



Serving Families: On The Move 2025/26

 **THE ARMED FORCES
COVENANT FUND TRUST**
Funded by HM Government



The Armed Forces Covenant Fund

Serving Families: On the Move

PROGRAMME GUIDANCE

Programme overview

Grants available: Grants of £5,000 to £50,000

Funding on behalf of: The Armed Forces Covenant Fund

Project length: Up to 12 months

Programme aim(s): To improve the quality of life for service families impacted by relocation as a direct result of service life by addressing some of the unique challenges and issues families can face, increasing support and boosting links to local communities.

Application closing date(s): 12 noon on 23 July 2025 (round 1) and 17 December 2025 (round 2)

Awarded projects to start by: 1 January 2026 (round 1) and 1 June 2026 (round 2)

Application form link: [Apply to the Serving Families: On the Move Programme](#)

Terms and conditions to grant: [Standard terms and conditions to grant](#)

Will grant holders be required to use the Impact Hub? Yes

How to use this guidance

It's important that you **read all sections of this guidance document** when completing your application. This information covers everything you need to know about applying for funding from the Trust. We'll ask you to confirm you have read this document as part of your application.

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The programme

Why are we running this programme?

This programme fits under the Covenant Fund Funding Framework theme of ensuring Armed Forces communities are not disadvantaged. It aims to fund projects that will improve the quality of life for those impacted by relocation during service.

Projects may deliver help for service families moving to, or settling into, a new location, or to reduce the impact of frequent moves. Service families can experience challenges arising from relocation, including moving away from existing support networks, which may have practical and emotional implications.

We aim to support projects which seek to boost links with local communities, improve access to services, increase opportunities for integration and strengthen family relationships

Activities should offer **preventative, and/or early intervention approaches**, with an emphasis on health and wellbeing to reduce the impact of relocation for families unfamiliar with their new community.

Support offered may include equipping newly arrived or relocated families to effectively deal with practical issues such as the impact of increases in the cost of living, alongside the emotional challenges that isolation can bring.

The Trust released its three-year Covenant Funding Framework in April 2024. Our Framework, and the subsequent programmes, were developed based on insights from our public consultation; stakeholder meetings, which included representatives from the single services, intelligence from sector research, policy papers and the Trust's own programme evaluations; and grant monitoring. The Trust's Funding Framework is centred on enhancing quality of life, ensuring that armed forces communities are not disadvantaged, providing support to those requiring special consideration, and addressing complex needs by identifying effective solutions. [Explore our 2024 to 2027 Funding Framework here.](#)

How much funding can you apply for?

You can apply for a grant between £5,000 and £50,000 in total towards a project being delivered over a period of up to 12 months.

Timetable

There will be **two** deadlines for applications this financial year:

- If you apply by **midday on 23 July 2025**, you'll receive a decision before the end of September 2025
- If you apply by **midday on 17 December 2025**, you'll receive a decision before the end of February 2026

We cannot accept any late applications. Please refer to [our late application policy](#). We highly recommend you plan to submit your application before the deadline to avoid the risk of missing the cut-off because of technological or other unexpected problems.

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Your organisation

Who is eligible to apply?

We welcome applications from the following types of organisations:

- Charities registered with one or more of the charity commissions for England and Wales, Scotland or Northern Ireland.
- Community Interest Companies (CICs)
- Local authorities
- Armed forces units/bases

Your organisation must be based in the UK and delivery must take place in the UK only. For overseas support, other funding options are available, please see our website for details of programmes that will support work overseas.

We welcome applications from charities that are not exclusively focused on armed forces communities that demonstrate a commitment to working in partnership with armed forces organisations. If your organisation does not have substantial recent experience of supporting armed forces families, you will need to clearly explain why you are now seeking to do so and how you plan to effectively engage with this community. Substantial recent experience means either your governing documents specifically state that you work with armed forces communities, or you can provide evidence that supporting service families or personnel is a significant and regular part of your work. This might include established connections with military bases or units, where your work helps to create tangible links between the civilian and military communities. This could include referral pathways through welfare teams or providing services that support self-referral.

The following additional eligibility requirements also apply:

Charities

- Your organisation must have been registered in the UK (with one or more of the charity commissions for England and Wales, or Scotland or Northern Ireland for at least three years at the time of your application and able to provide published accounts for all three years if requested).
- Your organisation must have a minimum of three unrelated trustees at the time of applying, and, if successful, throughout the life of your grant. This must be verifiable at all times on the relevant charity regulator's website.
- You must ensure that your organisation's charitable objects are sufficiently broad enough to allow you to run all elements of your proposed project, regardless of whether you are engaging with a delivery partner or not.

Local authorities

- Organisations that fall within this category cannot apply for statutory local government delivery work, or for work that has a core focus on the delivery of the Armed Forces Covenant/Duty.

Armed forces units/bases

- Your unit must be based in the UK.
- Your main Point of Contact will ideally be an individual who will remain within the post for the duration of the project.
- We would expect Units that apply to have engaged with, and looking to work in partnership with external organisations who can provide specific services to meet the needs of the targeted group. These do not need to be armed forces specific organisations.
- If your application is successful we will require the authorisation of your CO/OC or equivalent when you accept the grant offer. This is to ensure that we have buy in for the project and commitment to its delivery.

