans, aiming to reduce suicide risks and enhance mental health understanding.



## RECOMMENDATIONS

### Grantholder Engagement

Larger AFCFT grants should utilise the project evaluators' experience to actively engage with the programme and have a role in supporting grant holders.

### Caring for the carer

A standardised training package for those delivering care combined with mandatory governance structures. Research can also help ensure the safety of those delivering the care as well as those receiving it.

### Help-seeking and stigma

Assessments should capture details surrounding the factors that negatively impact on help-seeking behaviour. Novel support with peer mentors who provide individually personalised support, drop-in centres, Community Hubs together with engagement with the Police and Emergency Services may prove helpful in addressing stigma. Entry into programmes should continue to be through multiple routes including self-referrals, statutory bodies or Charities.

### Under represented and minority groups

Programmes to include a strategy for reaching under-represented and minority groups or design specific programmes for these groups.

### Assessment

The situational stressors contributing to the client's distress should be identified in the assessment process to ensure appropriate treatment and promote successful outcomes.

### Employment and Accommodation

Programmes that improve employment and accommodation and gain a better understanding of veterans' life trajectory will have a positive impact.

### Interventions

Future programmes include a mixture of interventions that suit particular beneficiaries including social prescribing activities.

### Evaluation

Utilise a consistent data set in programme evaluations to determine effectiveness over time. Data collection performance indicators aligned to financial remuneration would improve the number and quality of survey returns. Large grants would benefit from a specific economic evaluation.



The Veterans' Places Pathways and People (VPPP) Programme

As the year drew to a close, so did the first phase of the Trust's Veterans' Places, Pathways and People programme, with this two-year programme and numerous projects concluding at the end of 2023 and early 2024.

This programme delivered significant improvements to how Veterans with mental health and wellbeing needs are supported, in a co-ordinated and joined-up way. Funding was given for the sustainable provision of places of safety and pathways of support across the UK, and to help ensure that the people who support Veterans can themselves access good quality training and support.

**“VPPP provided an opportunity to bring together a range of different providers within the region to work towards a common goal.” (Portfolio partner)**

“Sarah” (beneficiary anonymised), a 39-year-old female Army veteran with a 17-month-old child, was initially referred to Veterans HQ Liverpool following resettlement from HMP Styal. Veterans HQ had worked with Tom Harrison House to support Sarah through her recovery and integration into the community, when sadly she became a victim of domestic abuse.

Suffering with anxiety, depression and concern for the welfare of herself and her child whilst residing in the property where the abuse occurred, a multi-disciplinary team was established to support Sarah, who wished to relocate. Veterans HQ made a referral to Armed Forces Community HQ (AFCHQ) as part of the Homes at Ease service funded by the Reducing Veteran Homelessness programme. This case is highly complex and involves multiple agencies; working together, we identified a private rented property in a suitable location for a fresh start, which was affordable for the client. The deposit and first month's rent for the new accommodation was secured with support from the Local Authority, white and brown goods have been sourced and a detailed support plan has been established including a safety network with the police and local domestic abuse service.

All organisations supported the move and seeing this created trust in our offer and the client is now housed with ongoing emotional support.

“I really appreciate all the help you are giving, I feel like crying in a good way though, I just cannot wait to be away from here and be happy and keep my child safe, it's such a relief knowing it's actually happening, so thank you.”

The Forces Wellbeing Collective in the North West have been instrumental in supporting organisations to work together in a more collaborative way, building trust, sharing information and believing in each other's abilities while really understanding the various other programmes that are funded in the locality to add value to the service user journey by the most appropriate organisation. Becoming colleagues and not competitors has changed the way we work for the long term.

The VPPP programme was delivered in 10 regional portfolios across the UK. Across the ten portfolios, there were 88 individual organisations funded by the programme, with 14 of these organisations involved in work in multiple regions, and each region having between seven and 19 funded partners.

Four Strategic Leads (ASDIC, Cobseo, Combat Stress and SSAFA) focused on specific themes and supported the programme at a national level.

An important feature of the VPPP programme and what it aimed to achieve for Veterans is the broad definition of 'mental health support', and over £9 million was invested in a wide range of services and activities offered by grant holders and projects. These cover the full spectrum, from 'banter and brew' sessions to social prescribing, psychotherapy and suicide prevention.

**“Through VPPP, it is proved that collaboration between different organisations makes a difference to the beneficiaries. Through the collaboration work, beneficiaries have been able to find help quicker.” (Survey respondent - portfolio partner)**

The interim evaluation report, published in September 2023, revealed the challenges the programme aimed to address: from loneliness and isolation to complex PTSD; from dealing with day-to-day issues to affecting cultural and behavioural changes. The report primarily looked at the activities and achievements through the first year of the programme and into year two. It explored improvements to mental health support and services, greater connection with Veterans, improved cross-sector support for Veterans, how partnerships and collaborations have grown and developed, and how projects are embedding what they have learned into their ways of working.

**“It is probably fair to say that the biggest achievement of the VPPP programme to date across the South-East has been the establishment of some very exciting and, in the longer term, important relationships and pathways – in partnership – that quite simply did not exist one year ago. Most importantly, we have seen the emergence of an understanding and a passionately held belief that partnerships are the way forward to creating a better support system for Veterans from all strands of the Armed Forces.” (Veterans' Outreach Service, VPPP Southeast)**

Beyond the period covered by the interim report, the evidence shows that the programme has continued to develop, and the projects within it have built on their successes in the first year – the final evaluation report on the programme is due to be published in Summer 2024.

More recent reporting by VPPP regional leads and grant holders, from year two of the programme, highlighted ongoing collaborations, cross-sector partnerships and improved referral processes.

Training courses and learning activities for the people supporting Veterans directly continued through the second year of the programme, upskilling case workers and others involved in delivering services.

Veterans and their families have continued to experience improvements in their circumstances.

**“[A portfolio member] has recently seen success with a hard-to-reach Veteran. It took time to build up a level of trust with him, but now he and his wife are regular visitors to [the centre] and take part in our social inclusion activities. One of the major issues was that they needed to move into a social housing bungalow for health reasons, which we assisted with by liaising with the housing association. They have now moved into their new bungalow and are very happy to have finally made the move, improving the quality of both their lives. Now that the housing issues are settled, they are feeling a lot more secure with their life, and we have encouraged the Veteran to access help for his mental health which has not been addressed for over thirty years.”**

Thankfully, much of the great work and impact from the two years of the VPPP programme can continue!

In November 2023, the Trust was delighted to be awarded an additional £10 million for the VPPP programme, so portfolios can continue their impactful and collaborative projects, and build on the achievements of the first two years of the programme. This additional funding is to increase support to a significant community of vulnerable Veterans throughout the UK and enable that support to become self-sustaining.

To continue the momentum of the first phase of the programme, in March 2024, regional portfolio leads received interim funding to work with their wider portfolios and networks to deliver consultations and develop strategic plans to inform how the additional funding should be spent in each area.

We were keen to ensure that everyone who has an interest in this work could take part in the consultation process, and details of how to get involved were shared on the Trust's website.

Feedback from these consultations is shaping the delivery of the next phase of the VPPP programme, which will be staged over three years, from 2024 to 2027. Also shaping the programme are the findings from the final evaluation of phase one of the programme.

**“Long-term impact is the collaborative working with those organisations linked through the programme, ensuring sustainable support is available to those in need.” (Portfolio partner)**

Early findings from the VPPP evaluation show that the programme and the projects within it directly supported over 15,500 Veterans, with a further 37,000 indirect beneficiaries in the wider Armed Forces community receiving support, typically families and carers of Veterans.

62.6% of the respondents to a survey sent to all stakeholders in the VPPP programme said that the programme was either very effective or extremely effective – a further 15.9% agreed that the programme was quite effective.





Part of the East of England Veterans' Places, Pathways & People (VPPP) partnership, Combat2Coffee is a Community Interest Company (CIC) working with Veterans in custody and within the community.

Alongside producing, selling and serving their own coffee, Combat2Coffee are dedicated to improving the mental health and wellbeing for Veterans and their families. They are one of 11 funded partners in the East of England supported through the VPPP programme, who all work together to support Veterans in need in the region.

Formed in 2018, the organisation offers a barista training programme and assists with finding work placements or further support. They also roast their own coffee blend, supplying several local businesses including Ipswich Town Football Club.

**Coffee is common ground**

Founder Nigel Seaman served with the Army for 12 years. After being medically retired from his subsequent career as a prison officer, Nigel began suffering from depression, anxiety and flashbacks

linked to his time with the Armed Forces. He was formally diagnosed with Post Traumatic Stress Disorder (PTSD) and received support from Combat Stress and Help for Heroes. This support inspired him to set up Combat2Coffee and contribute to the support network which has been pivotal in his own recovery.

During his recovery, Nigel noticed that people often felt more comfortable talking about difficult things over a cup of coffee. He explains: "when someone's struggling, you can make a coffee and actually chill out. It takes your mind off it... It's a conversation piece. If you sit opposite someone with a cup of coffee, you have common ground."

Nigel realised he could use coffee to help others; and Combat2Coffee was born.

**Positive outcomes through training**

Roasting, grinding and preparing coffee can take time and the process can be an exercise in mindfulness. The barista training offered by Combat2Coffee not only upskills Veterans increasing employability, but it can also help improve their self-confidence and wellbeing. Their fully equipped barista training space in Ipswich is a calm, welcoming environment where supporting mental health and wellbeing sit alongside the training qualification.

Since 2020, Combat2Coffee have worked collaboratively with HM Prison Service to deliver a Level 2 Accredited Barista Qualification in dedicated prison cafes, providing Veterans in custody with training and employability skills. Participants can perfect their skills with hands-on customer service experience in prison cafes. These cafes also create a calm space for prisoners to discuss any issues they have over a cup of coffee.



**Inclusive outreach**

One of the outreach services offered are breakfast clubs, often held at Ipswich Town Football Club, with a family-focused approach. "We encourage that you bring your children and your wife because they're part of it," Nigel explains.

"The point of it is, there's a lot of inclusion there. When you've got someone like a big football club involved, people will go there because they feel safe. We get younger, late twenty-year-old Veterans come with their kids. In our area we're quite unique."

**Medals2Matches**

Through VPPP, Combat 2Coffee have run a Medals2Matches initiative with Ipswich Town Football Club which encourages Veterans to wear their medals to football matches.



"The idea with Medals2Matches is, most people wear their medals at funerals and Remembrance Sunday when you're out with the military. This is an opportunity to wear your medals in a different environment and it breaks down barriers and opens conversation. The difference this year was, there were loads of people who weren't part of our group wearing their medals. If people struggle it gives them an opportunity to speak out.... sitting in the stand with all these Veterans, watching football. The response was phenomenal."

Nigel explains that opposition teams who have seen the initiative in action are now taking it on too, encouraging Veterans to do the same at their home matches. Next year, Nigel hopes to expand the initiative to more sporting venues.

**Working together to improve support**

A key success in the VPPP programme has been the growth of collaborative cross-sector working among organisations that support Veterans, providing a more seamless pathway to support services.

Darren Hickie portfolio lead for East of England VPPP partnership and programme manager at The Bridge for Heroes, said: "Combat2Coffee has been an integral part of the VPPP East Region programme for the past two years. Not only have they provided direct assistance to Veterans in need, but they have also played a crucial role in fostering collaboration within the broader community. By encouraging cooperation across our region, we've been able to pool resources and establish a more cohesive support network, ensuring that Veterans receive the assistance they deserve without being shuffled from one agency to another. Nigel's unwavering passion is evident in his dedication to generating innovative ideas for better serving our Veterans."

**Changing lives one sip at a time**

It's not just about the coffee, but what the coffee can enable. Starting conversations, gaining practical help, training and a sense of achievement.

"I speak to Veterans and I'm honest that I struggle. And when you're honest with a Veteran, being a Veteran yourself, they're more open" Nigel explains.

"We go out there and we meet that individual. And we will support that individual. We will make sure that they get the help and the support they need.

"The old saying 'you can lead a horse to water, but you can't make it drink', but sometimes if you take the water to them, they will drink. I think that's what we do. We give them the water to drink. Or give them the coffee to drink".



The Armed Forces Families Fund (AF3)



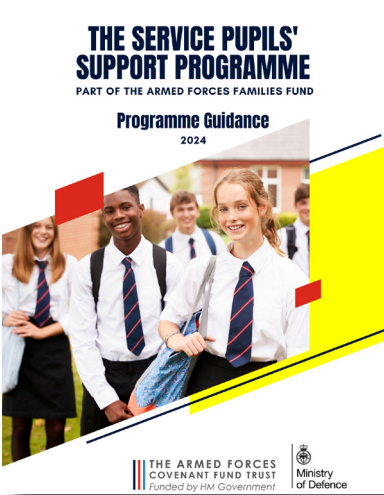
In alignment with the MOD's Armed Forces Families Strategy, we've launched targeted grant programmes on behalf of the MOD to elevate the quality of life and opportunities for Armed Forces families. These initiatives focus on critical areas of need such as education, childcare and spousal support, ensuring comprehensive backing that aligns with the unique needs of military families.

Programmes delivered on behalf of the MOD's Armed Forces Families Fund



The Service Pupil Support Programme

In 2023/24, we awarded over £1.8 million to 48 projects aimed at enhancing educational outcomes for Service children. These projects are dedicated to closing educational gaps and providing targeted support to pupils with additional needs, enhancing resilience and academic performance across the UK.



St Gerardine School

St Gerardine School were awarded £77,400 for their project, Additional Support Needs Targeted Intervention. It enables additional support to be delivered across a cluster of schools, resulting in early, targeted and child-centred interventions and support for Service children with additional support needs.

Across the cluster of schools there are 433 Service children on the roll, of which 30% have been identified as having additional support needs. This is 5% higher than those of non-Service children.

Due to higher levels of movement between schools for Service children, it is fundamental that assessments are used quickly and regularly to assess gaps in attainment for those Service children with additional support needs. Early intervention can then be issued to help close this gap.

The project aims to, over the course of the year, work with 100% of Service children identified as having additional support needs, across the cluster of schools. Accurate assessments of pupil's education levels and how their needs can be met will be carried out upon their arrival at the school, allowing for flexibility to meet the emerging needs of Service children. Timely interventions will then be offered by pupil support assistants to target gaps in learning.

