THE ARMED FORCES
COVENANT FUND TRUST
Funded by HM Government

ARMED FORCES
COVENANT

HIDDEN VOICES PROGRAMME

Enabling accessible mental health and wellbeing support for those with seldom heard needs in the armed forces community

The Armed Forces Covenant Fund

Hidden Voices programme

PROGRAMME GUIDANCE

Programme overview

Grants available: Grants of £3,000 to £25,000

Funding on behalf of: The Armed Forces Covenant Fund

Project length: Up to 12 months

Programme aim(s): To enable accessible, bespoke mental health and wellbeing support for those with seldom heard needs in the armed forces community, with a focus on prevention and early intervention. To enable that support through new collaborations between organisations serving the armed forces community and specialist organisations. To build future capacity.

Application closing date(s): Round 1: Midday on Wednesday 1 October 2025; Round 2: Midday on Wednesday 21 January 2026

Awarded projects to start by: Round 1: end of February 2026; Round 2: end of June 2026

Application form link: Apply to the Hidden Voices 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.

Contents

The programme

Why are we running this programme?

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.

This programme fits under the 'ensuring armed forces communities are not disadvantaged' theme by addressing the unique needs of seldom heard cohorts and their access to defined mental health and wellbeing support. With a collaborative approach, armed forces organisations and specialist non-armed forces organisations can work together to reach known and unknown gaps in service provision. Each funded project will be expected to meet **both programme outcomes.** Explore our 2024 to 2027 Funding Framework here.

How much funding can you apply for?

You can apply for a grant of between £3,000 and £25,000 in total towards a project being delivered up to 12 months in duration.

Supplementary funding

If your application is successful, we may invite you to apply for supplementary funding during your project's delivery. This funding - subject to your progress - can support complementary initiatives which add value beyond the original project scope, or which offer opportunities to evaluate your project's impact.

Timetable

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

- If you apply by **midday on Wednesday 1 October 2025,** you'll receive a decision before the end of November 2025.
- If you apply by **midday Wednesday 21 January 2026,** you'll receive a decision before the end of March 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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<u>Your organisation</u>

Who is eligible to apply?

To be eligible for this funding you must be one of the following:

- A charity registered with one or more of the charity commissions for England and Wales, Scotland or Northern Ireland, with substantial recent experience of supporting armed forces communities.
- A Community Interest Company (CIC) with substantial recent experience of supporting armed forces communities and have been registered as a CIC for more than one year at the time of your application (further detail regarding this is below).
- A local authority

We'll expect your organisation to be working in collaborative partnerships. We will accept applications from:

- specialist organisations or local authorities working with armed forces organisations, units or bases for learning or referrals.
- armed forces organisations working with specialist organisations or local authorities in partnership.

Charities and CICs which do not have substantial recent experience of working with the armed forces community can apply. However, you must be planning to deliver your project in partnership with another organisation, or organisations, with substantial recent experience of working with armed forces communities. Planned partnerships must be agreed in principle prior before you submit your application and you should name the partner organisation(s) in the relevant section of the application form.

Substantial recent experience of supporting armed forces communities means that either the governing documents of your organisation state that you specifically work with those cohorts, or that you can show that working with veterans, armed forces families or serving personnel is a significant and regular part of your existing work.

This could include work with military bases or units, where the work will create the development of tangible links between civilian communities and local command and offer routes for learning and referrals.

The following additional eligibility requirements also apply:

> **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.

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 one year at the time of your application and able to provide published accounts for the full year 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.

CICs

- Your organisation must have been incorporated in the UK for more than one year and you must have submitted one year 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 then we can support. We may prioritise organisations which have not yet received a grant under this programme.
- 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?

- Childcare providers (including early years).
- Schools, regardless of their charitable status.
- An individual.
- 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.
- A charity or CIC that is based overseas.
- Community organisations that do not fit any of our eligibility criteria, such as a sports organisation which is not a charity or CIC.
- Exempt charities, which are not otherwise constituted as one of the eligible organisations listed above.
- Not-for-profit organisations that are not registered as either a charity or CIC.
- A private or for-profit company.
- NHS Trusts or organisations delivering statutory services.