CICs

- Your organisation must have been incorporated in the UK for at least three years and you must have submitted three years' of accounts to Companies House at the time of applying.
- Your organisation must have a minimum of three unrelated directors at the time of applying, and, if successful, throughout the life of your grant, and this must be verifiable at all times on the Companies House website. Please note that Company Secretaries cannot be considered as one of your three Directors, unless they have been registered separately as a Director as well.
- You will need to attach a copy of your governing document and most recent, full accounts (including an income and expenditure statement and balance sheet – not just abbreviated accounts as submitted to Companies House) with your application form. Your application will not be complete without these documents.
- We will carry out extra governance checks. You may not be considered for funding if your Articles of Association do not have nominated beneficiary organisation/s in the Asset Lock clause. If this section in your articles is blank or 'to be confirmed' your application may not be regarded as eligible.
- CIC Directors must confirm that none of the Disqualification rules (that prevent people from holding senior or trustee positions in a charity) apply to them. [The Disqualification Rules can be found here.](#)
- At our discretion, the Trust may look more favourably on applications from CICs that are governed in similar ways as charities i.e. with equal responsibility shared among the Directors, with no single director registered as a person with significant control.

The following restrictions may apply:

- Organisations cannot apply more than once per funding round under this programme.
- We generally receive more good applications for funding than we can support. We may prioritise organisations which have not yet received a grant under this programme
- We may also prioritise projects that plan to provide tailored support to those families who have most recently arrived to a new location.
- We may decline applications from current Trust grant holders if the reporting requirements for existing grants from the Trust are not up to date.

Who cannot apply for this programme?

- An individual.
- A charity or CIC which is newly registered.
- A charity or CIC that is based overseas.
- Not-for-profit organisations that are not registered as either a charity or CIC.
- A private or for-profit company.
- Organisations seeking to make a profit from their project. For example, an organisation could not be awarded a grant to develop a training course which it then charges the armed forces community to attend.
- Community organisations that do not fit any of our eligibility criteria, such as a sports organisation which is not a charity or CIC.
- Schools, regardless of their charitable status.
- An Academy Trust.
- Childcare providers (including early years).
- Independent (fee-paying) schools including boarding schools, regardless of their charitable status.
- Universities and other further or higher education institutions.
- Other public sector organisations - but you could work with one of the types of organisations listed above, as a delivery partner.
- Exempt charities, which are not otherwise constituted as one of the eligible organisations listed above.

This list is not exhaustive, only those organisations listed in the “Who is eligible to apply?” section above are eligible to apply under this grant programme.

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Your project


What types of projects are we looking for?


We are looking for projects targeted on supporting **newly arrived and relocated families** with a clear focus on change as they settle into a new area, by addressing one or more of the following outcomes.

- Families in a new posting have more accessible information to support them to settle into a new and unfamiliar location.
- Newly arrived families report improved wellbeing by being introduced to and connected with activities provided in their new area.
- Fewer newly arrived and relocated service families report feeling isolated or lonely and more service families say they have effective support networks.
- Families feel more able to navigate the challenges of relocation, because their relationships are stronger.

Projects should provide support to prevent problems from occurring through **preventative or early-intervention approaches for newly arrived and relocated families**. They should provide support for those families currently experiencing stress or challenges related to the impact of relocation, where these needs are not being addressed in other ways. Tell us about the families you will be seeking to engage with your services, and how they are defined as 'newly arrived' or 'relocated'. Activities should be targeted at those families and show impact in line with the outcomes above.


Supporting newly arrived and relocated families as they settle into a new area






Ensuring families in a new posting have **more accessible information** to support them to settle into a new and unfamiliar location.


Newly arrived families report **improved wellbeing** by being introduced to and connected with activities provided in their new area.





Fewer newly arrived and relocated service families report feeling isolated or lonely and more service families say they have **effective support networks**.

Families feel more able to navigate the challenges of relocation, because their **relationships are stronger**.



How to define newly arrived and relocated families

We are looking for early intervention projects that will help the families of serving personnel access services as they relocate as part of service life. **Your project should help them to integrate into their new communities and build networks and friendships.** Activities should offer preventative approaches, with an emphasis on wellbeing and be targeted at the newly arrived cohort. We appreciate there may also be benefits to the wider community from these projects and these are welcomed – but the main focus of the proposal should be on the newly relocated families. Tell us more about how you will link to this target cohort:

- **newly arrived families** in the armed forces are those who have recently moved due to a service member's new assignment, either within the UK or from overseas. Since military families relocate every two to three years, the time considered 'newly arrived' can vary depending on their situation and the type of move. Tell us more about your definition of newly arrived families, with a focus on how you will initially engage with them to ensure they access support at an early stage. For example, by working with your current contacts at units and bases, you can link with them within six weeks of arriving in their new location.
- **relocation** for UK armed forces families means moving to a new duty station as part of military service. This usually happens every two to three years and involves planning, emotional adjustments and settling into a new community. Relocation is the broader process of moving, while newly arrived refers to the early stage of adaptation after a move. Tell us how you link with this group, to help them achieve the relevant outcome(s) selected.

How projects might meet the programme outcomes

Your application should tell us about the outcome(s) that you are addressing and explain the difference it will make to newly arrived and relocated service families' lives. Activities may include the following (please note this is not an exhaustive list).



Families in a new posting have more accessible information to support them to settle into a new and unfamiliar location.

- Inform newly arrived and relocated service families of existing statutory and welfare provision.
- Ensure that provision is available and accessible when they need it most to provide support on issues that matter to them.



Newly arrived families report improved wellbeing by being introduced to and connected with activities provided in their new area.