Children will be assessed during and after completion of these interventions to show the improvements they have made and to help form plans to alter classroom settings to fulfil learning needs. The progress of children accessing the project will also be regularly monitored throughout. Both the cluster Literacy, Numeracy and Health and Wellbeing groups and the school's wider inclusion team, will be able to see the progress of individual children and access the ongoing impact of each intervention. This will allow for reflection and redirection of interventions if necessary.

Over the course of the year, through comprehensive data monitoring, the project should give a clear indication of interventions that have the most impact on closing attainment gaps' leading to long term impact for the cluster Service children with improved understanding of the attainment and emotional needs of Service children.

Chief Education Officer, Vivienne Cross, said: "We are delighted that the programme application has been successful and work to provide early and targeted interventions to support Service children with additional support needs can be carried out. This programme will impact the education and lives of these children, and we look forward to seeing the full effect of this work throughout these 12 months."





The Garrison ASSIST project (GAP) PLUS was awarded £80,000 to build on the highly successful Garrison ASSIST project, (Assessment, Support & School Inclusivity in SEND Teaching), which is now established and generating interest from policymakers and strategic leaders alike.

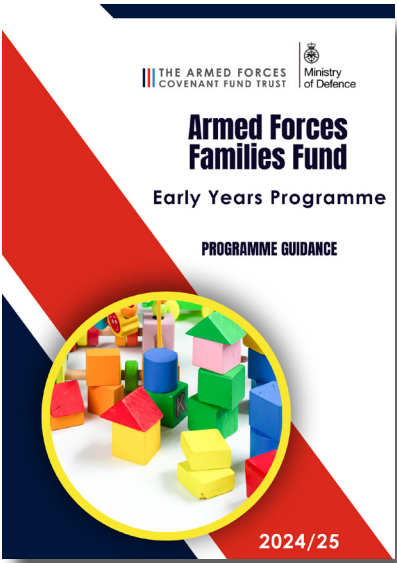
GAP PLUS extends the model developed through GAP, by utilising the learning gathered by building on the project and adding highlighted key elements to maximise both the impact and sustainability of the project in three key ways.

- 1) Refining understanding of the GAP model, so that it can be translated into an easily accessible programme for other schools.
- 2) Enhancing the model by formalising parental-engagement element identified through the project.
- 3) Adding a leadership stream to the model that learning from the Garrison ASSIST project identified as key to embedding the new approach within school improvement over the long-term and, therefore, to the sustainability of the work in the project schools and schools nationally.

GAP Plus will not only transform the quality and impact of SEND provision and outcomes for Service children nationally, but it will also encourage Service family engagement and help schools to self-assess their current provision using a solution-based approach, in collaboration with local authorities and external agencies.

Ian Mottram, Head Teacher at Le Cateau, CP School said: "GAP PLUS has enabled us to build on the success of the original GAP project in 22/23 with an enhanced offer. At the heart of this is collaborative working to support the many Service Pupils in and around Catterick Garrison especially those with SEND. Staff professional development and training are at the heart of this along with the networks across the Garrison schools with specialisms being developed in each setting. This is a supportive model that will allow our networks to work at a much quicker pace and utilise the wealth of expertise that we have.

We are also excited by the research strand which has the potential to really shape policy makers decisions and ensure Service Pupils with SEND are not disadvantaged due to the transient lifestyle they lead."



### The Early Years Programme

This year we awarded more than £1.2 million to 31 projects that improve early childhood education and care for Service children aged 0-5 years. This funding boosts the capacity and quality of early years settings, making high-quality childcare more accessible to Service families.



### Sandling's Playgroup

Sandling's Playgroup in Woodbridge were awarded £36,125 under the Armed Forces Families Fund: Early Years programme to support the development and revamp of the playgroup's outdoor space.

The provision is located on a military base, with Service children comprising over 98% of attendees. Despite having extensive outdoor spaces, time constraints and existing budgets posed a challenge in transforming the neglected outdoor classroom into something that could enhance the overall experience of the Service children attending.

Project Outdoor Classroom has transformed the outdoor area into a safe, stimulating space for children to explore and engage with nature independently. A key priority was to replace the existing fence to ensure the children's safety while adopting an environment that encourages exploration, creativity and independent learning.

This new, welcoming space has been completely revamped thanks to this funding, with new and diverse resources, including climbing frames, water walls, a creative station, music areas and a sensory garden.

Staff at Sandling's will receive professional development through training, emphasising the significance of seasonal outdoor learning. They'll also implement action plans to ensure that outdoor classrooms positively impact children's care, learning and development, supporting both current and future families at Rock Barracks.

Sandling's manager, Hannah Hall said: "The main impact and learning to come from the project has been around the staff and child interactions and engagements in the outdoors. Due to the safety factor of having the new fence, staff are now able to have more meaningful interactions with the children. We have found the children are happier with the freedom of exploration in the new outdoor areas, improving mental health."

Hannah adds: "Providing new allotment beds has allowed children the opportunity to grow and eat the food we produce. From observing how much this has been enjoyed, we have created a weekly gardening club for children to learn all about planting, growing and outdoor maintenance."

The garden further enriches their outdoor experience, allowing exploration of nature through smell, taste and sounds, developing confidence, independence and self-esteem.

Sandling's are now looking ahead at promoting outdoor sleeping among the children, supported by scientific evidence highlighting its positive effects on cognitive development.

Hannah concludes: "We are exceptionally grateful for the grant and without this grant we wouldn't have been able to make such a difference to the outdoor spaces in the time we have had. We know that the impact with the children we currently have is only the beginning of what we have observed and are excited for more MOD families and children to have the opportunities in the outdoor spaces that are now on offer at Sandling's Playgroup."





Catterick Garrison Pre-school

Claire adds: "We quickly reached more families than we were expecting, we have not had numbers this high for over 10 years."

By February 2024, the playgroup recruited two additional staff members to join the expanding team.

Claire continues: "With the transitional life of military families being high, and an increase of neurodiversity in early years, the grant has given me the time to write an Early Years curriculum that is inclusive to our provision."

The curriculum highlights the importance of a repetitive learning environment for our youngest children and the impact of this is already visible with no neurotypical children being identified as needing additional support in learning due to this repetitive learning environment."

The Early Years programme enabled the playgroup to create an inclusive physical and sensory room for children to explore. The room includes resources that support climbing, bouncing, balancing, spinning and mats that provide different sensory experiences. The room also has calming sensory areas with sensory lamps, galaxy lights, bubbles and dens which can help with the needs of the SEND children, providing a calm and safe space to explore.



Claire said: "The impact at Yellow Ribbon has been wonderful and the difference we have witnessed in the children's abilities in such a short period of time has been very positive."

The introduction of the new curriculum has made an impact on all the children and the team. The grant enabled Claire, who had recently trained to be an Early Years Teacher, to build a curriculum that flows throughout the provision, reducing planning and paperwork for the team, leaving more time to support play and learning.

She adds: "The curriculum creates pathways for each child's development and adults can easily identify what stage a child is, simply by observing and listening to keyworkers language and activities. The whole curriculum leads to children eventually being school ready."

"With several Service children joining Early Years from the age of three years - and English as an additional language impacting some children's development - the curriculum helps keyworkers revisit activities in audiology and language development and shared attention activities, so that gaps in development can be rapidly closed."



Catterick Garrison Preschool, Yellow Ribbon, were awarded £12,700 through the Early Years programme to create new learning spaces for children and babies with additional needs.

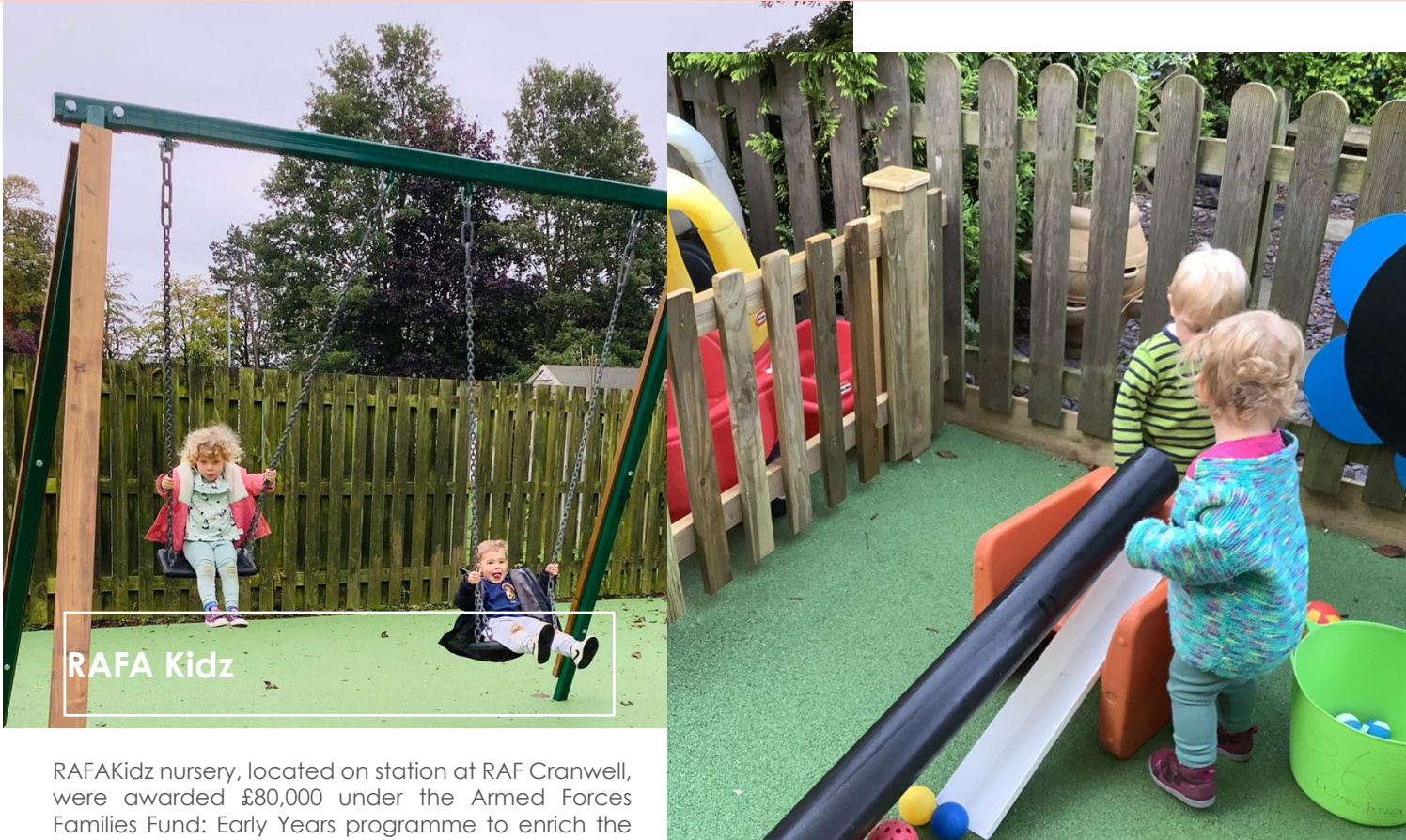
The Early Years Joyful and Engaging project aimed to create enriching learning environments, enabling children to realise their full learning potential. This involved acquiring suitable furniture to enhance physical development and establishing purpose-built play areas tailored to each age group, nurturing imaginative play with additional plans of a new preschool room to be established for the older children.

The setting acquired appropriate furniture to enable babies to confidently take their first steps, providing a safe space free from obstacles. A sleep room has enhanced routine, encouraging children to sleep in dedicated areas, and a physical and sensory room supports the needs of children with SEND, development of gross motor skills and core development, bringing enjoyment to all the children.

Early Years Coordinator and Manager, Claire Marshall, said: "This has shown amazing results with the team overwhelmed of the abilities the babies have achieved by being supported to feel safe to take risks."

The immediate wider impact has been increased availability for military families, with an average number of babies attending rapidly increasing. An additional six spaces to military families have now been offered with 28 children registered at the provision.





RAFAKidz nursery, located on station at RAF Cranwell, were awarded £80,000 under the Armed Forces Families Fund: Early Years programme to enrich the learning and development of Service children by refurbishing their outdoor space to promote and encourage healthy and active lifestyles.

The charity, who support the RAF community, was created to address the requirements of families by offering affordable and high-quality childcare services for Service children.

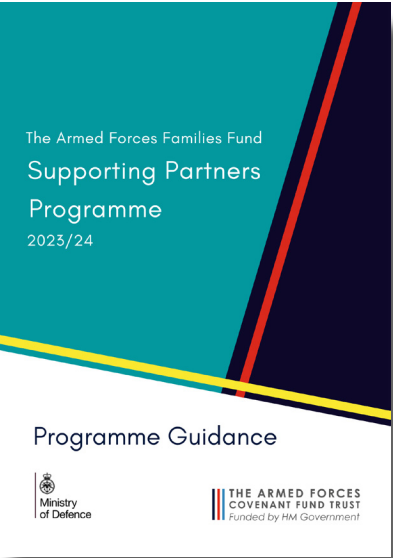
With 80 percent of the children having experience of a deployed parent, the nursery team are well acquainted with the challenges faced during deployments. Their understanding comes from the valuable feedback they receive from the military families they assist, including the positive effects of outdoor play and learning to mitigate some of the challenges.

The flooring and canopy shelters in the nursery's outdoor area were installed more than 18 years ago and had reached the end of their useful lifespan. This had resulted in water seepage and holes in the flooring becoming more prevalent, with some areas posing a trip hazard, limiting children's access to fully enjoy the outdoor space. The funding received from the Early Years programme enabled the nursery to carry out improvements to the outdoor space, including the safe removal and disposal of the old flooring and shelter. These were replaced with new timber shelters and wet pour flooring, transforming the space into a safe and enjoyable area for the children throughout the year.

The Director of Operations for RAFAKidz Nicky Davis said: "Spending time outdoors is vital for children's development as it allows them to explore and experiment, as well as offering them opportunities to practise essential skills such as balance and spatial awareness. The new outdoor space at RAFAKidz Cranwell is wonderful as it means our children have a place they can enjoy in all weathers, providing more opportunities for them to learn and flourish, whilst having fun. Watching the children being active outside, running around, squealing with joy, and enjoying themselves is delightful!"