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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<u>Your project</u>

What types of projects are we looking for?

Your project will need to meet both of the following outcomes:

- **Those who are underrepresented, or whose voices are seldom heard, within the armed forces community, have equitable access to mental health and wellbeing support which meets their specific needs.**

- **Awareness of the needs of underrepresented groups within the armed forces community has been raised among organisations supporting them, through mutual learning and knowledge exchange to embed best practice.**

Your project should be focused on supporting either serving personnel, veterans or their families or carers who are 'seldom heard', to access defined or bespoke mental health and wellbeing support.

What do we mean by seldom heard?

For the Trust, 'seldom heard' refers to groups or individuals whose voices, opinions or needs are not frequently or adequately represented in mainstream policies or services. These groups face barriers to participation and may be marginalised or overlooked in various contexts. It encompasses anyone who is under-served and may have barriers to, or specific needs when accessing mental health and wellbeing support services.

Potential beneficiaries may include, for example, individuals from ethnic minorities; carers; people with disabilities; members of the LGBT+ community; those for whom English is an additional Language; people from Foreign and Commonwealth communities, and other members of the armed forces community with seldom-heard needs.

In your application we will ask you to tell us about the seldom-heard beneficiary group you have identified and how you know that that they are seldom-heard. Your project should focus on addressing the specific needs of the seldom-heard group and removing barriers to access support, in addition to more generalised support. We will ask you to explain in your application how this seldom-heard group has helped to inform your project and how you know the project is needed.

If your application is successful, we will expect you to have clear plans for how you measure the impact of the project. We'll ask you to submit regular progress reports to tell us how your work is going. **It is a condition of your grant that you use the Trust's Impact Hub**. For further information, please see the measuring impact section of this guidance.

This programme welcomes new projects, but we will also consider the continuation or expansion of existing work which offers collaborative approaches to support under-served cohorts. We also welcome innovation where these partnerships have not existed before, to both increase knowledge and understanding of armed forces communities and build future capacity. By collaborative working we mean organisations working together for the benefit of armed forces communities and beneficiaries.

We welcome applications for projects taking place both locally and regionally.

Project examples are shown for illustrative purposes only.

Example:

A specialist charity which provides finance and welfare advice to armed forces families living near a local base identifies a number of **Foreign and Commonwealth families** who are struggling to access tailored support.

They work collaboratively with the armed forces welfare service to **identify beneficiaries' specific needs and unique challenge**s and develop a tailored support service which provides translated materials, a trusted worker with cultural understanding, and welfare advice which is sensitive to the unique challenges of the community. The bespoke service improves inclusivity, and access to support for the seldom heard needs of Foreign and Commonwealth armed forces families.

Example:

A local charity which supports veterans and their families in a local care home, has identified a small group of **veterans who have an advancing diagnosis of dementia**. Family members and staff have expressed concerns that veterans are becoming increasingly isolated and are no longer able to engage in the general programme of activities.

The charity engages with a local dementia charity to **identify appropriate wellbeing activities to support the veterans' unique health challenges**. They collaborate to design a bespoke programme of wellbeing support which delivers activities focused on reminiscence including military memories and arts and crafts, therefore improving access to support for the seldom-heard needs of veterans with dementia.

Example:

A local veterans' support group works in partnership with a local welfare charity to offer a weekly drop-in service for cost-of-living support. A small group of members identify themselves as **veterans impacted by the 'LGBT ban'** and requests support to apply for the government's financial recognition scheme.

The welfare charity **works collaboratively with the local veterans' group** to help individuals make their applications, and ensures veterans are signposted for appropriate mental health and wellbeing support.

Example:

A local authority has identified a number of **working age veterans** who have settled in the area after leaving service but have indicated that there are no appropriate support services for them outside of working hours.