- Engage service families effectively with a range of existing activities in their local area.
- Raise awareness of existing services, to reduce duplication and simplify access.



Fewer newly arrived and relocated service families report feeling isolated or lonely and more service families say they have effective support networks.

- Build capacity for service families by increasing awareness of, and improving links and referrals to, existing services and complementing existing welfare provision.
- Enhance wellbeing and mental health support for families through co-produced activities, and improved access to existing support, through collaboration between armed forces and other organisations.



Families feel more able to navigate the challenges of relocation, because their relationships are stronger.

- Provide early intervention support to prevent issues escalating and help families make informed choices.
- Could include virtual community activities that consider modern family dynamics, such as working families and families without children.

Example for illustrative purpose only:

A charity has designed a project which aims to support **newly arrived** service families as they settle into an unfamiliar location. It focuses on **accessible, relevant information** and early intervention support to reduce the stress of relocation and **strengthen family relationships**.

The project provides a digital welcome hub, providing families with easy access to local information, including healthcare services, childcare, schools, employment opportunities and recreational activities. It uses interactive maps, video tours and local service directories.

Partnerships with local chain of command and welfare teams are an important part of the project, as well as personalised family support plans. This enables newly arrived families to have access to information and support that enables them to **settle quickly and confidently** into their new location.

Creating your proposal

Achieving these outcomes requires **collaboration and consultation** with those families seeking support in their new location. We will ask you to explain in your application how potential beneficiaries have helped to inform your project design and how you know the project is needed. **You project should look to address the immediate and emerging needs of newly arrived and relocated families of serving personnel.**

We also welcome innovation where **partnerships** may not have existed before, to both increase knowledge and understanding of armed forces communities and build future capacity in both armed forces organisations and specialist non-armed forces organisations. By collaborative working we mean organisations working together for the benefit of the armed forces community ensuring long-term impact, value for money, and sustainability.

Your project idea does not have to be new. This programme welcomes continuation or extensions of existing work, where this provides a clear benefit and can also include funding for pilot projects or new ways of offering support. If you are applying for funds to continue existing activities, tell us about the impact of that work so far, and how this funding would further develop its scope and capacity over the funding period. If the project is for new activities, tell us more about how you identified these plans as appropriate to meet the need. The Trust can only fund projects that are in addition to existing statutory provision.

Your project should seek to **remove barriers to participation** for beneficiaries, to encourage engagement with the activities provided.

If your application is successful, we will also expect ongoing **impact monitoring** to enable you to deliver informed reporting, against the programme outcomes, back to the Trust.

What should your application show us?

You'll need to clearly show us that you have the **skills and experience** necessary to carry out your project. This can include working with other organisations - there is more information on working with others later in this document.

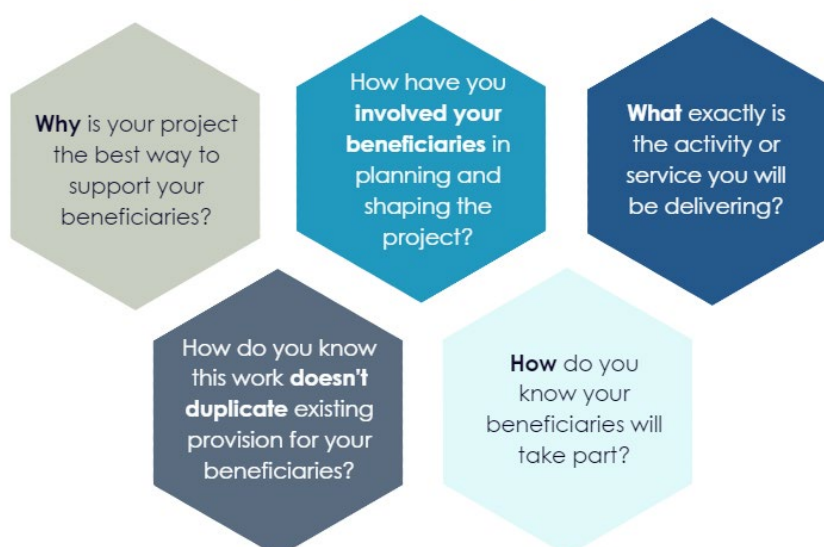
We won't fund projects which duplicate existing provision. So, you'll need to show us how your project complements other work taking place.

You'll also need to show us what evidence you have to support the approach you seek to take and, crucially, how people from Armed Forces communities have helped to shape this.

As part of your application, we'll ask you to show us that your project:

is needed and targeted	You should be able to clearly explain how you've identified the need for this project and how you will target the people who have the greatest need for support, including needs related to cost-of-living challenges.
is user-led	This means your project may stem from the results of consultation. Your organisation may be led by people who are from your beneficiary group, and you should have recent relevant experience of working with the target group. You may have a service-user steering group. Show us how the idea for your project has been shaped by the people it will benefit.
has lasting impact	This means there should be a wider impact to your work, which will endure beyond the life of your grant. Your project should show that it offers a positive benefit to members of Armed Forces communities.

Useful questions to ask yourself when completing your application:



Who should benefit from your project?

The direct and primary beneficiaries must be families* of current serving armed forces personnel, including reservists** (including RFA Royal Fleet Auxiliary).

*For the Trust, family is considered anyone who plays a significant role in a person's life. This includes but is not limited to: spouses, civil partners, cohabiting partners in committed relationships, children under 18, and relatives including parents, siblings and grandparents who live with, are financially dependent on, or are cared for by, the service person or partner.

