

The Armed Forces Families Fund

Supporting Partners Programme

2026/27



Ministry
of Defence

 THE ARMED FORCES
COVENANT FUND TRUST
Funded by HM Government

Armed Forces Families Fund (AF3) Supporting Partners programme

Summary

Grants available: £10,000 to £150,000

Funding on behalf of: The MOD's Armed Forces Families Fund

Project length: up to three years

Programme aim(s): To provide solutions and support for partners of serving personnel, including reservists, to reduce the challenges that service life can sometimes present

Application closing date(s): 12 noon 23 September 2026

Application link: [Apply to the Supporting Partners programme](#)

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

Checklist before you submit your application

- ✓ We have read the supplementary information to support my application on the Trusts website: [Applicant Hub \[opens web page\]](#)
- ✓ Our project will support partners of serving personnel
- ✓ Our project meets **at least one of the** programme outcomes .
- ✓ People with **lived experience** helped us plan our project.
- ✓ Our budget is **clear and realistic** and includes time for data collection and evaluation.
- ✓ Our **partners** are confirmed and we know who will do what.



Common mistakes to avoid

- ! Your project doesn't **directly target** the intended beneficiaries for this programme
- ! Your project doesn't clearly meet the **programme aims** - it is more general
- ! You haven't told us how you have **consulted** with your beneficiaries and shaped the project around their needs
- ! You haven't shown us that your project will have a lasting impact on your beneficiaries
- ! Your budget is unclear or doesn't fully reflect your project idea

We highly recommend you submit your application before the deadline in case you have any unexpected problems with technology.

So that we're fair to all applicants, we can't advise you on whether your proposed project is a good idea, or whether it is likely to be funded. We can only offer technical advice. We strongly recommend reading this guidance in full.

We can't accept late applications. Please refer to [our late application policy](#).

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Section 1 – the programme

Why are we running this programme?

Families play a vital role in supporting serving personnel. Although the [Tri-Service Families Continuous Attitude Survey \(FAMCAS\) 2025](#) indicates that overall spousal employment levels remain high, some partners continue to face challenges in sustaining employment that reflects their skills and qualifications, and in maintaining continuity of work alongside service life. Although reported levels of loneliness and anxiety show an improvement, this may not be consistent across all partners, and some may continue to experience these challenges.

Through the Supporting Partners programme, the Armed Forces Families Fund (AF3) aims to strengthen the support available to partners of serving personnel. This includes enabling partners to make informed choices right for their individual circumstances, promoting their skills and experiences in the workplace, improving access to services and support, and helping to address challenges they may face and remove potential barriers to employment opportunities.

Who can apply?

- UK-based registered charities with substantial recent experience supporting armed forces communities. Charities must have been registered with in the UK for at least three years at the time of application.
- Community Interest Companies (CICs) with substantial recent experience supporting armed forces communities. CICs must have been registered with in the UK for at least three years at the time of application.
- UK armed forces units/bases (your unit must be based in the UK or at an overseas base or defence location)*
- A UK university or college.

Full eligibility details for each type of organisation are available in the [applicant hub section of our website \[opens web page\]](#). Please read it before you start your application.

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

If your charity or CIC doesn't have substantial recent experience of working with the armed forces community, you can still apply, if you'll deliver your project with another organisation or organisations which *do* have that experience. You'll need to agree your partnership in principle with the other organisation(s) before applying and tell us who they are in your application form.

Additional eligibility criteria

**Armed forces units or bases will be asked to provide a letter of support from their Commanding Officer as part of their application. This does not need to be a long letter and*

needs only contain the following: their awareness of the project and provide assurance that it can be delivered as proposed, including continuity over the lifetime of the project.

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 the Supporting Partners programme.
- If we receive more strong applications than we can support, we may give priority to projects that help ensure that armed forces families located in different parts of the UK/overseas, and in each of the services, can benefit from 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.
- Projects focused primarily on delivering domestic abuse support services fall outside the scope of this programme.
- Projects entirely focused on providing support through technological based solutions such as web-based apps may not be prioritised in this programme.

What is a project?

We mean a piece of work with a clear purpose and evidence of need. Your project should include planned activities for a specific period of time, with a set budget which intend to make specific change/(s).