They **work collaboratively with a local veterans' breakfast club and appropriate third sector partners** to pilot a weekly evening support service which enables working age veterans and their families to seek finance, welfare and mental health support, therefore increasing support for members of the armed forces community.

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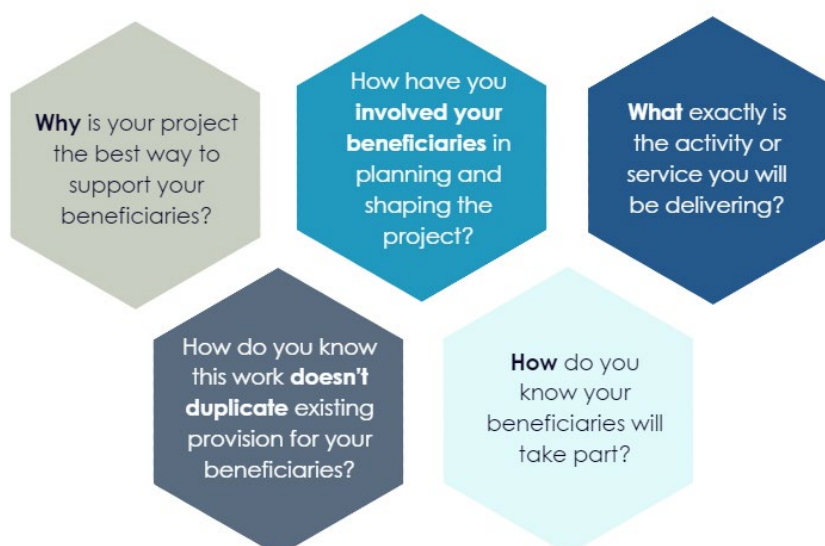
We won't fund projects which duplicate existing provision. So, you'll need to show us how your project complements other work taking place.

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:

Why is your project the best way to support your beneficiaries?

How have you **involved your beneficiaries** in planning and shaping the project?

What exactly is the activity or service you will be delivering?

How do you know this work **doesn't duplicate** existing provision for your beneficiaries?

How do you know your beneficiaries will take part?

Who should benefit from your project?

The direct and primary beneficiaries must be serving personnel, veterans or their families or carers.

Beneficiaries of your project can be direct or indirect. Your **direct beneficiaries** are usually the people you are **directly targeting with your work**. For example, working age veterans. They are the people who will access the services or participate in activities paid for by the Trust's grant.

Example:
An evening drop-in service is developed to support **working age veterans** to access local activities to reduce isolation. They are the **direct beneficiaries**. The **indirect beneficiaries** are the **rest of the veteran's family**, due to the increased wellbeing of the veteran and the wider impact this may have.

However, others outside of your target group(s) may also benefit from your project. These are called **indirect beneficiaries**. For example, the family members of the working age veterans.

The following illustrations can help with understanding how to calculate your direct and indirect beneficiaries…

Your project works with 25 Veterans. They are your **direct beneficiaries.**

They each have a family. The family members are the **indirect beneficiaries.**

So, your total indirect beneficiaries would be:

25 direct beneficiaries × Average household size (4) = **100 indirect beneficiaries**

Your project works with 50 Service families. They are your **direct beneficiaries.**

Each family includes a serving person. The serving person is the **indirect beneficiary.**

So, your total indirect beneficiaries would be:

50 Service families × each with 1 serving person = **50 indirect beneficiaries**

Your project works with 25 **direct beneficiaries.**

Each direct beneficiary has close friends or family members. The friends and family are the **indirect beneficiaries.**

So, your total indirect beneficiaries would be:

25 direct beneficiaries × Average friend group (3) = **75 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](#)

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 this programme.

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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<u>Considerations when applying</u>

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?	That the project is addressing a specific need for serving personnel, veterans or their families or carers who are 'seldom heard', to access defined or bespoke mental health and wellbeing support, and that it will • 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?	• What your project would do • How this would help specific armed forces communities • 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?	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.
What do you need to show us?	• That your organisation is well run and well managed • That you'll be able to start your grant activity quicky • 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	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	Reasonable travel costs Fares or mileage for project staff, volunteers or beneficiaries to enable participation in the project.
Items to support your project	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	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?