The Trust also recognises that family can take forms based on deep seated emotional ties outside of traditional legal and familial definitions. Trustees will fund projects that strongly evidence need and may prioritise projects where support is limited to family members who are most directly impact by the service member's situation.

**The Trust defines reservists as those who are part of the Volunteer Reserve Forces. These people are volunteers who accept an annual training commitment and a liability for call out for permanent service. The Royal Naval Reserve (RNR), the Royal Marines Reserve (RMR), the Army Reserve and RAF Reserve fall under the Volunteer Reserve Forces.

The Trust's definition also covers people who are in Full Time Reserve Service posts. The Trust's definition does not include recent service leavers, or veterans, who upon leaving regular service may retain a liability for call out.

Beneficiaries of your project can be direct or indirect. Your **direct beneficiaries** are usually the people you are directly targeting with. For example, a hub designed to help serving families access local activities to reduce isolation. They are the people who will access the services or participate in activities paid for by the Trust's grant

However, others outside of your target group(s) may also benefit from your project. These are called **indirect beneficiaries**. For example, the wider family or serving person who will benefit from their family's improved wellbeing.

The illustration on the right can help with understanding how to calculate your direct and indirect beneficiaries.



Showing the change your grant will make

We want to know what changes will take place because of your work. This means that we would like to know **what will be different when your project ends** and why you think your work will achieve these improvements.

At the end of your funded project, the people who have taken part should be in a far stronger position than they were at the beginning of the project and more able to live the life that they want.

Measuring impact

It's important to have clear plans for how you will measure the impact of the project.

This might include looking at the evidence you have gathered during your project about the needs of your beneficiaries. The application form will ask questions about how you will measure and evidence the impact of your project.

If we fund your project, we'll ask you to submit **regular progress reports** to tell us how your work is going. That information will feed into our overall grant programme evaluation. This helps us to learn from every grant we make and to see where funds are most effective at reducing disadvantage for the armed forces community.

Impact Hub

The Impact Hub is a tool we ask you to use as a Trust grant holder, where applicable, to help all of us further understand and share the impact of your project on the wellbeing of your beneficiaries. It uses nationally recognised demographic questions and surveys, including the ONS4 survey (one of the most simple and straightforward) to track your project's impact on those taking part and to help us report on the overall impact of this programme, as a funder distributing public monies.

When you accept your grant offer, we create a record on the Impact Hub for your project. You are then responsible for ensuring that consenting project participants are registered and that their wellbeing journey is monitored over time via completion of *ONS4* survey questions.

There are a small number of specific exemptions to use of this tool. But for most of our funding programmes, **it is a condition of your grant that you use the Impact Hub even if you have your own impact recording systems**. You should carefully consider this requirement when deciding whether to apply to us for funding.

Applicants may consider cost implications when planning their project budget. For the majority there will be no additional admin costs, but for some projects, we appreciate that information may need to be uploaded on behalf of beneficiaries and in these cases additional admin time may be factored in.

For full information, we recommend you look at the relevant section of our website, here: [Impact Hub : Armed Forces Covenant Fund Trust](https://www.covenantfund.org.uk/impact-hub)

Sustainability

We want to fund projects with sustainable benefits. This means that we are interested in what will happen in the long term, after your funded project has ended. The application form will ask questions about sustainability which are relevant to the individual grant programme.

Types of sustainability: how will your work sustain beyond the life of your grant?

Ongoing improvements for project beneficiaries

Your project might look to address complex issues or engage in effective preventive work targeted at those who might be at risk of crisis. At the end of the grant, people who have taken part in these projects would be in a far stronger position than they were at the beginning of the project; and more able to live the life that they want to have.

Accessing funding for ongoing delivery

Your project may be a pilot project, or you might be planning to keep running your project or service in future. In which case you may plan to raise funding from donations, grants or local commissioning.

Ongoing partnership and collaboration

You may seek to build a long-term legacy through better collaboration between organisations to improve how people from Armed Forces communities access support now and in the future. For projects like these, we would expect to see evidence of changes in practice and collaboration that extend beyond the life of the grant.

Improved knowledge and evidence

You might look at the evidence you have gathered through your project about the needs of a specific group of people within the wider Armed Forces community. This evidence base might help to ensure that Armed Forces communities in future could have access to better support that meets their needs.

Working with other organisations

We encourage you to work with other organisations as part of your project. Working with other organisations is a criterion of some of our programmes.

A delivery partner is an organisation which is either:

- receiving part of the grant OR
- their involvement in the project, through providing resources or some other means, is critical to the delivery of the project.

If any of the organisations that you will be working with meet this definition, you need to read our guidance below on delivery partners.

Role of the lead organisation

The organisation that submits the application is the lead organisation. It will have legal responsibility for all funding we award and will be financially accountable for any funds that may be distributed by the lead organisation to delivery partners.

Delivery partnership agreements

If we award you funding and you plan to work with one or more delivery partners, it will be a term and condition of your grant offer that you have a formal signed partnership agreement with them. If you're successful, the draft delivery partnership agreement must be deemed to be compliant (with our terms and conditions) by us and finalised prior to us releasing any funding. We may request changes to the draft agreement before it's finalised. You can find guidance on what a [delivery partnership agreement](#) should include on our website.

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Considerations when applying

Our assessment criteria

Our criteria are set out below. We will consider each application to see how well it meets these criteria and fund those that we believe will best achieve the programme aims.