With the children now enjoying unrestricted access to the outdoor space, significantly expanding the area for them to engage in activities such as biking, scooting, using parachutes and playing ball games. The outdoor play area is crucial to the development of their physical health, including muscular and bone development, and boosting their immune system. It also benefits their mental health and overall wellbeing, encouraging social interaction helping to facilitate new friendships and contributing to improved sleep cycles.

The nursery staff adds: "On behalf of the children and staff at RAFAKidz Cranwell, thank you so much! The support will have a legacy on the learning and development of hundreds of Service children for many years to come".



The Supporting Partners Programme

We allocated nearly £1,000,000 to 14 projects that improve employment support for Service partners and spouses, helping them leverage their skills and experiences effectively in the workforce.



Milspo Network CIC received £33,000 to deliver a launch accelerator business course.





In 2020, the RAF Association was awarded £337,000 under the Removing Barriers to Family Life programme to formally establish the Military Coworking Network (MCN) - a network of coworking hubs on or near to military bases, enabling members to access a strong, professional network. These hubs have since provided a portal between military and civilian communities, offering workspace and a networking community.

This year, following the fantastic success of the MCN so far, it has been awarded a further £199,930 via the Supporting Partners programme to extend the work they have begun; increasing the numbers using the hubs, and providing evidence of how the network can support operational effectiveness through partner support. The primary objectives of the MCN include creating well-equipped coworking spaces, fostering a network of peers, and offering an online community for additional support. They have an ambitious extension plan and a good understanding of what works, thanks to the initial pilot project.

This includes embedding and driving relationships with a range of Service and Civil Service personnel at all Hub locations, ensuring they understand the flexibility of the Hub as an asset to the Unit, and asking them to promote the Hub and work with the MCN Delivery Team.

In addition, the MCN will conduct an evaluation of their initiatives to ensure that the hubs remain valuable and effective for the military partner community. Independent evaluations of the impact of using a Hub, conducted in 2020/21 showed that:

- 61% reported having an improved career
- 93% of hub users said they feel recognised by the MOD
- 67% reported feeling less lonely

Prior to 2020, the project was run by volunteers. The two-year pilot funded by the Removing Barriers to Family Life programme solidified the need for this resource and provided a way of demonstrating the positive impact access to a Hub could have on its users.

Now, with further funding, the Delivery Team hopes to plan for long-term sustainability. They will open three further Hubs and partner with local private coworking spaces in locations without Hubs and ensure the MCN provides a place for community cohesion, enabling partners to have access to a supporting and nurturing environment that allows them to make useful connections within their community.

From their ongoing work, the MCN knows this provision leads to enhanced opportunities to find and sustain employment; it can lead to increased financial independence and can offer an improved network and expanded opportunities.

Maria Lyle, Director, RAF Families Federation, said: "It was really heartening to see the positive impact the pilot project of the Military Co-Working Network has had. The partners involved in this project - including the Royal Air Forces Association (RAFA) and all three Family Federations - can see the potential for this kind of model to become an important part of the support offered to military families. Most partners want (and need) to work, but maintaining a career when mobile can be both isolating and challenging. We very much hope that this continued funding will allow us to refine the model to further prove 'what works', and we will work with MOD to capture that for the future."



When a military family accepts a relocation to an overseas posting, it involves more than packing and moving. Employment factors, especially for the non-serving partner must be considered. Including obtaining the right to work in the new country, understanding local law regulations and navigating potential language barriers.

Whenever a military family contemplates relocating overseas, they must consider whether a partner or spouse can bring their own business abroad or continue with their current employer in the UK, if feasible. Navigating the complexities of overseas work regulations can be challenging. Given that military families frequently relocate to various locations, including overseas, there was a source of concern within the military community of no current access to information available when considering an overseas assignment.

The Overseas Employment Guide (The guide) was awarded £46,500 under the Supporting Partners Programme to help simplify these complexities by empowering families to make more informed decisions by establishing workable action plans. The guide covers working for a Host Nation company, working for a UK Company whilst overseas, and running a company, either as a Sole Trader or as a Limited Company whilst overseas.

It concentrates on significant overseas assignment destinations for the three UK military Services and offers crucial information for partners to support them in maintaining their professional endeavours while living abroad.

Covering Cyprus, the Netherlands, Belgium, Italy, and Germany, it serves as a roadmap for working overseas.

The feedback from beneficiaries regarding the guide has been positive, with families articulating the guides invaluable assistance in navigating their individual circumstances:

"The guide is a really useful starting place for working out whether I will be able to work at my new posting."

"I hadn't realised how complicated it might be to move my business to Cyprus when we are posted later this year, this guide has really opened my eyes."

"Thank you for putting this guide together, I am glad we had this information before my partner accepted the posting."


Sarah Walker, Director chair of The Partner Employment Working Group CIC explains: "The Partner Employment Working Group CIC in partnership with the British Chambers of Commerce and with funding from the Armed Forces Covenant Fund Trust have put together 'The European Overseas Employment Guide.' The guide is aimed at Armed Forces families who are either considering a European posting or have been advised that they will be moving to Europe in due course.

"Post Brexit employment of any sort in Europe has become a minefield for Armed Forces families, and this guide aims to explain (not solve) the process of being able to work in the countries where the most common European postings are.

"We appreciate that the information in this guide is complicated, but it allows families to make informed decisions and ask the right questions rather than being surprised when they arrive at their posting."









**Programme Guidance**

**Armed Forces Families Fund:  
Research Grant Programme**



THE ARMED FORCES  
COVENANT FUND TRUST



Ministry  
of Defence

Research Grants Programme

With an investment of over £169,000, we supported three research projects aimed at unpacking the complex educational and welfare challenges faced by Armed Forces families, proposing actionable solutions to these pressing issues.

Each funded initiative is designed to respond to the evolving needs of military families, ensuring that our interventions are both impactful and sustainable.



Bath Spa University were awarded £49,729 for their project exploring the deployment-related wellbeing of three-to-four-year-old Service children in their pre-school year. Beginning in February 2024, the project will work alongside children, parents and Early Years practitioners to understand the lived experience of parental deployment in young children across the Naval, Army and Air Force contexts.

Dr Georgina Normile, principal investigator and Senior Lecturer in Education, said: "I am delighted to be leading on this project, which explores the experiences of some of our most under researched Service children; those in the pre-school year.

"As a researcher, a Service spouse and a mother of two Service children, I am passionate about advocating for younger Service children in the years before they start school. This age group makes up a significant proportion of our overall numbers of Service children yet are often overlooked in terms of policy and research. Better understanding their experiences will help to shape developments in policies and practices for this group. We know that there is some really great practice already happening out there in many Early Years' settings, so we look forward to learning more about this as well as highlighting where wider developments for this age group are needed."

Oxford Brookes University were awarded £60,000 in November 2023 for their project Supporting ALL to thrive, a study to develop understanding of how the unique and often complex challenges associated with Service life can affect the educational opportunities, experiences and outcomes of children with Special Educational Needs and Disabilities (SEND).

The project will take a comprehensive and holistic approach, working collaboratively with key organisations that support and advocate for Service children and families, to explore the detail of children's and families' educational journeys and everyday experiences, alongside statistical analysis of national attainment data.

Philip Dent, Director, SCIP Alliance, said of the project: "The research is clear that being part of a military family and having additional needs affecting learning can cause considerable extra challenges. I am delighted to see this project coming to fruition, especially working with long-term partners in the Alliance with a track record turning evidence into action.

Looking ahead, the evidence and recommendations from this project will translate into more targeted resources, a better-informed and more confident workforce, and strengthened policies and provision, with the aim to foster an environment in which all Service children and families thrive.

The project has been welcomed by stakeholders including the RAF Families Federation, who said they are pleased to see further research being undertaken to better understand the experiences and educational outcomes of Service children with Special Educational Needs and Disabilities. We hope that recommendations from this research will help to strengthen policies and provision and support all children from an Armed Forces background to thrive."



The University of Chester received £59,894 for their project, 'Service children's transitions in education'. The project will investigate the educational risks and benefits associated with Service children's transitions. It will explore the lived experience of Service parents and children in conjunction with investigating the challenges associated with transitions, to determine in what ways educational risks can be mitigated.

The study will be completed by Service family academic staff working at the University of Chester's Westminster Centre for Research in Veterans. Their experiences of regular moves and the educational impact on children will help provide a deep personal insight into the issues and will assist in reaching and engaging with fellow parents and their children.

Westminster Centre for  
Research in Veterans



Professor Alan Finnegan, the Principal Investigator, said: "Due to my military Service, my youngest daughter went to her fifth school when aged just 9 years old, and the impact of these constant moves is a story that needs to be explored further.

"As an Armed Forces Community research team, we are extremely grateful to the Armed Forces Covenant Fund Trust for funding this incredibly important study. Most importantly, the research will provide a vehicle to clearly show to Service families that the best education for their children is of paramount importance. This study provides an opportunity for Service parents and children to shape and inform future policy, in both the short and long term, to help Service children reach their full potential."







# Impact and Sustainability

## The Impact Hub

The Impact Hub is an easy-to-use internet-based tool which enables the collection of impact data directly from project beneficiaries. Projects are asked to use the Impact Hub to help the Trust measure impact across all its programmes in a consistent way. Over the last 12 months, the focus of the Trust has been the user journey, so we have continued to develop the Hub in such a way that aims to ensure as many grant holders as possible can use it easily and effectively.

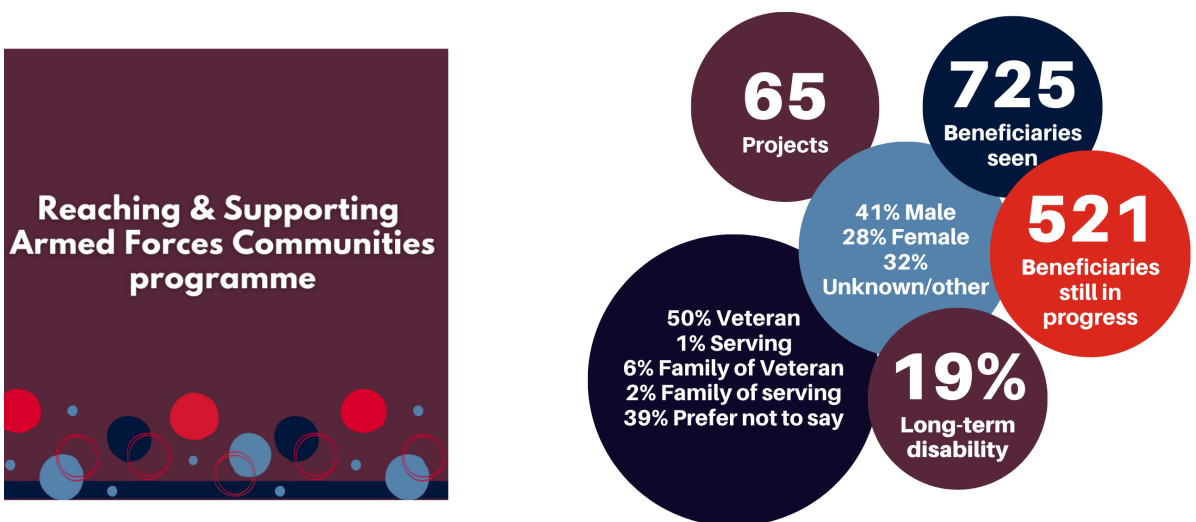
The Trust funds a wide range of projects which support members of our Armed Forces community with very different needs. The Trust knows its grant holders are very much subject matter experts in their own areas when it comes to evaluating the impact of their projects, and the measures that each project uses to show that their interventions are working are not necessarily the same. Therefore, we ask our grant holders to use the Impact Hub in addition to their own evaluation activities to collect data against the wellbeing and demographic measures that the Trust has identified.

We have listened to feedback and continue to develop the Hub in a way that aims to ensure it is an intuitive, easy-to-use resource for our grant holders. We utilise a simple demographic survey asking about the beneficiary and their military service/connection, and additionally use the ONS4 Wellbeing Survey. This is a simple 4-question survey which measures wellbeing by asking respondents "how they are feeling" at that moment in time. We ask that grant holders deploy the survey at the beginning, and at the end of the beneficiary's interaction with them to show the change in score.

We are delighted that use of the Impact Hub continues grow across our programmes. The Trust have a dedicated impact team to support grant holders in their use of the Impact Hub, and to provide appropriate guidance and training. As of 31 March 2024, we had 8,703 active beneficiaries across 550 projects registered on the Impact Hub:

giving reassurance about the safety and security of their data. We have received very positive feedback so far, and grant holders have told us it is an invaluable resource to enable them to help engage beneficiaries in impact and evaluation activities.

As of 31 March 2024, we had successfully onboarded two rounds of the Reaching and Supporting Armed Forces Communities programme onto the Impact Hub, and already have 725 beneficiaries in the system over 65 projects. Our third round of Reaching and Supporting Armed Forces Communities and second round of Transformational grants will be onboarded in early financial year 24/25.