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

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.
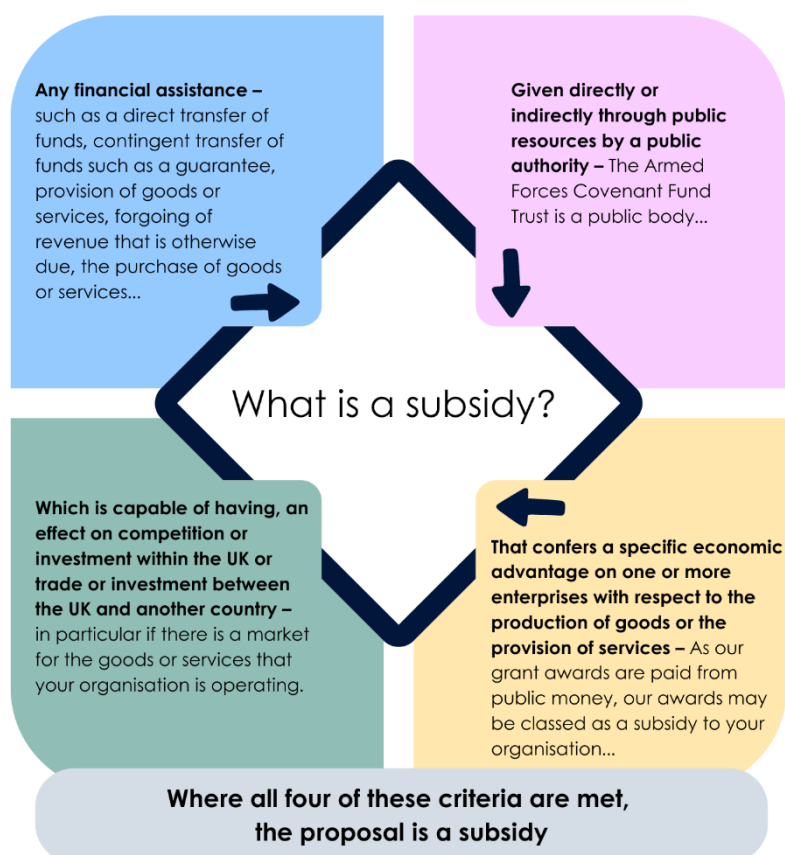
Subsidy Control Act 2022

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.

What is a subsidy?

Any financial assistance – such as a direct transfer of funds, contingent transfer of funds such as a guarantee, provision of goods or services, forgoing of revenue that is otherwise due, the purchase of goods or services...

Given directly or indirectly through public resources by a public authority – The Armed Forces Covenant Fund Trust is a public body...

Which is capable of having, an effect on competition or investment within the UK or trade or investment between the UK and another country – in particular if there is a market for the goods or services that your organisation is operating.

That confers a specific economic advantage on one or more enterprises with respect to the production of goods or the provision of services – As our grant awards are paid from public money, our awards may be classed as a subsidy to your organisation...