The difference that your project is making	
What are we looking for?	<p>That the project is addressing a specific need for newly arrived and relocated families of serving personnel and that it will</p> <ul style="list-style-type: none"> • Be able to make a significant difference to people's lives • Be able to show that the grant will have longer term sustainable benefits that will have an ongoing legacy after the end of the grant
What do you need to show us?	<ul style="list-style-type: none"> • What your project would do • How this would help newly arrived and relocated families of serving personnel • How people from armed forces communities have shaped this project or service; and how you know that they will use it • How many people this is likely to help, and what difference this will make • What the long-term benefits will be?

Delivery of your project	
What are we looking for?	<p>That you have the skills and experience to run your project; and that the approach to running your project would be likely to lead to the long-term legacy that you are seeking to bring about.</p>
What do you need to show us?	<ul style="list-style-type: none"> • That your organisation is well run and well managed • That you'll be able to start your grant activity quickly • That you can keep people on your project safe • That you will deliver your project in line with our ethical values • That your budget is accurate and well-costed • Why your project offers good value for money • Whether you will be working with others to achieve your aims, and how you will do this • How you will measure the impact of your project • Your plans to ensure a long-term legacy of your work that will continue after the end of the grant

Ethics

Our work supports the Armed Forces Covenant through funding projects that deliver real change to Armed Forces communities. The projects we support need to be carried out to the highest possible ethical standards.

We therefore need to know that you have the skills and experience to work with the groups of people that your project focuses on; can ensure that they are kept safe; and that you take an ethical approach to your work.

Our ethical values are Respect, Competence, and Integrity.

We have a Code of Conduct; and free online training to explain our approach to ethics. We will ask you to confirm in your application form that you will run your project in line with our Code of Conduct. If your organisation has its own Code of Ethical Conduct; then you will need to explore whether your Code is compatible with ours; and tell us about this.

The Trust has an Ethics Advisory Panel, which includes Trustees and independent experts, which provides guidance and leadership on ethical issues. This includes activities and interventions proposed in grant applications where necessary.

You can access our ethics resources [here](#)

What financial information should you include in your application?

The application form will ask you to give details of your project budget.

It is fine to show these in categories where relevant, for example 'IT Equipment', rather than listing every item of the IT equipment you require.

However, you will need to give us sufficient information to assure us that you have fully considered how much the work will cost and how you know this.

If we award you a grant, you will need to send us a full budget, and project milestones, before we can pay the first instalment of your grant.

Some useful points to consider include:

- If you are applying for training costs, state what training this is and for how many people.
- If you are applying for staff costs, show us how many hours we'll be paying for, ensuring these are new or additional, and at what rate of pay.
- If you are requesting funding for sports equipment, tell us what equipment this is and how many items you intend to purchase.

Preparing your project budget

What can funds be spent on?

We can pay for most of the things you'll need for your project or activity. This includes people's time, costs of delivering work online or buying/hiring equipment.





We understand that, currently, the real value of your income may have dropped due to inflationary pressures of running your organisation. You may have also found the rising cost of living has increased demand on your services. The Trust will consider applications that include a reasonable contribution to overhead/core costs. We would expect to see this reflected within your budget breakdown.

It is highly unlikely that we will fund projects with budgets that are dominated by capital costs. We would not expect to fund the costs of purchasing a vehicle, but we would pay for mileage costs on vehicles used by your staff and volunteers.

Your project might include the following costs.

Staff time	<ul style="list-style-type: none"> • Staff time for this fixed-term project. • Direct project work or for admin or to manage volunteers that may be involved in your project. • Sessional staff or freelancers that you may need to run your project. • Appropriate clinical supervision for workers who are supporting vulnerable individuals.
Travel costs	<ul style="list-style-type: none"> • Reasonable travel costs • Fares or mileage for project staff, volunteers or beneficiaries to enable participation in the project.
Items to support your project	<ul style="list-style-type: none"> • Purchasing items that enable activities to take place. • Art materials; sports/games/outdoor equipment; supplies for breakfast or social hubs. • Purchasing items that will help you to deliver your project, such as additional telephones or laptops or IT equipment.
Reasonable overheads	<ul style="list-style-type: none"> • Reasonable costs for storing and transporting items, including wear and tear on private vehicles. • Reasonable overheads, which reflect the cost to your organisation of delivering this project, taking account of recent cost increases.

What can't funds be spent on?

 <p>Where money only benefits one person. By this we mean where your whole project would only benefit one person.</p>	 <p>Making grants or donations of money or items of value to individuals or families.</p>	 <p>Repeat or regular projects that require a source of uncommitted funding.</p>	 <p>Endowments (to provide a source of income).</p>
 <p>Topping up existing grants and aid from a government department.</p>	 <p>Investments</p>	 <p>Fundraising costs, including organising fundraising events and activities.</p>	 <p>Paying for ongoing costs of existing partnership activity.</p>
 <p>Projects, activities or services that the state has a legal obligation to provide.</p>	 <p>Retrospective funding for projects that have already started or taken place</p>	 <p>Excessive management or professional fees or contingency costs.</p>	 <p>Projects with budgets that are dominated by capital costs - unless this is a capital programme.</p>

This is not an exhaustive list and there may be specific exclusions for some programmes.

Any grant that we award under this programme must be in line with our charitable objectives. As a Non-Departmental Public Body (NDPB) we cannot fund any lobbying activity.