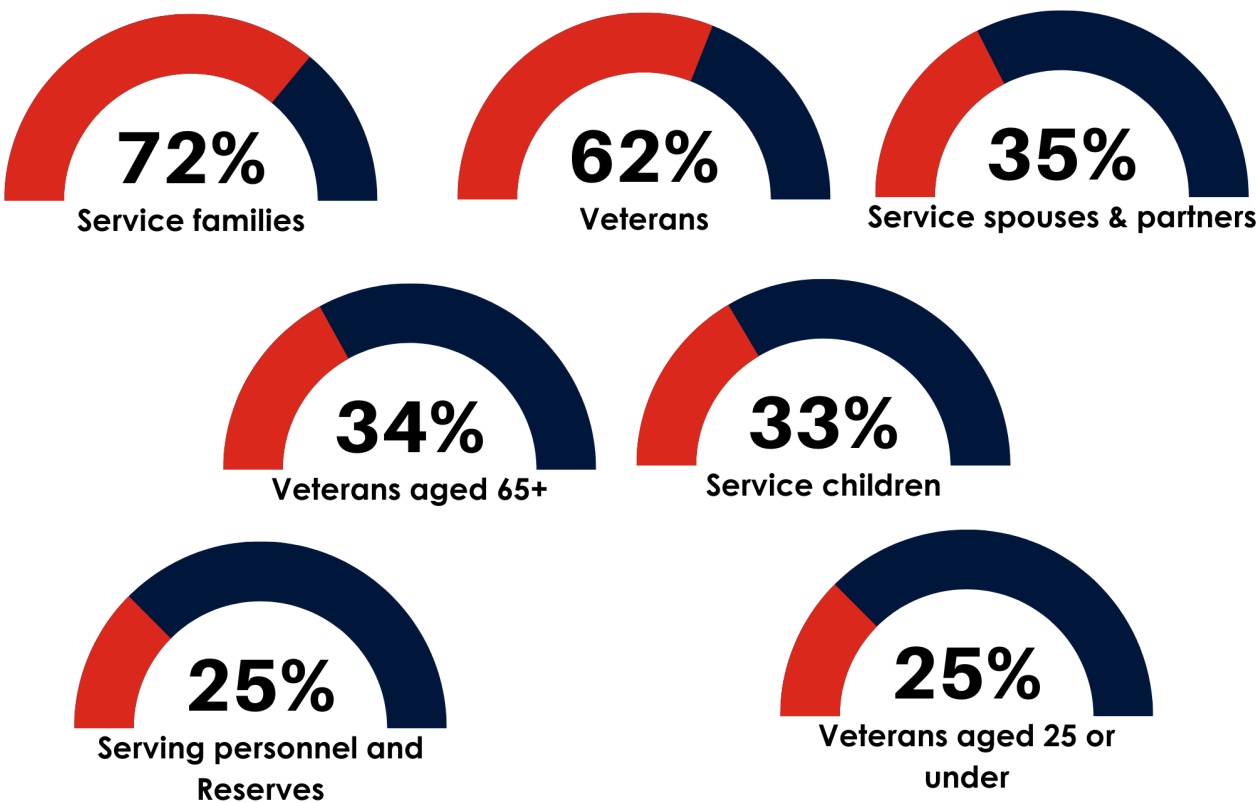


## Overall Impact Hub Figures



Figures as of March 2024

## Who did grants awarded by the Trust benefit in 2023/24?



Over the last year the Trust have held a number of very successful impact and evaluation webinars for new grant awardees for both our Reaching and Supporting Armed Forces Communities and Transformational Grants programmes. The objective of these webinars was to introduce grant holders to our impact and evaluation activities, give information on why it is important to collect monitoring and evaluation data, and to give a high-level overview of the Impact Hub. Grant holders who hadn't used the Hub before were also provided with a live on-line demonstration of the Hub and introduced to the resources available to support their use of it.

In addition, the Trust have provided grant holders with additional tools to enable them to encourage beneficiaries to use the Hub, such as a letter to beneficiaries explaining why we are asking them to complete our surveys and



# Research and Evaluations

In June 2023, we held a joint webinar with the Directory of Social Change (DSC) to launch the report, Small Grants, Big Changes. Commissioned by the Trust the previous year and produced by DSC, the report provides the evidence to support what most people involved in delivering and funding charitable activities believed to be the case – small grants and small grants programmes have a vital role to play in enabling and sustaining critical support for charities and their beneficiaries.

The report examines small grants and small grants programmes via a literature review and a survey of organisations that had received or applied for small grants. For the purposes of this research, a small grant is considered to be a grant of £20,000 or less.

DSC'S Good Practice Framework, developed out of a review of the literature on small grants, small grants programmes and their evaluations, gives useful examples of good practice, the considerations needed when implementing these ideas, and the potential outcomes.

Key findings and recommendations of this report include:

- if it's a small grants programme, call it that
- make sure any evaluations are proportionate, but also published and accessible
- have multiple funding rounds, so applicants can apply when they are ready for the funding
- have a simple expression of interest to potentially save unnecessary time on full applications
- pay small grants as quickly as possible.

We were pleased to see that many of our policies, procedures and practices align with those recommended in Small Grants, Big Changes, but there is always more to be done.

The report includes the experiences and opinions of representatives from organisations who have applied for, and received, small grants. It provides a valuable resource for charities, government and policy makers alike, to improve understanding of small grants and small grant programmes.

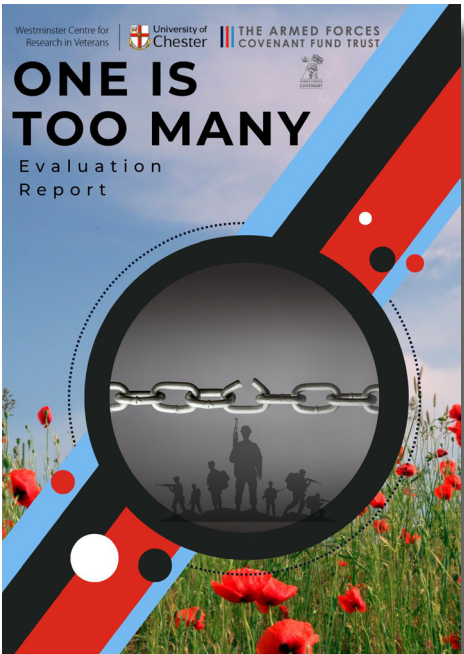
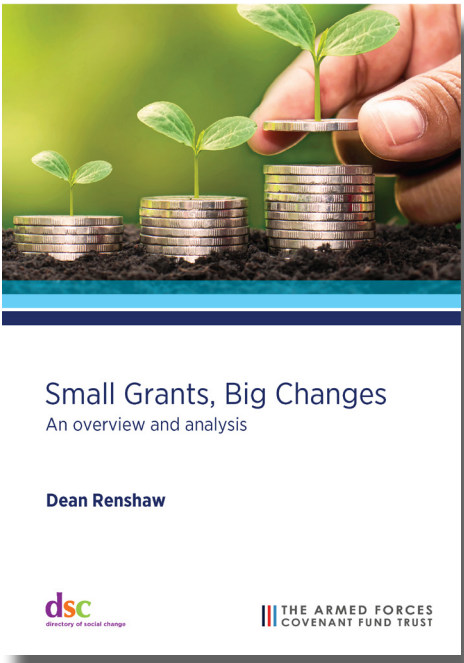
During the year, the Trust commissioned external evaluations of two of our grant programmes. These evaluations aim to assess the value and impact of these programmes over the short, medium and long term so we can learn what works and why.

## One Is Too Many

In late 2023, the University of Chester published the evaluation of the One Is Too Many (OITM) programme, with the launch of the report taking place at a full day conference, which also included a number of key organisations involved in delivering the programme and helping to prevent Veteran suicide.

The OITM programme evaluation was carried out by the team at the University of Chester's Westminster Centre for Research in Veterans.

In 2021, as part of the Veterans Mental Health and Wellbeing Fund, and in recognition that more could be offered to reduce Veteran suicide, the Trust allocated over £2 million to eight UK projects which ran over two years. These projects were to be delivered in a co-ordinated and targeted way and concentrated on the quality of the interventions in reducing suicide rather than the number of participants. They were designed to significantly reduce Veteran suicide by gaining a better understanding of the issues, providing timely intervention including education and peer support to improve the wellbeing of Veterans and engage where appropriate with their families and friends. There was a clear objective to address the possible barriers to accessing healthcare.



The evaluation of the OITM programme delivered a number of conclusions and recommendations, some of which have already been incorporated into the development of future grant programmes. These included highlighting the importance of early engagement with and between all stakeholders involved in the delivering interventions, ensuring that those delivering care to vulnerable Veterans were also cared for themselves, and that future programmes and projects should have a strategy for reaching under-represented and minority groups of Veterans. The need to reduce stigma and improve help-seeking behaviour was crucial, and the evaluation also concluded that the programme and the treatments and interventions it funded had undoubtedly saved lives.

## Reducing Veteran Homelessness Programme

In November 2023, we commissioned Alma Economics, following an open tender process, to evaluate the Reducing Veteran Homelessness Programme (RVHP), which the Trust is delivering on behalf of the Office for Veterans' Affairs (OVA). The programme has awarded major grants to tackle the issue of Veterans experiencing homelessness and has funded organisations and projects that will contribute to the OVA's ambition of ending Veteran homelessness and rough sleeping.



We launched the RVHP in April 2023. Grants were awarded in June 2023 to nine projects totalling £7.2 million. These nine projects will provide support to 1,300 vulnerable Veterans over two years across almost 60 housing complexes, ranging from apartment blocks to family homes. Homeless Veterans across the UK will be able to access specialist medical care, connections with local communities and the tools they need to gain employment.

Alma Economics are working on their mixed-methods evaluation over the next two years to understand how the RVHP has been implemented and the impact it has had on homelessness and other related outcomes. An economic evaluation will look at the social return on investment of the programme.

## Veterans' Mobility Fund

In December 2023, Edge Health began their evaluation of the Veterans' Mobility Fund (VMF), which the Trust is also delivering on behalf of the OVA. The VMF awarded a single grant of £2.52 million to Help for Heroes to deliver high quality support to Veterans with physical disabilities. This funding will enable Help for Heroes, in partnership with Blesma, The Limbless Veterans, to deliver in-kind grants and equipment to Veterans across the UK, to help with their mobility needs. Help for Heroes launched the mobility equipment support scheme in March 2024.



Over the 5-year evaluation project, Edge Health will assess to what extent the mobility support scheme has met the overall aims of the VMF to enable Veterans to access high quality support, ensuring that that proposed mobility equipment solution for the Veteran meets their needs, and enables them to engage in activities that are important to them and improve their quality of life.

The evaluation will examine how the scheme has been implemented, including the participation of Veterans and the wider Armed Forces community in co-designing the scheme. The research will also investigate value for money, including defining and calculating the social return on investment in the scheme, consider the cost and supply of mobility equipment, and the benefits provided by the equipment over those that would have been provided through the NHS.



# Look Ahead

## The Armed Forces Covenant Fund

The Covenant Fund has moved to a three-year funding cycle guided by our new Funding Framework. The Trust's three-year Framework will build on the past themes and learning from Covenant programmes, the findings of the Consultation and broader research, including an in-depth literature review, to create programmes that support the delivery of the Nation's Covenant promise to our Armed Forces, Veterans, and their families.

This has been a significant area of work for the Trust. Moving to a three-year cycle of funding delivery helps us to design and implement strategic funding programmes which will enable us to support effective outcomes for Armed Forces Communities, while also providing a clearer focus on where we will be investing our Funds. Making these changes will also enable the Covenant Fund to work more closely with our stakeholders when we develop our strategic themes into programmes, to help us ascertain and help define the need, explore how to achieve the greatest impact and ensuring there is no duplication.

In developing our first strategic funding Framework, we ran a wide-ranging stakeholder consultation, having first considered themes under a literature review. In our literature review, we looked at published academic research on areas of need; published government strategies and we also looked at the learning that has come through evaluations of programmes which we have run in the past.

The Trust ran an open consultation in June and July 2023, to gather views from a wide range of stakeholders regarding the development of the Covenant Fund 3-year Framework, the shape of new programmes and to gather views on grants generally.

We devised the consultation to reach a broad cross-section of people and organisations from across the Armed Forces community.

540 respondents took part in the main consultation, which is the highest number of participants ever achieved by the Trust in a consultation exercise.

The consultation was vital in informing the direction of the three-year funding Framework.

Drawing on the findings of the Trust's consultation, the top three issues overall for people from Armed Forces communities were:

- support with family life
- reducing isolation/loneliness
- being able to access support/advice when needed.

The resulting Framework sets out the themes for delivery of the Covenant Fund between April 2024 to March 2027. These themes will be developed into comprehensive, outcome-focused programmes in each of the three years that this Framework will be delivered.

## The Covenant Fund Funding Framework 2024-27

Over the next three years we'll address the challenges and disadvantage faced by our serving and Veteran community and their families, while extending crucial support to those who've made sacrifices.

Our Framework has a strong focus on the principles within the Covenant of no disadvantage due to service and extra support for those who have given the most.

The Armed Forces Covenant is a promise by the nation that together we acknowledge and understand that those who serve or have served in the Armed Forces, and their families, should be treated with fairness and respect in the communities, economy, and society they serve with their lives.

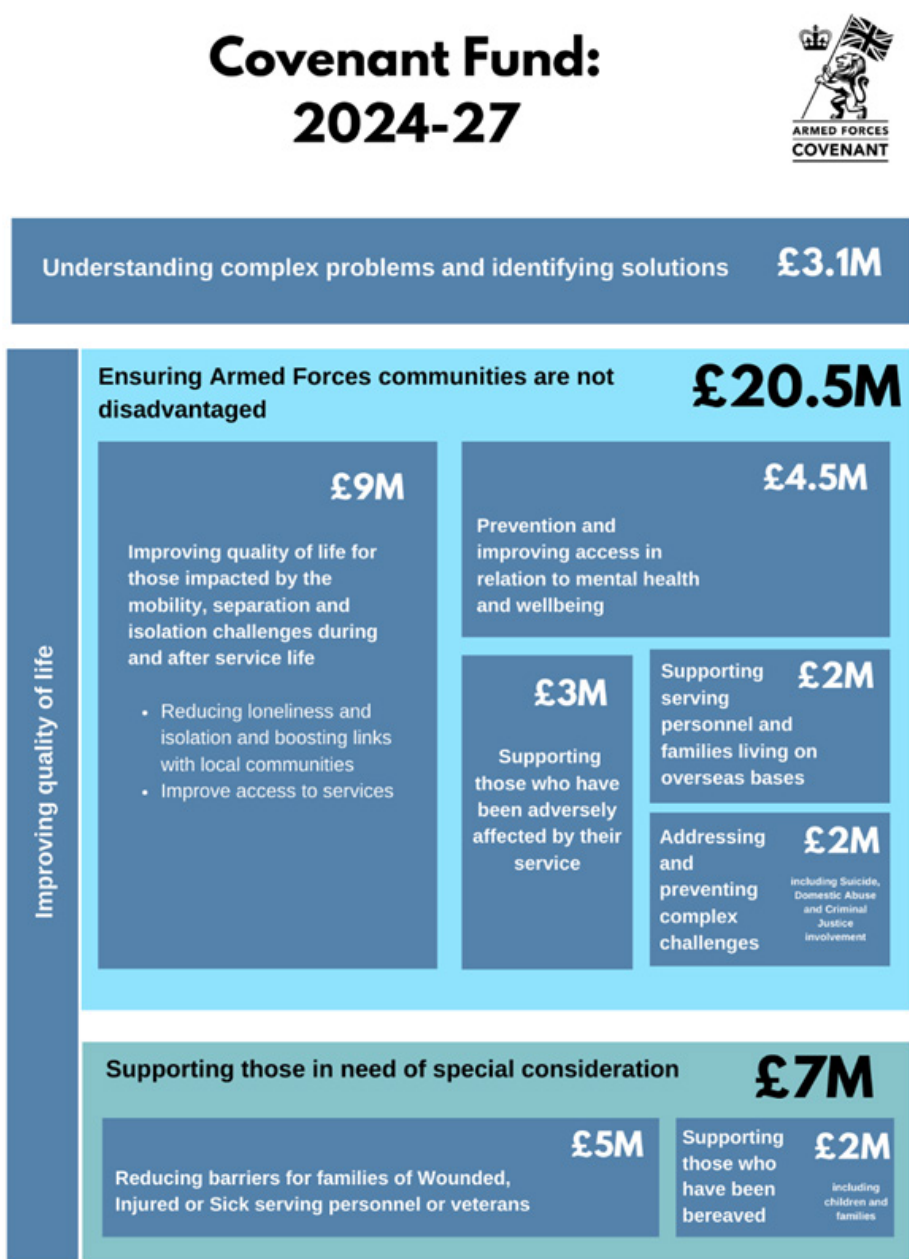
Its two principles are that, recognising the unique obligations of, and sacrifices made by, the Armed Forces:

- Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services.