When we refer to a 'project', we don't mean a one-off activity such as a single CV writing course. A project is work which is in addition to business-as-usual activity. Business-as-usual is the routine, ongoing work that you already do year-round. You must tell us:

- the problem you are trying to solve
- what difference your project will make to the partners of serving personnel
- how this grant funding would be spent to deliver your project

How much funding can you apply for?

Grants of between £10,000 and £150,000 are available towards a project being delivered for up to three years.

What your project will need to achieve

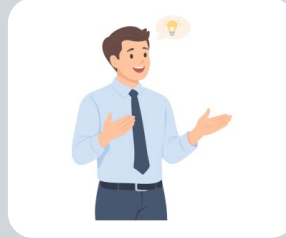
We will fund projects focused on supporting the partners of serving personnel (including reservists) that evidence a clear impact through one or more of these outcomes:



Partners of serving personnel have increased their skills and confidence through additional opportunities to explore new ways of working and/or to change careers



Partners of serving personnel, including non-UK nationals, are better able to access and engage with employment support that reflects the challenges of service life, such as mobility and separation



Service providers and employers demonstrate improved understanding of the unique challenges of service life, enabling more informed and effective support for partners of serving personnel.



Improved mental health and wellbeing for partners of serving personnel, leading to increased confidence and greater empowerment in personal and career choices that work within service life.

Who should benefit from your project

The direct and primary beneficiaries must be current non-serving partners of personnel currently serving in the UK armed forces (including reservists) only.

We define 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 the Royal Air Force Reserves fall under the Volunteer Reserve Forces. Our definition also covers people who are in a full time Reserve Service post. Our definition does not include recent service leavers, or veterans, who upon leaving regular service may retain a liability for call out.

We'll ask in your application about your direct and indirect beneficiaries.

- **Direct beneficiaries:** people who take part in the activities or services we fund.
- **Indirect beneficiaries:** others who benefit, like family members of direct beneficiaries.

General examples of how to calculate your direct and indirect beneficiaries:



Your project works with 25 people. 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 $\times$  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 $\times$  each with 1 serving person $=$  50 Indirect beneficiaries

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Section 2 – your application

What we will look for from your project idea

Your application must focus only on the needs of the partners of serving personnel and reservists.

Achieving the programme outcomes requires collaboration and consultation with the partners of serving personnel and reservists. We will ask you to explain in your application, how you have identified the needs of the partners of serving personnel, and how their experiences have helped to shape your project's design.

You may want to explain this by showing how your project is:

Grounded in need and lived experience	Collaborative, particularly if partnership-based	Impact-focused and outcome-driven	Accessible, flexible and forward-looking
• Consultation-led, drawing on beneficiary insight, evidence of need and local or sector knowledge • Co-designed, with meaningful involvement from the people you aim to support • Inclusive, with a clear understanding of the communities and demographics you intend to reach	• Developed through collaboration between armed forces and non-armed forces organisations, where relevant • Using innovative partnership approaches that help build capacity and longer-term impact beyond the life of the grant	• Designed to demonstrate impact, with plans for ongoing monitoring and reporting against programme outcomes • Focused on prevention and early help, reducing the risk of issues escalating	• Removing barriers to participation where support is not otherwise available through welfare or statutory provision • Delivered flexibly, whether locally, regionally, nationally, across the UK or overseas

Examples of projects we might fund

New projects are welcome. We can also fund innovation, or the continuation/expansion of work that meets the programme outcomes. Projects can be local or regional.

We've included some examples to demonstrate the types of activities that we can fund under this programme. These are examples only and do not cover everything that we can support:

Partners of serving personnel have increased skills and confidence through additional opportunities to explore new ways of working and/or to change careers

- A sector-specific training and employment pathway supporting partners to gain recognised qualifications and progress into sustainable employment
- An employment focused training programme offering one-to-one, lived-experience support to help partners build confidence, develop skills and identify career pathways.
- A skills and enterprise project helping partners gain in-demand and portable skills, improve wellbeing, and access flexible employment or self-employment opportunities.
- A tailored learning programme enabling partners to build essential skills, improve confidence and progress into education or employment.
- A blended online and in-person training programme building digital confidence and practical skills for work, learning and everyday life.
- A structured training and support pathway for partners in professions requiring ongoing certification, enabling them to update qualifications, rebuild confidence, and progress back into employment aligned with their skills

Partners of serving personnel, including non-UK nationals, are better able to access and engage with employment support that reflects the challenges of service life, such as mobility and separation

- An online business start-up programme supporting partners to create flexible and sustainable self-employment opportunities that can adapt with service life.
- A skills-building and confidence programme supporting partners overseas who may face employment restrictions, helping them prepare for future careers.
- A language learning project addressing gaps in provision for partners overseas, supporting communication skills and confidence to maintain independence whilst located in an area with employment restrictions.