Defining capital costs

When formulating your budget, it is useful to understand where costs sit in relation to the maximum amount available for capital and non-capital funding, within a specific programme. **While the Trust's programmes may allow non-capital costs, some capital costs – or both – it's important to note that any costs we support must be related to a defined project. We cannot support ongoing revenue costs (sometimes described as 'core costs').**

Here is a guide to allocating your cost headings:

Capital costs: These are the costs of buying equipment, furnishings, premises or other items that cost a significant amount and will last beyond the project duration. They can cover one-time large purchase, refurbishment, extension, or build of a fixed asset that will be used for a long period of time. This includes buildings, and can also include fixtures and fittings, and equipment. **Note that many of these items are specifically excluded under many of our funding programmes. Do check the individual Programme Guidance for this information.**

Examples of Capital costs

- New buildings and repairs, refurbishment to existing buildings, extension of existing buildings.
- Purchasing computers or other IT infrastructure
- Alteration of Land, or purchase or alteration of outside space, playgrounds, sports grounds and equipment.
- Alteration or refurbishment of indoor space, village/community halls, offices, equipment.
- Professional fees for architects, quantity surveyors, feasibility studies etc.

Non-capital costs: The day-to-day costs of a project and the activities that take place during the project can be considered revenue costs. This includes salaries, utilities, and events. For consumables, such as small IT equipment, deciding to categorise the item as revenue or capital funding depends on the scale of the purchase and its purpose within the project. Consider if the item(s) will be used where there is no lasting asset. For example, will it appear on an asset register or on a balance sheet for depreciation? If it does, it is probably a capital cost.

Examples of non-capital funding

- Salaries and on costs, sessional staff.
- Training, project running costs such as travel.
- Project activities and events outlay
- Purchase of consumables, such as IT equipment for the project team.
- Management/overheads (This may include a contribution to management time and to overheads such as utilities, rent, stationery etc)

These are examples only and you should categorise each item as appropriate to your project and check the specific Programme Guidance for eligibility.

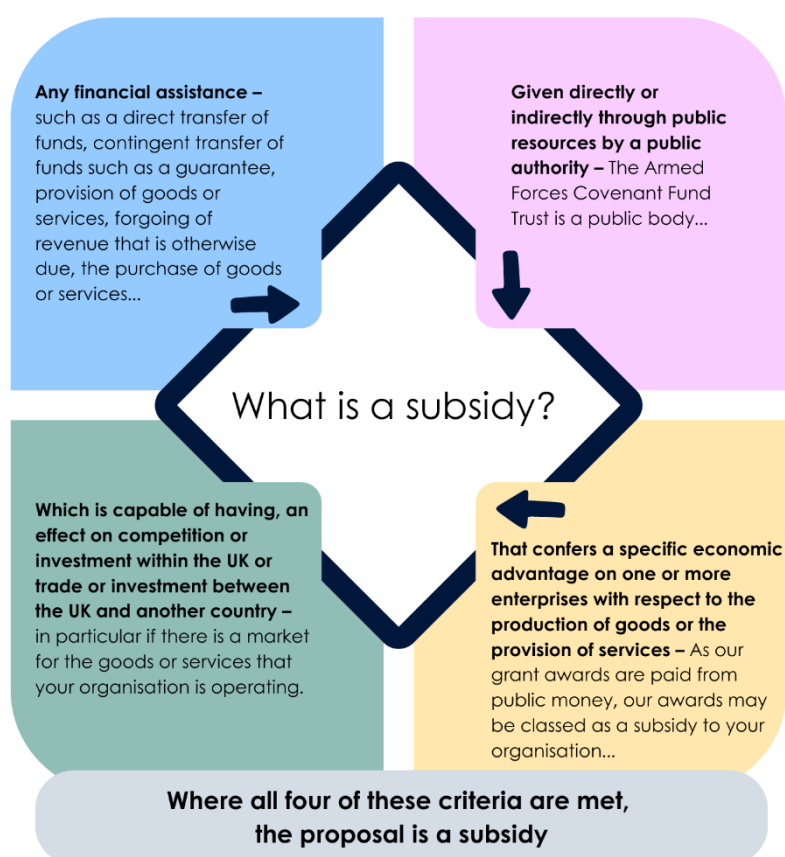
Subsidy Control Act 2022

The Armed Forces Covenant Fund Trust is a public body. We are required to follow specific rules under the Subsidy Control Act 2022. This law requires us to be transparent about how we use public funds, which we provide as grants.

The Subsidy Control Act is important for anyone thinking about applying for our grants. We encourage you to understand its requirements, which are outlined in the [guidance from the Department of Business and Trade](#). This guidance helps organisations like ours distribute funds responsibly, making sure they are used effectively and fairly, without negatively impacting competition or investment.

What does this mean for you?

- **Grants as public funding:** Our grants come from government money. This means they may be considered subsidies or financial support which is different from private funding. Other organisations might need to use their own funding for similar activities, so it's important to recognise this distinction.
- **Publishing Details of Large Grants:** If a grant exceeds £100,000, we must publish its details on our website and on a national database managed by the Department for Business and Trade. This helps to ensure the process is open and transparent.
- **Your Input:** When you apply for a grant, please complete your application form accurately. We have designed the questions to ensure compliance with subsidy control requirements, so your main task is to provide thorough and specific answers. We may also update the terms of the grant agreement based on these principles and could add further conditions. This will only be done for transparency and accountability purposes.



We are committed to ensuring that our funding process is as clear and straightforward as possible. While we need to follow these regulations to ensure fair and responsible use of public money, we also aim to support you through the application process with clear guidance and support.