- Special consideration is appropriate in some cases, especially for those who have given the most such as the injured and the bereaved.

Our Funding Framework is ambitious and will be delivered over a three-year period with £10 million committed each year to projects and activities that support these themes, through funding programmes that specifically address each theme. We'll collaborate with a range of stakeholders, potential beneficiaries and experts in the development of these programmes.

We will publish information every year on how we are delivering against our Framework.





# The Armed Forces Families Fund

We will continue our detailed work with the MOD Children and Families team to deliver the Armed Forces Families Fund (AF3). The AF3 support projects that meet the aims of the Armed Forces Families Strategy.

In 2024/5 we will run programmes that:

- help Armed Forces families access good quality early childhood education and childcare provision that is located close to where they are living or serving; supporting projects that directly address problems that Armed Forces families are currently having in accessing good quality childcare for their children
- support projects that reach Service children who are experiencing challenges in schools, ensuring the needs of Service pupils are met. We will support projects that:
  - close the gap in attainment between Service and non-Service pupils, using data led evidence
  - addressing the needs of Service pupils with additional needs through early identification and intervention using a collaborative and coordinated approach
  - identifying and addressing the needs of small cohorts of Service pupils within educational settings
- support projects that enable partners and spouses of serving personnel to access employment and career opportunities.

# Funding from the Office for Veterans’ Affairs

We will deliver funding programmes to develop and refurbish more housing for Veterans. A particular area of focus will be a programme that will award grants of between £75,000 and £500,000 towards projects that support significant refurbishment, including extensions and new builds of rental accommodation that will offer high quality support for Veterans with a housing need.

We will manage a complex portfolio of grants awarded in the 2023/24 financial year to deliver effective outcomes for Veterans with physical disabilities, homeless Veterans and Veterans needing support with employment.

# Veterans’ Places, Pathways and People Programme

We will award significant grants to portfolios of projects, which will work regionally to develop better, more joined up lasting support for local Veterans with mental health needs, through the 2024-7 continuation programme.

# Financial Review

## Our Income

During 2023/24, the trust's income comprised £35.6m for specified purposes of supporting the Armed Forces community, as follows:

- Office for Veterans Affairs (Various programmes) £15.3m
- Covenant Fund £10.6m
- MoD Families Fund £4.7m
- National Spitfire Project £3m
- Other £2m

## Our Expenditure

In 2023/24, we spent £33m on grants and direct expenditure on programme evaluation and research to assist us in understanding the impact of both individual projects and programmes. Awards from each of the Funds were made throughout the financial year. Some grants are for multi-year projects, where organisations draw down their grants over two or three years. Staff costs in 2023/24 were £1.2m, an increase of £0.2m from 2022/23. The increase is a direct result of taking on additional staff as our funding programmes have grown in number, with particular emphasis around the new OVA programmes. This enables us to continue to be an efficient and effective grant making body.

Our other costs fell slightly. This is primarily the result of a Board decision to class our grant management system and the costs of grant application assessments as directly attributable costs of grantmaking. For 2023-24 and going forwards, these costs now appear under 'Direct Charitable Activity' in Note 3a to the accounts.

## Reserves policy and going concern

The Trust holds limited reserves, which comprises both refunded grants and interest earned. Trustees have continued to engage with the Cabinet Office and the Ministry of Defence during 2023/24, to ensure that prudent planning and compliance with the Charities SORP can be achieved.

Our working reserves policy has been to ensure that we hold sufficient funds to maintain liquidity and to increase our robustness in the event of a sudden contraction of grant funding. Our unrestricted reserves at 31 March 2024 were £282,007 and covers approximately 2.5 months of staff costs.

The Trustees have presented the accounts on a going concern basis. This assumes that the Trust can meet its liabilities as they fall due for the foreseeable future and that current and future funding will be adequate for the Trust's needs. We have considered a period of twelve months from the date of approval of the financial statements in accordance with accounting conventions.

In coming to their conclusion, the Trustees have considered monthly forecast levels of income and expenditure and underlying assumptions. In line with our Financial Framework, our expectation is that the Covenant Fund funding of £10 million from the Ministry of Defence continues for the foreseeable future. Having carefully considered the forecasts and assumptions, the Trustees are content to present the accounts on a going concern basis.

## Fundraising

Unlike other funders within the sector, the Trust does not fundraise to produce a grants income. The Trust will not normally accept unsolicited donations. The trust may consider donated income for the establishment of grant making schemes that are aligned to the charitable objectives of the Trust. Under its policy, Trustees can turn down a donation where accepting the donation would be detrimental to the achievement of the purposes of the organisation, as set out in its constitution.

## Auditor

Moore Kingston Smith have provided our financial audit services since 2021/22. So far as I, as Accounting Officer of the Trust, and as we, as its Trustees, are aware:

- a) There is no relevant information of which the Trust's auditors are unaware
- b) We have taken all steps that we ought to have taken to make ourselves aware of any relevant audit information and to establish that the Trust's auditors are aware of that information.

The Trustee's annual report has been approved by the Trustee Board in their xx/xx/xx meeting and signed on their behalf by

Anna Wright

Chief Executive Officer

13 September 2024

Hans Pung

Chair of Trustees

13 September 2024



# Governance Statement 2024

## Scope of responsibility

As Accounting Officer and Trustees of the Armed Forces Covenant Fund Trust, we have responsibility for putting in place and maintaining proper arrangements for the governance of the Trust's affairs together with a sound system of internal control that supports the achievement of the Trust's policies, aims and objectives, whilst safeguarding the public funds and assets for which the Accounting Officer is personally responsible, in accordance with the responsibilities assigned in Managing Public Money and ensuring compliance with the requirements of the Management Statement and Financial Memorandum.

## The purpose of the governance framework

The governance framework comprises the systems and processes by which the Trust is directed and controlled. It enables the Board to monitor achievement of its strategic objectives. The system of internal control is a significant part of that framework and is designed to manage risk to a reasonable level rather than to eliminate all risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an ongoing process designed to identify and prioritise the risks to the achievement of the Trust's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically.

The governance framework has been in place throughout the year ended 31 March 2024.

## The governance framework

The Trust is an unincorporated charity and non-departmental public body (NDPB). The Armed Forces Covenant Fund Trustee Limited is a company and was registered at Companies House on 2 February 2018 to act as the Trustee of the Armed Forces Covenant Fund, which was registered with the Charity Commission on 7 February 2018.

The individuals referred to as Trustees are directors of the limited company under company law.

The limited company was established under a memorandum of association, which established the objects and powers of the Trust and is governed under its articles of association.

All Trustees give their time voluntarily and receive no benefits from the Trust. Any expenses reclaimed from the Trust are set out in note 6 to the accounts.

There is a Financial Framework document in place which defines the arrangements between the Trust and its sponsor department, the Ministry of Defence, relating to the receipt of the £10m Covenant Fund and the conditions for its expenditure. The current Financial Framework was issued in the year ended 31 March 2022.

For other funding streams, Memorandums of Understanding are in place with the funding sources, such as the Office of Veterans Affairs.

## The Trustees and the Committee Structure

The Armed Forces Covenant Fund Trust is governed by a Board of Trustees chaired by Hans Pung. The Charities Act 2011 requires the Trustees to exercise proper stewardship over the Trust.

The Chief Executive Officer of the Trust is the Accounting Officer responsible to Parliament for the day-to-day management of the Trust as set out in Chapter 3 of Managing Public Money. Our current Chief Executive, Anna Wright has been in post since January 2022.

The majority of the founding Trustees of the Trust had previously served as members of the National Panel for the Covenant Fund when it was operating within the MOD, and new members were brought in to ensure that the range of skills required to manage an independent trust were available to the Board.

There have been seven new appointments in 23/24, as some of our original Trustees came to an end of their tenure. The new Trustees are Hans Pung, Victoria Wilson, Sue Davies, Frances Nash, Anisha Worbs, Maj Gen James Senior and Captain Caroline Dix.

## Who appoints the Trustees?

Trustees are appointed by the Secretary of State for Defence in accordance with the provisions of the public appointments process set out in the Office of the Commissioner of Public Appointments Code of Practice. They are appointed for a term of two years initially, and then may be appointed for a further two terms of three years. The Board of Trustees may appoint up to three additional co-opted Trustees by majority approval to serve on the Board and both co-opted Trustees and other individuals may serve on specific sub-committees to supplement the experience of Board members.

The Trustees receive a governance manual on appointment, and attend induction training with the Chief Executive Officer and Senior Leadership Team (SLT). They are also encouraged to familiarise themselves with the Trust's priorities through work in sub-committees.

## The Board of Trustees Sub Committees

The Board of Trustees have established four sub-committees for specific purposes and to ensure that effective conduct of business. The Board of Trustees is responsible for appointing to the sub-committees from within its membership and all sub-committee actions are taken on behalf of the Trustees as a whole, with recommendations made to the Board as appropriate.

These sub-committees comprise:

- **Audit and Risk Committee-** to consider the annual audit and publication of annual Trust accounts, risk management, finance and internal controls.
- **Remuneration and Nominations-** to consider all staff terms and conditions including performance management and pay, as well as future appointments to the Board and to senior posts.
- **Ethics Advisory Panel-** to support the team in maintaining high ethical standards
- **Grants Committee-** Makes decisions on the awarding of grants in respect of specified grant programmes. For 2023/24 these were
  - Covenant Fund: Force for Change
  - Armed Forces Families Fund: all grants programmes

The terms of reference of each of these sub-committees have been approved by the Full Board.

The following table shows the number of meetings and attendance. Minutes of all Board and sub-committee meetings are maintained.

	Board	Audit	Remuneration Committee	Ethics Advisory Panel	Grants Committee
Helen Helliwell	6/6		3/3		
Hans Pung	1/2		0/1		1/2
Rear Admiral Vice Commodore Rex Cox	5/6	3/4			4/5
Gerald Oppenheim	1/1				
John Pitt-Brooke	1/1				
Wendy Cartwright	3/6	4/4	3/3		
Professor David Rose	5/5		2/2	4/4	
John Mooney	5/6		3/3		
Jessie Owen	3/6				
Stephen Squire-Law	1/5				
Lieutenant General Sir Nick Pope KCB CBE	5/6	2/4	2/3		4/5
Collette Musgrave	5/6		1/3		4/5
Major General Jon Swift	1/2				1/1
Peter Kellam	6/6			4/4	
Victoria Wilson	5/5	3/3			
Frances Nash	4/5			2/2	
Sue Davies	3/5				5/5
Captain Caroline Dix	6/6	1/4			
Anisha Worbs	2/2				
Major General James Senior	1/4				0/4



Trustee attendance is shown as the number of meetings attended in relation to the number of meetings held whilst each individual was a member of the relevant committee.

**Register of Interests**

The Trust’s funding plans are developed in close dialogue with the Covenant Team at the MOD, to ensure its programmes are informed by and complementary to, the MOD’s support for serving personnel, veterans and their families.

All funding decisions are made by the Trustees, with Trustees acting independently of their other professional roles. Declarations of interest are requested and recorded at each of the Board meetings, in relation to applications for funding being requested, contracts being considered or funded project updates, with relevant Trustees withdrawing from discussions and decision making as appropriate. Related Parties are disclosed in Note 8 of the Financial Statements

**The Board of Trustees’ Performance**

The Board has supported the Trust to successfully award grants in line with its four broad funding themes as outlined above.

Sub Committee minutes are circulated to all Trustees with routine papers for the quarterly meetings of the Full Board, and sub committee chairs highlight any matters of particular interest or concern for the attention of the full Board. There is a wide range of information and data routinely available to the Board, in particular in relation of grant applicants, but also including management accounts quarterly to Audit and Risk Committee and summary management accounts to the full Board when relevant, which the Board considers to be adequate management information.

**Personal Data Loss**

The Trust has not identified any personal data related incidents during 2023-24 or in the previous years since its establishment. An incident is defined as a loss, unauthorised disclosure or insecure disposal. Protected personal data is information that links an identifiable living person with information about them which, if related, would put the individual at significant risk of harm or distress; the definition includes sources of information that because of the nature of the individuals or the nature, source or extent of the information, is treated as protected personal data by the Trust.

**Internal Audit**

BDO have continued to provide our internal audit services for 2023/24, and have been reappointed for a further period of three years. The Trust’s Audit and Risk Committee approved the 2023/24 internal audit plan, and BDO carried out audits on GDPR, Communications Strategy, Key Financial Controls, and Risk Management, alongside a follow up of previous years’ internal audit recommendations.

Internal audit reports and recommendations were agreed with the Senior Management Team, and progress on implementing audit recommendations is monitored by both the Senior Management Team and the Audit and Risk Committee.

For 2023/24, the opinion provided by our internal auditors on the Trust’s governance was a Level 1, meaning that there is an adequate and effective system of governance, risk management and internal control to address the risk that management’s objectives are not fully achieved.

The Trust is delighted to receive a Level 1 opinion and feel that this reflects the significant efforts of our team to match the maturity of our internal controls system to our growth in recent years. We will continue to work with BDO to support their internal audit programme and show how we are implementing the recommendations already made.