Where all four of these criteria are met, the proposal is a subsidy

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.
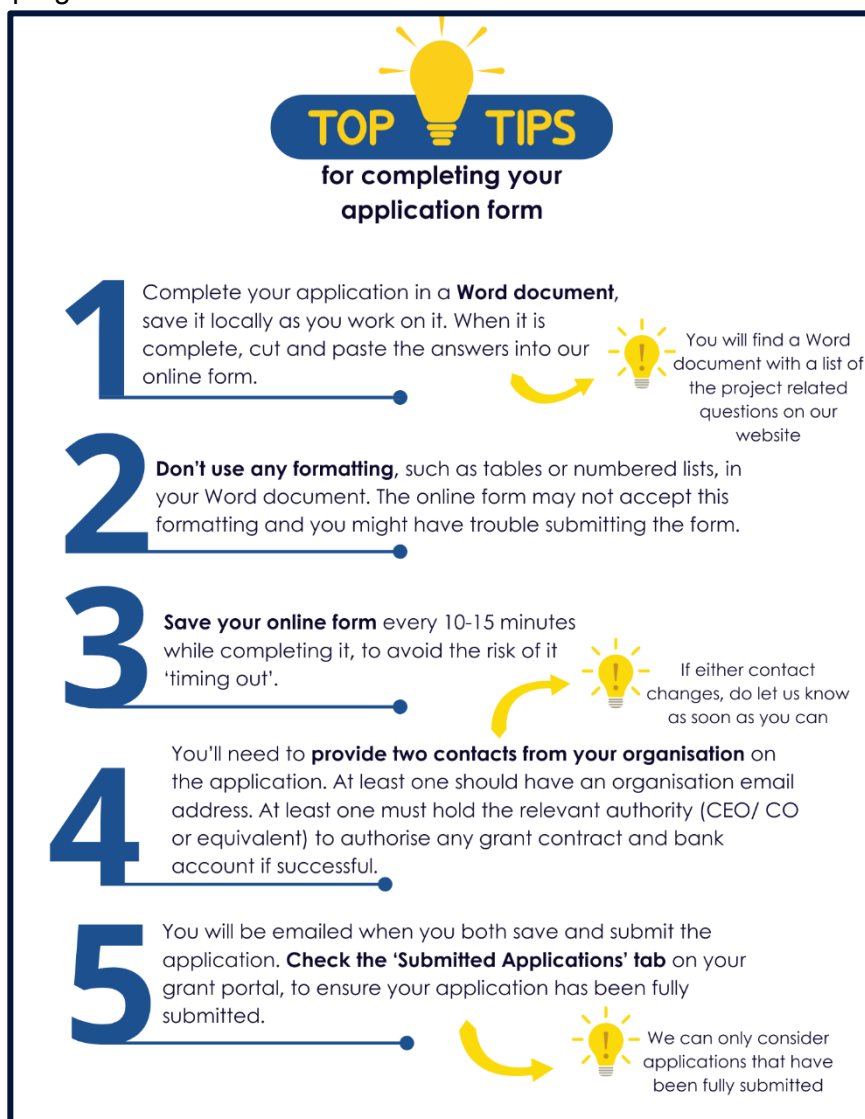
How to apply - the application form

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 noreply@yourcause.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.

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

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.

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

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.

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?

The Board of Trustees decide to support your grant proposal

We will email you to let you know you've been successful. This email will give you full instructions of what you need to do next to receive your official offer letter, how to accept the grant and what documents you need to provide.

We may invite you to an online briefing session for new grant holders; and we'll send you the dates for these. Alternatively, we may request a virtual meeting with you to provide you with further information and answer any questions you may have.

We'll send your formal Offer Letter and Terms and Conditions to you after the briefing or meeting. We won't be able to pay your grant until these documents have been signed.

You'll need to accept our grant offer and the terms and conditions of the grant within four weeks of receiving the Offer Letter or risk the offer lapsing.

Once we have all the necessary documents back, we will pay the first instalment of your grant. We pay grants in instalments, and the number and size of these will depend on the size and duration of the grant.

If there are any discrepancies/queries within these documents, this will delay your payment, so please read the accompanying information we provide, thoroughly.

You'll need to spend the full grant amount during the grant period - this small retained amount is paid retrospectively.

A small proportion of the total amount awarded to you will be retained pending a satisfactory End of Grant report.

Good to know...

- If you receive a grant, you will need to **keep good records** of how you spent the funds and how many people you helped and how.

- As part of the Terms and Conditions of funding, we will ask you to **update us on the progress of the project**, this will include detailing how the funding has been spent.

- We may also expect you to **take part in evaluations**, impact studies or other research related to the funding you have received. We will let you know what is required and how to participate.

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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