How to apply - the application form

You need to apply using our online application form which you can access via our website, via each programme page and [at the top of this document](#). The questions on the application form may be different for each of our programmes.

If you don't yet have an account for our online application portal, then [you will need to create one](#). (You will need this anyway if you are successful in receiving a grant, so that you can submit reports and receive grant payments). On our system, you can save a draft application form to complete later or send a draft copy to colleagues. You can also access copies of the application that you've submitted at any time.

To apply to some programmes, you may need to attach documents to the application form. Please read the programme guidance carefully to check what these might be.

You don't need to send any additional information once you have submitted your application. We won't consider any additional information unless we've asked you for it specifically.




TOP TIPS

for completing your application form

- 1


Complete your application in a **Word document**, save it locally as you work on it. When it is complete, cut and paste the answers into our online form.



You will find a Word document with a list of the project related questions on our website
- 2

Don't use any formatting, such as tables or numbered lists, in your Word document. The online form may not accept this formatting and you might have trouble submitting the form.
- 3


Save your online form every 10-15 minutes while completing it, to avoid the risk of it 'timing out'.



If either contact changes, do let us know as soon as you can
- 4

You'll need to **provide two contacts from your organisation** on the application. At least one should have an organisation email address. At least one must hold the relevant authority (CEO/ CO or equivalent) to authorise any grant contract and bank account if successful.
- 5

You will be emailed when you both save and submit the application. **Check the 'Submitted Applications' tab** on your grant portal, to ensure your application has been fully submitted.



We can only consider applications that have been fully submitted

You must make sure that the trustees/directors/ senior staff within your organisation know that you are submitting this grant application. We recommend making a trustee or director your second contact on your application.

Do not send your application by email or post to the Armed Forces Covenant Fund Trust – we will only consider applications submitted via the online form.

Use of Artificial Intelligence (AI) in completing application forms

We understand that AI is a powerful tool that can help organisations work in more efficient ways, one of those may be in supporting you to help generate your application form.

Whilst we will consider applications that have been partially generated using AI, we strongly recommend that you review the application ahead of submitting it to ensure it:

- reads properly and makes sense,
- is factually accurate,
- is an accurate representation of the project you are intending to deliver.

If you use AI to generate any part of the application form, you will also be expected to review elements that refer to project delivery, in detail, to make sure your organisation has the skills and capabilities to run the project. We would not expect any AI-generated answers relating to questions on project need: for these questions you need to be clear work you've undertaken to demonstrate why the project is needed.

We reserve the right to reject any AI-generated applications if we have concerns around their factual accuracy.

After you submit your application

You will get an automated email to confirm that your application has been submitted. This email will come from an address called mailuk@grantapplication.com

You may wish to add this email to a safe senders list on your email system to ensure that it can come through to you. Please note that this is a 'no reply' email address.

If you have not received this email, then your application was not submitted successfully. Please log back into the portal to submit it.

We will check your application to make sure you've provided all the information we have requested.

During our assessment **we may contact you** to ask for clarification, or more information.

We will review the information you provide in your application and, where relevant, data and information from the Charity Commission, Companies House or other regulators' websites relating to your constitution and recent audited accounts.

After submitting your application, **you must advise the Trust of any significant changes** in your organisation, its governance or finances which might impact on our consideration of your application.

We will assess your application against the key criteria of the programme.

If we ask you to send us any further info, you'll need to do this within five working days.

We may also look at other publicly available sources such as your organisation's website and social media activity.

Please note: If your application is handled by one of our external grant assessors, they may contact you from a non-Trust email address.

Be assured that our external assessors will always clearly identify their role and copy the Trust Grants Manager for the programme into their email.

However, if you have concerns after receiving an email from a non-Trust email address, you can contact us at info@covenantfund.org.uk

If you have any further queries about your application after you have submitted it, you can contact us at info@covenantfund.org.uk

Checks we may carry out on your organisation

We may carry out several checks on the information you provide and about your organisation, to make sure the information is correct and that there are no significant risks we can identify when awarding grants.

This might include checks:

on whether financial information on your application form matches that held by your regulatory body (Companies House, Charity Commission etc.)

that we can see that you have a minimum of three unrelated Directors or Trustees listed on your regulator's website. Please note, we **do not** class company secretaries as Directors of CICs, unless they are registered separately as a Director as well.

that your governing documents (such as constitutions and memorandum and articles of association) are up to date, correct and properly signed

that your governing documents allow you to undertake the activities for which you are applying (N.B. it is, however, your responsibility to ensure that your organisation would not be acting outside any constitutional restrictions if you are awarded a grant)

on your accounts that are accessible through regulatory bodies

on any identified concerns about a person named as a contact or who has a position within your organisation

that the signatories are valid and well informed about the project

on your annual report and on your website/social media activity and other publicly available information, to ensure that your organisation is undertaking the activities as described in your application

to ensure you are up to date on all reporting with any active grants you hold with the Trust

if your organisation is a branch of a larger organisation (such as charities with regional branches or offices), as part of our due diligence checks we may be sharing key details of the application with your head office to confirm eligibility to apply for this funding. We may also require the second contact from your organisation to be from head office depending on your structure

if you are awarded a grant, that your organisational name and address on your bank statement are consistent with the details you've provided in any completed form or the information that is held elsewhere in the public domain. We'll need you to explain any inconsistencies

if you are awarded a grant, that your bank statement shows that your account is being managed in line with your own financial procedures and our programme requirements

Decisions about your application

Final decisions will be made by the Board of Trustees, who will review the applications, using balancing criteria in addition to the key criteria. The balancing criteria include the relative strength and value for money of the project when viewed as part of a national portfolio of projects.