**External Audit**

The external auditor of the Trust is Moore Kingston Smith, who were appointed in 2021/22.

**Risk Management**

The Trust’s internal control system is designed to manage risk to a reasonable level, rather than eradicate all risk of failure. Therefore, it can only provide reasonable and not absolute assurance of effectiveness. In managing risk, we identify the opportunities and risks in achieving our strategic objectives, evaluate the likelihood of those risks being realised, the impact should they be realised and the controls in place to manage them efficiently and effectively. The Trust’s approach to risk management and the process for implementation are documented in a Risk Management Framework, which has been revised and introduced in 2023/24.

The Framework is supported by our strategic risk register, which groups our highest priority risk areas into key strategic risks which is reviewed regularly by the senior leadership team. The Audit and Risk Committee review strategic risks at each meeting and the Board review the risk register twice annually.

Risk management overall is viewed as a dynamic process which actively seeks to incorporate good practice. It is responsive and current and is managed through regular review of both internal developments and external factors – the political, social, economic, demographic, technological, environmental and legal developments that may influence our exposure to risks or opportunities.

As an NDPB the Trust has a low risk appetite in relation to compliance, regulation and to our key strategic risks. In areas where we aim to be relevant and influential, we are prepared to take calculated risks. Risk appetite has been set by the Trustees and is reviewed annually for appropriateness by the senior leadership team and the Audit and Risk Committee. The senior leadership team monitor whether our overall risk profile is commensurate with our risk appetite on an ongoing basis.

Principle risks for the Trust relate to the importance of the Trust maintaining a strong relationship with Government, the Armed Forces charity sector and core stakeholders and the challenges of delivering an intelligent grantmaking approach while maximising the operational budget for grantmaking and business continuity.

Controls to mitigate these risks include the development and delivery of a communications strategy based on transparency, as well as a commitment to support grant applicants and grant holders. The Trust’s governance and executive structures, and its internal controls, have been developed, tested and reviewed to keep best use of resources in focus within all decision making. Support costs percentages for each of the Funds that the Trust is administering are set according to the complexity of the programme.

**Managing Information Security Risk, Cyber Security and Data Protection**

All staff handling Trust information or using Trust information systems are responsible for ensuring that they comply with the Trust’s Information Security Policy.

The Data Protection Policy is published to all staff annually and is available on our HR software. All staff are required to complete a data protection training module on appointment.

The Trust was awarded a Cyber Essentials Plus accreditation in February 2023 and we are currently in the process of renewing this accreditation.

We were also subject to an internal audit review of our Cyber Security in March 2023, which gave the Trust moderate assurance and some low level recommendations which we have since implemented fully.

**Assurance Statement by the Audit and Risk Committee**

The Audit and Risk Committee are reasonably confident that the reliability, integrity, quality and comprehensiveness of the assurances provided by management over the Trust’s internal processes and by external auditors, are presently sufficient to support the Board and Accounting Officer in their decision making and in the fulfilment of their accountability obligations. Internal controls are monitored during the year by the Trust’s senior management team and independent audit review and findings reported to the Audit Committee. The Audit and Risk Committee will continue to draw to the Board’s and Accounting Officer’s attention any matters of concern.

**Statement of responsibilities of the Trustees**

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the Trust’s financial activities during the period and of its financial position at the end of the period. In preparing financial statements to give a true and fair view, the Trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Trust will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy, at any time, the financial position of the Trust and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the Trust’s website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.



# Remuneration and staff report

In accordance with the HM Treasury Financial Reporting Manual the Armed Forces Covenant Fund Trust has prepared this report containing certain information about directors' remuneration. 'Directors' is interpreted to mean persons in senior positions having authority or responsibility for directing or controlling the major activities of the Trust. The figures in the remuneration and staff report are subject to audit.

The total number of employees whose emoluments for the year exceeded £60,000 is given in Notes 6 and 7, together with information on staff numbers and costs.

Two of the directors are members of the PCSPS, for which further details are provided below. The Trust made employer's contributions to one pension under the auto-enrolment scheme (NEST), at the rate of 8% of salary. The directors received no other benefits. Performance bonuses paid to directors are non-contractual. The directors have contracts of employment carrying a period of notice of one month's notice.

	Salary 2023-24 (2022-23) £'000	Performance Related pay and bonuses 2023-24 (2022-23) £'000	Benefits in kind (to nearest £100) 2023- 24 (2022-23) £'000	Pensions Benefits 2023-24 (2022-23) £'000	Total 2023-24 £'000	Total 2022-23 £'000
Anna Wright, Chief Executive	85-90 (70-75)	0-5 (0-5)	-	-	85-90	70-75
Carol Stone, Director of Grants	70-75 (65-70)	0-5 (0-5)	-	24 (24)	95-100	90-95
Sonia Howe, Director of Policy and Communications	70-75 (65-70)	0-5 (0-5)	-	36 (11)	110-115	80-85
Liz Rankin, Director of Finance and Operations	65-70 (50-55)	0-5 (0-5)	-	-	65-70	50-55

	Accrued pension at pension age as at 31 March 2024 and related lump sum £'000	Real increase in pension and lump sum at pension age £'000	CETV at 31/03/24 £'000	CETV at 31/03/23 £'000	Real increase in CETV £'000	Employer contribution to Nest pension  Nearest £100
Anna Wright, Chief Executive	-	-	-	-	-	£7,100
Carol Stone, Director of Grants	10-15	0-2.5	204	160	20	-
Sonia Howe, Director of Policy and Communications	20-25	0-2.5	356	303	23	-
Liz Rankin, Director of Finance and Operations	-	-	-	-	-	£5,300

### Fair Pay disclosures

In 2023-24, 0 (2021-22: 0) employees received remuneration in excess of the highest paid director. Remuneration ranged from £25-£30k to £75-80k, excluding the highest paid director.

Year	25th Percentile Ratio	50th percentile Ratio	75th Percentile Ratio
Total Remuneration	£30,225	£36,383	£53,1224
Salary Component of Above	100%	100%	100%
23/24	3.06	2.54	1.74
22/23	2.80	2.39	1.75

Percentile total remuneration is calculated by excluding the remuneration of the highest paid director on an annualised basis and by including full time equivalent remuneration for all staff.

The average salary within the Trust is £46,470 (2022-23: £45,361). This is calculated as the total for all employees on an annualised basis, excluding the highest paid director, divided by the FTE number of employees (also excluding the highest paid director).

The Trust believes that the median pay ratio for 2023-24 is consistent with the pay, reward and progression policies for the Trust's employees taken as a whole.

Any performance awards are made under the Trust appraisal linked system which applied to all staff. The directors are all employed on standard terms and conditions.

The Board of Trustees comprised fourteen members at 31 March 2024, none of whom were full time employees of the Trust and they were reimbursed with £126 in expenses (2022: £246).

### Sickness Absence

The Armed Forces Covenant Fund Trust employed 24 members of staff as at 31 March 2023. Periods of sickness absence are recorded in half days. The average number of days of sickness absence was 1.40 days per person. (2023: 3.75) There were no long term absences in this financial year. This paragraph is not subject to audit.

### Pension Costs and Benefits

The Trust's accounting policy in relation to Pensions is provided at Note 1 to the Financial Statements. From October 2018 the Trust has automatically enrolled all employees into a National Employment Savings Trust (NEST) pension scheme unless the employees choose to opt out. The NEST pension scheme is a defined contribution pension scheme that was created as part of government's workplace pensions reform under the Pensions Act 2008. The assets of the scheme are held separately from those of the Trust and the Trust is unable to identify our share of the liability, employer's contributions are charged to the Statement of Financial Activities as they occur.

Pension benefits for a small number of longer serving staff are provided through the Civil Service pension arrangements. The Principal Civil Service Pension Scheme (PCSPS) is an unfunded multi-employer defined benefit scheme but the Trust is unable to identify its share of the underlying assets and liabilities. A full actuarial valuation was carried out as at 31 March 2020. Details can be found in the resource account of the Cabinet Office Civil Superannuation ([www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions)).

For 2023-24 employer's contributions of £43,627 were payable (2023: £47,651) through the PCSPS. The applicable rates for the PCSPS are shown below:

Gross Salary	Rate %
77,001 and over	30.3%
45,501-77,000	27.9%
23,001-45,500	27.1%
Up to 23,000	26.6%

The contribution rates reflect benefits are they are accrued, not when costs are actually incurred, and reflect past experience of the scheme, Pension benefits are provided through the Civil Service pension arrangements in place prior to 30 July 2007, with the unfunded cost of benefits met by monies voted by Parliament each year. Further details about the Civil Service pension arrangements can be found at the website [www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions)

The real increase in Cash Equivalent Transfer Value (CETV) reflects the increase in CETV that is funded by the employer. It does not include the increase in accrued pension due to inflation, contributions paid by the employee (including the value of any benefits transferred from another pension scheme or arrangement) and uses common market valuation factors for the start and end of the period.

A CETV is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a particular point in time. The benefits valued are the member's accrued benefits and any contingent spouse's pension payable from the scheme. A CETV is a payment made by a pension scheme or arrangement to secure pension benefits in another pension scheme or arrangement when the member leaves a scheme and chooses to transfer the benefits accrued in their former scheme. The pension figures shown relate to the benefits that the individual has accrued as a consequence of their total membership of the pension scheme, not just their service in a senior capacity to which disclosure applies.



The figures include the value of any pension benefit in another scheme or arrangement which the member has transferred to the Civil Service pension arrangements. They also include any additional pension benefit accrued to the member as a result of their buying additional pension benefits at their own cost. CETVs are worked out in accordance with the Occupational Pension Schemes (Transfer Values) (Amendment) Regulations 2008 and do not take account of any actual or potential reduction to benefits resulting from Lifetime Allowance Tax which may be due when pension benefits are taken.

**Reporting of civil service and other compensation schemes- exit packages**

No redundancy or other departure costs were incurred in the 2023-24 financial year (2023: 0)

**Staff Report**

Further details relating to the Trust's staff numbers and staff costs can be found in Notes 6 and 7 to the financial statements.

**Trade Union Facility Time**

No employees are union officials and no time was spent on union activity.

**Parliamentary accountability and audit report**

All expenditure has been applied as intended by the Trust's sponsor body. There are no contingent liabilities, gifts, fees, charges or losses and special payments requiring further disclosures that have not been reported elsewhere in these financial statements. This paragraph is subject to audit.

Anna Wright  
Chief Executive Officer and Accounting Officer  
13 September 2024

Hans Pung  
Chair of Trustees  
13 September 2024

# Audit Certificate

## INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF ARMED FORCES COVENANT FUND TRUST

**Opinion**

We have audited the financial statements of the Armed Forces Covenant Fund Trust (the 'Trust') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice). We have also audited the information in the Remuneration and staff report and Parliamentary accountability report that are described as having been audited.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Opinion on other matters**

In our opinion, the parts of the Remuneration and staff report and Parliamentary accountability report, which have been identified as subject to audit, have been properly prepared in accordance with Chapter 6 of the Government Financial Reporting Manual 2023-24.

**Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:



- the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we required for our audit.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 69, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

**Auditor’s Responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed

risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charity.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charity and considered that the most significant are the Charities Act 2011, the Charity SORP, the HM Treasury Financial Reporting Manual and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charity complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

**Use of our report**

This report is made solely to the charity's trustees, as a body, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charity and charity's trustees as a body, for our audit work, for this report, or for the opinion we have formed.

  
.....  
Moore Kingston Smith LLP, Statutory auditor

Date: 23 September 2024  
6th Floor  
9 Appold Street  
London  
EC2A 2AP

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.



# Financial Statements

## Statement of financial activities for the year ended 31 March 2024

	Note	Unrestricted	Restricted	2024	Unrestricted	Restricted	2023
		£	£	Total	£	£	Total
				£			£
<b>Income from:</b>							
Charitable activities	2	-	35,553,231	35,553,231	-	15,600,234	15,600,234
Investments		195,007	-	195,007	1,308	-	1,308
Other		-	-	-	-	-	-
Total Income		195,007	35,553,231	35,748,238	1,308	15,600,234	15,601,542
<b>Expenditure on:</b>							
Charitable activities	3	-	34,458,210	34,458,210	19,000	15,845,713	15,864,713
Total Expenditure		-	34,458,210	34,458,210	19,000	15,845,713	15,864,713
Net income/(expenditure) for the year	5	195,007	1,095,021	1,290,028	(17,692)	(245,479)	(263,171)
Transfers between funds				-			-
Net movement in funds		195,007	1,095,021	1,290,028	(17,692)	(245,479)	(263,171)
<b>Reconciliation of funds:</b>							
Total funds brought forward		87,000	1,558,567	1,645,567	104,692	1,804,046	1,908,738
Total funds carried forward		282,007	2,653,588	2,935,595	87,000	1,558,567	1,645,567

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

## Balance sheet as at 31 March 2024

	Note	2024	2023
		£	£
<b>Current assets:</b>			
Debtors	10	7,731,925	544,531
Cash at bank and in hand		28,774,940	22,102,408
		<b>36,506,865</b>	<b>22,646,939</b>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	11	(19,817,122)	(13,936,762)
Net current assets		<b>16,689,743</b>	<b>8,710,177</b>
Total assets less current liabilities		<b>16,689,743</b>	8,710,177
Creditors: amounts falling due after one year	12	(13,754,148)	(7,064,610)
Total net assets		<b>2,935,595</b>	<b>1,645,567</b>
<b>The funds of the charity:</b>	15		
Restricted income funds		2,653,588	1,558,567
Unrestricted income funds			
Designated funds		0	(19,000)
General funds		282,007	106,000
Total unrestricted funds		<b>282,007</b>	87,000
Total charity funds		<b>2,935,595</b>	<b>1,645,567</b>

Approved by the Trustees on 13 September 2024 and signed on their behalf by

Anna Wright  
Chief Executive Officer and Accounting Officer  
13 September 2024

Hans Pung  
Chair of Trustees  
13 September 2024



Statement of cash flows for the year ended 31 March 2024

	Note	2024	2023
		£	£
Cash flows from operating activities			
Net cash (used in)/provided by operating activities	16	6,477,525	(2,897,531)
Cash flows from investing activities:			
Dividends, interest and rents from investments		195,007	1,308
Net cash provided by/(used in) equivalents in the year		195,007	1,308
Change in cash and cash equivalents in the year		6,672,532	(2,896,223)
Cash and cash equivalents at the beginning of the year		22,102,408	24,998,631
Cash and cash equivalents at the end of the year		28,774,940	22,102,408

Notes to the financial statements for the year ended 31 March 2024

- 1

**Accounting Policies**
- a)

**Statutory information**  
Armed Forces Covenant Fund is a charitable trust located in England, with charity number 1177627. The registered office address (and principal place of business) is 3rd Floor, 3 Wellington Place, Leeds LS1 4AP.
- b)

**Basis of preparation**  
The Trust was established by a trust deed dated 7 February 2018 and commenced it's activities on this date.  
  
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), charity regulations and the Charities Act 2011. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.  
  
Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.  
  
In applying the financial reporting framework, the Trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.  
  
Key judgements that the Trust has made which have a significant effect on the accounts include estimating the liability from multi-year grant commitments.  
  
The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.
- c)

**Public benefit entity**  
The Trust meets the definition of a public benefit entity under FRS 102.
- d)

**Going concern**  
The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.  
  
Key judgements that the charitable company has made which have a significant effect on the accounts include estimating the liability from multi-year grant commitments.  
  
The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.
- e)

**Income**  
Income is recognised when the Trust has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.  
  
Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Trust has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.  
  
Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.



1 Accounting Policies (continued)

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Trust; this is normally upon notification of the interest paid or payable by the bank.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of grantmaking, research & evaluation and other grant related activities undertaken to further the purposes of the Trust and their associated support costs
- Other expenditure represents those items not falling into any other heading
- Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Grants payable

Grants payable are made to third parties in furtherance of the Trust's objects. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the Trustees have agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and that any condition attaching to the grant is outside of the control of the recipient.

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity.

Where information about the aims, objectives and projects of the Trust is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure. Fixed support and governance costs are re-allocated to the Covenant Fund, and variable costs are re-allocated to each of the activities on the basis of an estimate, based on staff time, of the amount attributable to each activity.

Governance costs are the costs associated with the governance arrangements of the Trust. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the Trust's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £5,000.

m) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1 Accounting Policies (continued)

n) Short term deposits

Short term deposits includes cash balances that are invested in accounts with a maturity date of between 3 and 12 months.

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where the Trust has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The Trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

r) Pensions

Employees of the Trust are eligible to receive contributions to their selected pension scheme - either their personal pension account or if they wish to join the Trust's selected pension provider NEST. Two employees are members of the Civil Service Pension Scheme, which is a defined benefit scheme. However, the Trust is only responsible for paying contributions so it is accounted for as a defined contribution scheme. Further information about this scheme is provided in note 13.

2 Income from charitable activities

	2024			2023		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
MOD - £10M Covenant Fund	-	10,630,648	10,630,648	-	10,416,450	10,416,450
MOD Families Fund	-	4,715,000	4,715,000	-	3,752,000	3,752,000
OVA Homelessness Fund	-	8,050,486	8,050,486	-	-	-
OVA Mobility Funding	-	3,000,000	3,000,000	-	-	-
OVA Veteran Employment Enhancement Fund	-	2,300,000	2,300,000	-	-	-
OVA Capital Homelessness Funding	-	2,000,000	2,000,000	-	499,471	499,471
HMT - £10M Veterans' Mental Health and	-	1,240,885	1,240,885	-	-	-
Wellbeing Fund						
National Spitfire Project	-	3,000,000	3,000,000	-	-	-
MOD Invictus	-	215,000	215,000	-	-	-
LGBT Veterans Community		231,818	231,818	-	-	-
NAAFI Fund	-	-	-	-	917,183	917,183
HeadFit	-	169,394	169,394	-	15,130	15,130
Total income from charitable activities	-	35,553,231	35,553,231	-	15,600,234	15,600,234

Government grants received were for specific purposes. Please refer to Note 15 for more detailed explanations around these funding streams.



3a Charitable activities

	Direct			2024
	Charitable			Total
	Activity	Staff Costs	Other Costs	Expenditure
	£	£	£	£
MOD - £10M Covenant Fund	9,984,296	533,370	154,002	10,671,668
MOD Families Fund	4,245,394	130,795	4,326	4,380,515
OVA Homelessness Fund	7,411,185	66,759	287	7,478,231
OVA Mobility Funding	2,520,000	50,906	127	2,571,033
OVA Veteran Employment Enhancement Fund	2,002,700	0	-	2,002,700
OVA Capital Homelessness Funding	1,553,367	78,456	4,010	1,635,833
HMT £10M Veterans' Mental Health and Wellbeing Fund	1,240,885	0	592	1,241,477
National Spitfire Project	2,995,000	46,209	-	3,001,209
MOD Invictus	213,793	0	-	213,793
LGBT Veterans Community	217,218	0	-	217,218
NAAFI Fund	51,228	28,793	-	80,021
HeadFit	198,000	29,987	2,184	230,171
Programme Evaluation & Research	476,704	0	6,554	483,258
Refunds from previous years	(55,267)	0	-	(55,267)
£30M Evaluation	-	76,488	-	76,488
Other funds	-	161,762	68,100	229,862
Total	33,014,503	1,203,525	240,182	34,458,210

In 2023-24, all expenditure was restricted. In 2022-2023 expenditure of £19,000 was unrestricted and £16,120,602 was restricted.

Other Funds includes support expenditure on smaller funds the Trust is managing to completion, including the Afghanistan Veterans Fund, Veterans Trauma Network and the Impact Hub.

3b Support costs

	Covenant	MOD	OVA	OVA	Employment	OVA Capital	National	MOD	NAAFI	HeadFit	£30M	Other	2024
	Fund	Families	Homelessness	Mobility	Enhancement	Homelessness	Spitfire	Invictus	Fund		Evaluation	Funds	Total
	£10m	Fund	Fund	Funding	Fund	Funding	Project						Expenditure
	£	£	£	£	£	£	£	£	£	£	£	£	£
Staff remuneration	493,466	129,776	66,498	50,732	0	78,291	46,209	0	28,793	29,987	75,521	161,762	1,161,035
Other staff costs	39,904	1,019	261	174	0	165	0	0	0	0	966	0	42,489
Professional fees	4,298	0	0	0	0	0	0	0	0	0	0	0	4,298
Premises and office costs	10,730	7	0	0	0	0	0	0	0	0	0	12	10,749
Other	17,170	299	54	0	0	585	462	0	0	0	617	15,567	34,754
Audit	26,535	0	0	0	0	0	0	0	0	0	0	0	26,535
Governance costs	25,527	3,471	0	0	0	2,471	130	0	0	0	0	558	32,157
Communications & Marketing	21,231	0	0	0	0	0	0	0	0	504	4,644	51,755	78,134
IT	48,511	549	233	127	0	954	0	0	0	1,680	1,293	209	53,556
Total	687,372	135,121	67,046	51,033	0	82,466	46,801	0	28,793	32,171	83,041	229,863	1,443,707

3c Charitable activities

	Direct			2023
	Charitable			Total
	Activity	Staff Costs	Other Costs	Expenditure
	£	£	£	£
MOD - £10M Covenant Fund	9,619,179	193,593	332,178	10,144,950
HMT - £10M Veterans' Mental Health and Wellbeing Fund	(14,056)	523,446	-	509,390
HMT - £3M Veterans' Community Centres Fund	-	33,246	-	22,246
Aged Veterans' Fund	-	-	-	0
Programme Evaluation & Research	125,505	-	-	125,505
MOD Families Fund	3,551,930	158,350	-	3,710,280
Afghanistan Veterans Fund	-	57,804	-	57,804
OVA Homelessness Fund	499,471	-	-	499,471
NAAFI Fund	822,863	38,030	-	860,893
Refunds from previous years	(76,821)	-	-	(76,821)
Total	14,528,071	1,004,469	332,178	15,864,718

3d Support costs

	Covenant	HMT Veterans'	HMT	NAAFI	MOD	OVA	Afghanistan	2023
	Fund £10M	Mental Health and Wellbeing £10M	Veterans' Community Centres £3M	Fund	Families	Homelessness Fund	Veterans Fund	Total
								Expenditure
	£	£	£	£	£	£	£	£
Staff remuneration	193,593	523,446	33,246	38,030	158,350	-	57,804	1,004,469
Other staff costs	-	-	-	-	-	-	-	-
Professional fees	38,115	-	-	-	-	-	-	38,115
Premises and office costs	11,658	-	-	-	-	-	-	11,658
Other	29,852	-	-	-	-	-	-	29,852
Audit	55,776	-	-	-	-	-	-	55,776
Governance costs	24,917	-	-	-	-	-	-	24,917
Communications & Marketing	47,738	-	-	-	-	-	-	47,738
GMS and IT	124,122	-	-	-	-	-	-	124,122
Total	525,771	523,446	33,246	38,030	158,350	-	57,804	1,336,647



4 Grant expenditure

	2024	2023
	£	£
MOD - £10M Covenant Fund	9,895,759	9,619,179
MOD Families Fund	4,236,244	(3,551,930)
OVA Homelessness Fund	7,408,485	499,471
OVA Mobility Funding	2,520,000	-
OVA Veteran Employment Enhancement Fund	2,000,000	-
OVA Capital Homelessness Funding	1,553,367	-
HMT £10M Veterans' Mental Health and Wellbeing Fund	1,240,885	-
National Spitfire Project	2,995,000	-
MOD Invictus	213,793	-
LGBT Veterans Community	217,218	-
NAAFI Fund	51,228	822,863
HeadFit	198,000	-
Portfolio Grants	0	-
Refunds and underspends	(55,267)	(76,821)
HMT Veterans Mental Health £10M	-	(14,056)
Total grants awarded during the year	32,434,712	7,298,706
Total grant expenditure	32,434,712	7,298,706

All grants were made to institutions. For details please see the website at <https://covenantfund.org.uk/projects-weve-supported/>

All grant expenditure was restricted.

5 Net (expenditure) / income for the year

This is stated after charging / (crediting):

	2024	2023
	£	£
Operating lease rentals payable:		
Property	5,923	6,481
Auditors' remuneration (excluding VAT):		
Current year audit fee	15,750	14,700

6 Analysis of staff costs, Trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2024	2023
		£
Salaries and wages	964,478	812,018
Social security costs	91,277	80,513
Employer's contribution to defined contribution pension schemes	61,227	44,873
Civil Service Pension Scheme	43,627	47,651
Other forms of employee benefits	42,916	19,414
	1,203,525	1,004,469

Other forms of staff benefits include an employee assistance programme, medical cash plan, death in service cover and staff training.

The following number of employees received employee benefits of over £60,000 (excluding employer pension costs and employer's national insurance) during the year between:

	2024	2023
	No.	No.
£60,000 - £69,999	2	4
£70,000 - £79,999	2	0
£80,000 - £89,000	1	0

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £388,759 (2023: £365,615).

Staff disclosed in the bands above received employer pension contributions of £81,943 (2023: £72,324)

The Trustees were neither paid nor received any other benefits from employment with the Trust in the year (2024: £Nil). No Trustee received payment for professional or other services supplied to the Trust (2023: £Nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs relating to attendance at meetings of the Trustees. There were £126 of Trustee expenses incurred (2023: £246) by 1 Trustee.

7 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 23.3 (2023: 19.3).

Staff are split across the activities of the Trust as follows:

	2024	2023
	No.	No.
Grant making	18.6	13.5
Support	4.1	4.83
Governance	0.6	1
	23.3	19.3

At 31 March 2024, 24 staff were in post. 19 (18: 2022-23) of these staff are female and 5 male (5: 2022-23) 1 staff member is employed on a fixed term contract with all other staff employed on permanent contracts. The above includes an average of 6.1 (2021-22: 7) part time staff members for the year.



8 Related party transactions

The Armed Forces Covenant Fund Trustee Limited (company number 11185188) is the Trustee of the Armed Forces Covenant Fund Trust. It holds a number of contracts on behalf of the Trust, as a separate legal entity. There have been no transactions between the parties. The corporate Trustee implements the decisions of the directors of the Armed Forces Covenant Fund Trustee Limited.

Related party transactions for the year are summarised below:

Trustee/ Committee member name	Related party	Transaction type	No.	Total of grants received
Collette Musgrave/ Trustee	Collette is CEO of Army Families Federation	Grant/s	1	£72,600
Kirsty Bushell/Co-opted member of Grants Committee	Kirsty is Vice Chair of SSAFA	Grant/s	4	£445,715
Prof Alan Finnegan/Co-opted member of the Ethics Advisory Panel	Trustee of Walking with the Wounded	Grant/s	2	£114,517
Prof Alan Finnegan/Co-opted member of the Ethics Advisory Panel	Principal Investigator at University of Chester	Grant/s	1	£59,864

Balances outstanding on previous year/s party related transactions

Trustee/ Committee member name	Related party	Transaction type	No.	Total of grant/ evaluation balances
Lt Gen Sir Nicholas Pope/Trustee	Sir Nick is chair of Cobseo	Grant/s	2	£7,000
Prof Alan Finnegan/Co-opted member of the Ethics Advisory Panel	Principal Investigator at University of Chester	Grant/s	1	£25,725
Prof Alan Finnegan/Co-opted member of the Ethics Advisory Panel	Principal Investigator at University of Chester	Evaluations	2	£180,176

No trustee or committee member was directly involved in the decision making process of a related party decision/award.

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

9 Taxation

The Trust is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10 Debtors

	2024	2023
	£	£
Grants receivable	7,666,690	0
Accrued income	0	499,471
Prepayments and other debtors	65,235	45,060
	7,731,925	544,531

11 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	142,300	54,923
Evaluation creditors	398,983	418,048
Grants payable	19,193,626	12,930,956
PAYE	4,693	22,972
Accruals	60,658	72,063
Other creditors	16,862	12,484
Deferred income		425,316
	19,817,122	13,936,762

12 Creditors: amounts falling due after one year

	2024	2023
	£	£
Trade creditors	63,138	-
Evaluation creditors	306,590	101,003
Grants payable	13,384,421	6,963,607
	13,754,148	7,064,610

13 Pension scheme

The Trust contributes to employees' pensions in three different ways. i) some staff are members of a defined benefit scheme which is the Civil Service Pension Scheme; ii) others can join a defined contribution pension scheme with NEST; iii) or the Trust will make contributions to the employee's choice of provider. Contributions to each pension scheme are shown in note 6.