Funds are limited. Therefore, the Trustees will use their discretion to choose which projects to fund, ensuring a good spread of funded projects and to differentiate between projects that are considered fundable.

Please note that to minimise the risk to public funds, we may prioritise funding those applicants which have good track records on reporting to regulators, demonstrate transparent and appropriate governance arrangements and have comprehensive published accounts.

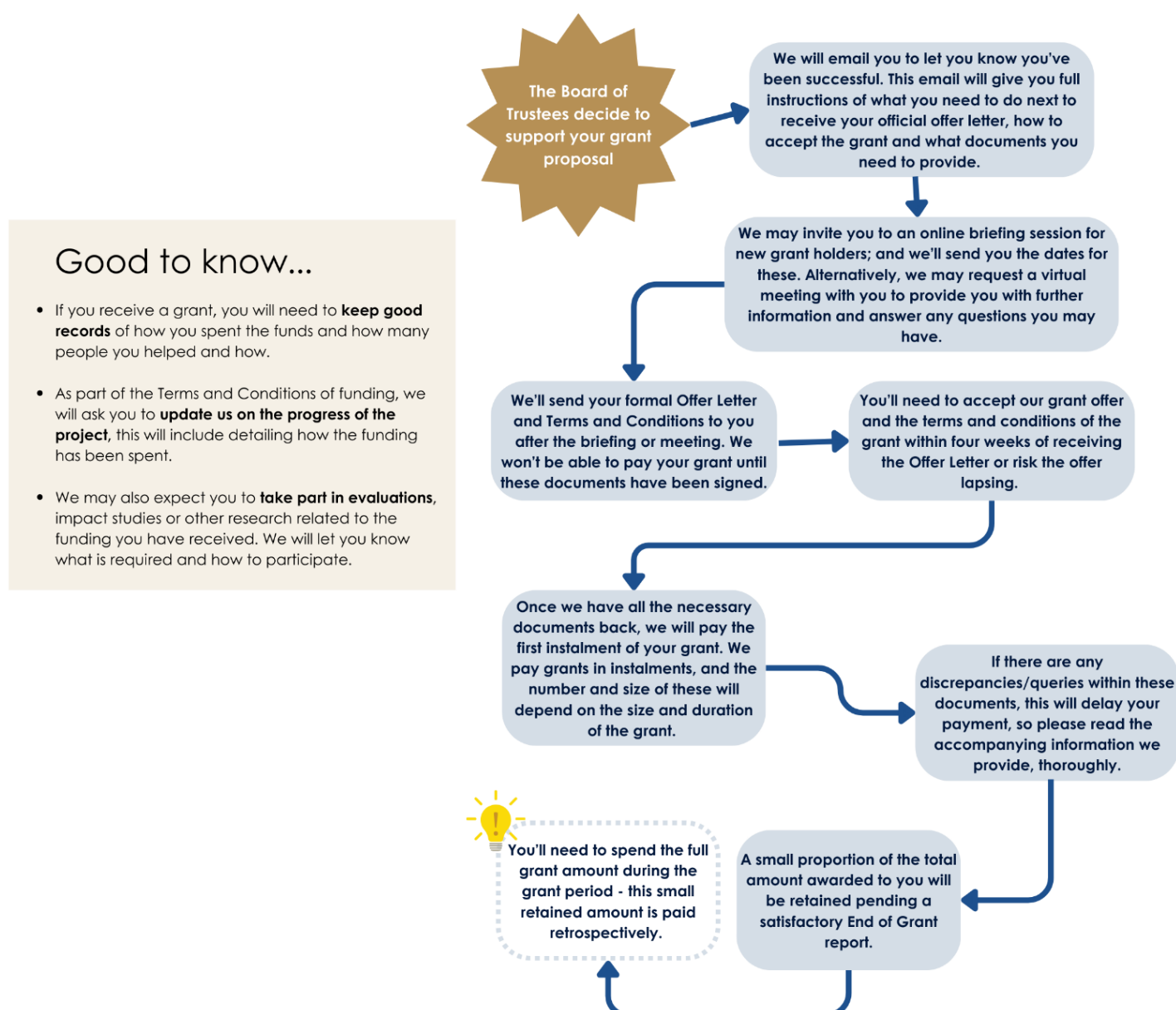
If your organisation has previously had a grant from us, we expect all reporting to be up-to-date and may consider this when considering new applications.

Trustees may also take the decision to part-fund proposals. This may mean you are awarded less money than you applied for. If this is the case, we will talk to you about what elements of the project are supported and why.

After the Trustees have met, we will send an email to you using the primary contact email address you provided in your application. This will tell you whether you have been awarded a grant.

Our programmes are often oversubscribed and, unfortunately, we often have to turn good applications down due to lack of available funding. If you have been unsuccessful, we will email you to tell you.

What happens next if we award you a grant?



Our Privacy Policy explains what data we collect from our grant applicants, and how we use this. Please read this before you apply: <https://covenantfund.org.uk/privacy-policy/>

If you have further questions, you'll find lots more useful information on our website.

If you can't find the answer to your question in these guidance notes or on our website, please email info@covenantfund.org.uk

We are only able to offer technical advice to applicants. We cannot advise on whether your proposed project is a good idea, or whether it is likely to receive funding.

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