Civil Service Pension Scheme

As part of their transfer arrangements from the MOD, some of the staff members of the Trust remained as members of the Civil Service Pension Scheme under the New Fair Deal Policy. This is a non-statutory policy that sets out how pensions issues are dealt with when staff are compulsorily transferred from the public sector to independent providers delivering public services.

The Civil Service Pension Scheme (CSPS) is an unfunded multi-employer defined benefit scheme and therefore as long as the required employer (and employee) contributions are paid over each month there is no further liability on the employer in respect of pension benefits for members. Under its Admission Agreement, the Trust has no share of the underlying assets and liabilities.

The scheme actuary valued the CSPS as at 31st March 2020. You can find details in the resource accounts of the Cabinet Office: Civil Superannuation at <http://www.civilservicepensionscheme.org.uk/about-us/resource-accounts/>

For 2023/24, employers' contributions of £43,627 (2023: £47,651) were payable to the CSPS at one of four rates in the range 26.6% to 30.3% of pensionable earnings, based on salary bands.

The Scheme Actuary reviews employer contributions usually every four years following a full scheme valuation. The contribution rates are set to meet the cost of the benefits accruing during 2023/24 to be paid when the member retires and not the benefits paid during this period to existing pensioners.

Other pensions

Staff members who joined the Trust after 1 April 2018 have the choice of joining NEST, or having employer and employee contributions made to their own existing private pension. Either way, the Trust will make a contribution of 8% of pensionable earnings if the employee contributes 5%. Employers' contributions of £61,227 (2023: £44,873) were paid to other pension providers.

Contributions due to the pension providers at the balance sheet date were £3,414 (2023: £8,150). Contributions prepaid at that date were £nil (2023: £nil).



14a Analysis of net assets between funds (current year)

	General	Designated	Restricted	Total funds
	£	£	£	£
Net current assets	282,007	-	16,407,736	16,689,743
Long term liabilities	-	-	(13,754,148)	(13,754,148)
Net assets at 31 March 2024	282,007	-	2,653,588	2,935,595

14b Analysis of net assets between funds (prior year)

	General	Designated	Restricted	Total funds
	£	£	£	£
Net current assets	87,000	(19,000)	8,623,177	8,710,177
Long term liabilities	-	-	(7,064,610)	(7,064,610)
Net assets at 31 March 2023	87,000	(19,000)	1,558,567	1,645,567

15a Movement in funds (current year)

	at 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
<b>Restricted funds:</b>					
MOD - £10M Covenant Fund					
MOD - £10M Covenant Fund Central Fund	316,551	10,630,648	(10,671,668)	187,360	462,891
LGBT+ Community Programme	200,000	231,818	(217,218)	(214,600)	0
Impact Hub (formerly Outcomes Measurement Framework)	16,416	-		(16,416)	0
Veterans Trauma Network	94,790	-	0		94,790
Evaluation of Covenant Fund programmes	47,627	-	-	-	47,627
Small grants research	4,495	-	-		4,495
HMT - £10M Veterans' Mental Health and Wellbeing Fund		3,000,000	(3,001,209)	1,209	0
HMT - £10M Veterans' Mental Health and Wellbeing Fund Central Fund	319,161	-		(8,649)	310,512
Social Prescribing for the Armed Forces community	7,257	-		(1,209)	6,048
Evaluation of Veterans' Mental Health and Wellbeing Fund programming	283,922		(76,488)		207,434
NAAFI Fund	77,498		(80,021)	2,523	0
Afghanistan Veterans' Fund	134,392	-		(39,346)	95,046
Headfit	14,738	169,394	(230,171)	46,039	0
OVA Homelessness Fund		8,050,486	(7,478,231)	(298,920)	273,335
OVE Mobility Funding		3,000,000	(2,571,033)	(220,884)	208,083
OVA Veteran Employment Enhancement Fund		2,300,000	(2,002,700)	(210,000)	78,156
Evaluation of the Fund in 24/25 OVA Career Development Fund				210,000	210,000
OVA Capital Homelessness Funding		2,000,000	(1,635,833)	(286,011)	78,156
Evaluation and Learning activities OVA Capital Refurbishment Fund				286,011	286,011
National Spitfire Project					0
MOD Invictus		215,000	(213,793)		1,207
MOD Families Fund	41,720	4,715,000	(4,380,515)	(150,533)	225,672
Evaluation of the Service Pupil Support Programme				100,533	100,533
Evaluation of the MCN Hubs (Supporting Partners)				50,000	50,000
Refunds from previous years			55,267		55,267
Other funds			(229,862)	79,043	(150,819)
Programme evaluation & research			(483,258)	483,258	0
Total restricted funding	1,558,567	35,553,231	(34,458,210)	(0)	2,653,588
<b>Unrestricted funds</b>					
Designated funds:	0	0	0	0	0
Total designated funds	0	0	0	0	0
General funds	87,000	195,007		0	282,007
Total unrestricted funds	87,000	195,007	0	0	282,007
Total funds	1,645,567	35,748,238	(34,458,210)	(0)	2,935,595



15b Movement in funds (prior year)

	at 1 April 2022 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2023 £
Restricted funds:					
MOD - £10M Covenant Fund					
MOD - £10M Covenant Fund Central Fund	(17,983)	10,416,450	(9,893,916)	(188,000)	316,551
LGBT+ Community Programme				200,000	200,000
Outcomes Measurement Framework	55,818	-	(39,402)	-	16,416
Veterans Trauma Network	161,518	-	(6,728)	(60,000)	94,790
Evaluation of Covenant Fund programmes	47,627	-	-	-	47,627
Small grants research	70,000	-	-	(65,505)	4,495
Programme evaluation and research	-	-	(125,505)	125,505	0
HMT - £10M Veterans' Mental Health and Wellbeing Fund					
HMT - £10M Veterans' Mental Health and Wellbeing Fund Central Fund	828,551	-	(509,390)	-	319,161
Social Prescribing for the Armed Forces community	42,532	-	(35,275)	-	7,257
One Is To Many evaluation	-	-	-	-	-
Evaluation of Veterans' Mental Health and Wellbeing Fund programming	368,730	-	(72,808)	(12,000)	283,922
HMT - £3M Veterans' Community Centres Fund	33,246	-	(33,246)	-	0
Programme evaluation & research			-	-	0
NAAFI Fund	21,208	917,183	(860,893)	-	77,498
OVA Homelessness Fund	-	499,471	(499,471)	-	0
Afghanistan Veterans' Fund	192,196	-	(57,804)	-	134,392
Headfit	603	15,130	(995)	-	14,738
MOD Families Fund	-	3,752,000	(3,710,280)	-	41,720
Total restricted funds	1,804,046	15,600,234	(15,845,713)	-	1,558,567
Unrestricted funds:					
Designated funds					
Total designated funds	-	-	-	-	0
General funds	104,692	1,308	(19,000)	-	87,000
Total unrestricted funds	104,692	1,308	(19,000)	-	87,000
Total funds	1,908,738	15,601,542	(15,864,713)	-	1,645,567

15 Movements in funds (continued)

**Purposes of restricted funds**  
Covenant Fund: The Covenant Fund is delivered by the Armed Forces Covenant Fund Trust. It has £10M a year to fund projects that support the Armed Forces community and delivers programmes that align to four core themes of: Removing barriers to family life; Extra support after service for those that need help; Measures to integrate military and civilian communities and allow the Armed Forces community to participate as citizens; and Non-core healthcare services for Veterans.

**LGBT+ Veteran Community Capacity Building**  
As permitted under the terms of Covenant Fund agreement, the Trust set aside this fund to support transformational approaches to developing support and capacity within the LGBT+ Veteran community.

**Veterans' Mental Health and Wellbeing Fund:** In the Autumn Budget 2018, the Chancellor of the Exchequer announced £10M to support Veterans' Mental Health and Wellbeing needs. The Veterans' Mental Health and Wellbeing Fund has two programmes: the Positive Pathways programme, and the Strategic Pathways programme. Grants were awarded during 2019/20 to projects which will be monitored over three subsequent years.

**The NAAFI 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. The NAAFI Fund comes from funding made available by the Navy, Army and Air Force Institutes (NAAFI). The Armed Forces Covenant Fund Trust is administering the NAAFI Fund on behalf of NAAFI.

**Afghanistan Veterans Fund:** The Trust delivered the £5M Afghanistan Veterans Fund which supports projects for Veterans affected by recent conflicts on behalf of the Office for Veterans' Affairs.

**Supporting Armed Forces in Acute Hospitals:** This programme supports a small number of pilot projects that will try better ways of supporting Veterans and their families when they are in a hospital setting. The programme is jointly funded by the Covenant Fund (through the Armed Forces Covenant Fund Trust) and NHS England and NHS Improvement.

**Evaluation of Covenant Fund Programmes** are funds committed for this purpose but not yet spent.

**Social Prescribing For The Armed Forces Community:** Funded from Positive Pathways, the Trust has seconded an employee to Northumbria University to develop and deliver resources to support social prescribing for the Armed Forces and Veteran community.

**Outcomes Measurement Framework:** The Trust works with grantholders to gather impact data using the Outcomes Measurement Framework (also known as the Impact Hub).

**OVA Families Fund**  
The Trust distributes the Armed Forces Families Fund (AF3) on behalf on the MOD. This fund was created following the launch of the Families Strategy in January 2022.

**Evaluation of the Service Pupil Support Programme**  
An external evaluation will be commissioned in 2024/5 to evaluate the impact of the Service Pupil Support Programme; which is part of the MOD Families Fund.

**Evaluation of the Military Co-Worker Hubs**  
An external evaluation will be commissioned in 2024/5 to evaluate the impact of the Military Co-Worker Hubs. This evaluation will be conducted with funding from the MOD Families Fund.

**OVA Homelessness Programme**  
The Trust is delivering funding on behalf of the Office for Veterans Affairs towards projects that contribute to the aims of the government's ambition to reduce Veteran homelessness and end rough sleeping.

**OVA Mobility Fund**  
Following an announcement in the Spring Budget 23, the Government announced an additional fund to increase the service provided to Veterans. Using funding from the OVA, grants were awarded in 2023/4 to support programmes of work which will contribute to the Government Veterans' Strategy Action Plan ambition to reduce Veteran homelessness.

**OVA Veteran Employment Enhancement Fund**  
Following an announcement in the Spring Budget 23, the Government announced an additional fund to increase the service provided to Veterans. Using funding from the OVA, grants were awarded in 2023/4 to support programmes of work which will contribute to the Government Veterans' Strategy Action Plan ambition regarding Veteran employment.



OVA Capital Homelessness Funding

Following an announcement in the Spring Budget 23, the Government announced an additional fund to increase the service provided to Veterans. Using funding from the OVA, grants were awarded in 2023/4 to support programmes of work to reduce Veteran homelessness through providing more homes for Veterans.

OVA Capital Homelessness Fund Evaluation and Learning activities

A designated budget to deliver evaluative activities relating to the capital funding programmes that will increase homes for Veterans.

National Spitfire Project

Management of funding on behalf of HM Government to support the construction of a memorial to the Spitfire on the Southampton waterfront, in recognition of the individuals who built and flew the aircraft in the Second World War; awarded through grants.

MOD Invictus

Management of funding on behalf of HM Government to activities to further the development of the proposals for the UK to host the 2027 Invictus Games, awarded through grants.

HeadFit

Management of funding on behalf of HM Government to host, maintain and develop the HeadFit website.

Transfer Narrative

£2,523 was transferred from Naafi to the Armed Forces Covenant Fund in final adjustment of support costs prior to the fund being returned to NAAFI. Additionally, £592 was transferred from VPPP to the Armed Forces Covenant Fund due to support cost amendments. A transfer of £1,209 was made from NSFP to the Armed Forces Covenant Fund for the same reason.

A transfer of £46,039 was made from Headfit to the Armed Forces Covenant Fund, relating to the allocation of support costs for the former. Moreover, £36,346 was moved out of other support costs to the Afghan Programme to reflect costs associated with that fund.

There was also an expenditure of £31,048 from (now Impact Hub) , split between OMF designated and the Armed Forces Covenant Fund according to each fund's contribution, with £16,419 allocated to OMF and £14,632 to the Armed Forces Covenant Fund respectively.

Transfers were also made from Programme Evaluation and Research, including £150,533 from the Families Fund into Evaluations. These reflect the evaluation committed by the March 2024 grants committee. Another £210,000 was allocated towards OVA Mobility Fund as per the same committee's decision in March 2024. At the same meeting, trustees agreed on Evaluation and Learning activities for the OVA Capital Refurbishment Fund. This is reflected in the transfer of £286,011 from the OVA Capital Homelessness Fund to Evaluation and Learning activities for the OVA Capital Refurbishment Fund.

The Homelessness Fund saw a transfer of £298,920 for the Alama Evaluation and £220,884 for the Edge Evaluation. A designated balance of £214,600 was returned to the Covenant Fund from the LGBT+ Community Programme designation as the intended programme was eventually funded by OVA. The final balance of £36,546 on Programme Evaluations & Research was returned to the Armed Forces Covenant Fund to close.

16 Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2024	2023
	£	£
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	1,290,028	(263,171)
Dividends, interest and rent from investments	(195,007)	(1,308)
Increase/(decrease) in debtors	(7,187,394)	1,198,080
(Decrease)/increase in creditors	12,569,898	(3,831,742)
Net cash provided by operating activities	6,477,525	(2,898,141)

17 Legal status of the Trust

The Armed Forces Covenant Fund Trust is an unincorporated Trust governed by it's trust deed dated 7th February 2018. The Trust has a sole corporate Trustee, Armed Forces Covenant Fund Trustee Limited, company number 11185188. In 2019 the Trust commenced discussions with MOD and Cabinet Office in relation to the Trust becoming a Non Departmental Public Body, this status was confirmed with effect from 1st April 2019.



*On behalf of The Armed Forces Covenant Fund Trust we would like to thank all the projects for contributing to this publication.*

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

*Awarding grants that support the Armed Forces community*

*Armed Forces Covenant Fund Trust | Chair: Hans Pung Chief Executive: Anna Wright*

*The Armed Forces Covenant Fund Trust Limited (CRN11185188) acting as the trustee of the Armed Forces Covenant Fund (CC1177627)*

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