Service providers and employers demonstrate improved understanding of the unique challenges of service life, enabling more informed and effective support for partners of serving personnel

- A structured volunteering and employment programme working with delivery partners to improve understanding of service-related barriers and adapt support accordingly.
- A co-designed employability and wellbeing programme reducing isolation and practical barriers while building insight among providers about the needs of partners of serving personnel.
- An advice and advocacy service addressing language, cultural and system-navigation barriers, strengthening provider understanding of diverse service families.

Improved mental health and wellbeing for partners of serving personnel, leading to increased confidence and greater empowerment in personal and career choices that work within service life

- A peer-led support project that improves emotional wellbeing, while helping partners build confidence and identify realistic employment or development pathways, in the UK and overseas.
- A co-produced wellbeing and learning programme integrating group support with careers guidance, enabling partners to feel more confident and empowered to explore opportunities
- A supported pathway model offering wellbeing support alongside tailored advice and mentoring, helping partners build resilience and confidence to explore, work, training or volunteering.

What we fund (and don't fund)

We fund:

- Staff time to deliver the project
- Volunteer costs and reasonable expenses
- Reasonable travel costs, including to enable beneficiaries to take part
- Session costs, materials and items to support your project such as art materials, supplies for a breakfast club, laptops or IT equipment to help with project delivery
- Accessibility costs (interpreters, translation, accessible formats)
- Reasonable overheads which reflect the cost to your organisation of delivering this project
- Partner costs for collaboration and knowledge-sharing
- Evaluation and learning activities - we'll check your budget to make sure you've allowed appropriate resource for data and reporting.

Please note that grants cannot be used to fund individuals' fees, bursaries or grants

We don't normally fund:

 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 political campaigning or lobbying activity.

Budget and costs

Your project budget should be simple and realistic. Only include costs that help deliver your project and learning. Keep best-value in mind.

We can fund most things you need, like people's time, online delivery, or hiring/purchasing small items.

We will fund reasonable contributions to running costs; put these in your budget breakdown.

If your application is for funding for a project running over a number of years you should consider whether to take account of projected inflation which might impact your costings.

Living Wage

Like lots of funders, we seek to support the Real Living Wage wherever possible. It's reflected in our own remuneration policy and benchmarking, and we encourage project applicants to pay their staff the Real Living Wage if they can. **This isn't a requirement or an assessment criteria for any funding programme that we run.** It's a commitment to support pay at Real Living Wage levels whenever possible, and to contribute to wider understanding of and learning about the challenges and opportunities in reaching Real Living Wage pay levels in the voluntary and community sector, where it is often particularly difficult to do so.

It is unlikely that we will fund projects with budgets that are made up of big capital costs. For example, 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.

In the application form you will be asked to explain your budget in words and numbers. If we award you a grant, you'll need to send us a full detailed budget, and project milestones, before we can pay the first instalment of your grant.

Information about [how we define capital costs](#) is available on our website [opens a web page].

Helpful tips:

- For training: say what the training is and for how many people.
- For staff costs: show hours, that they are new or additional roles, and the pay rate.
- For equipment (e.g., sports items): list what and how many.

What makes a strong application?

You'll need to 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 work. By this, we mean we won't fund projects which offer the same support to the same cohort at the same time. So, you'll need to show us how your project complements or builds on other work.

You'll also need to show us how the people you'll be supporting have helped to shape your project, and the way it will be delivered, is using their lived experience.

Explain the need for your project, and why you need the funding, in plain English. Use brief facts or quotes from people with lived experience.

Show who your partners are and what each will do.

Describe what you will do, how often, and where.

Show how you will check progress and share what you learn

Link your activities to the programme outcome(s).

Using Artificial Intelligence (AI) to help you apply

You may choose to use AI to help **start** drafting your answers. Please check and improve anything AI writes, and **never** use AI to invent stories or quotes. We may reject applications if we have concerns about accuracy. If you use AI, please tick the box to tell us—this helps us improve our support.

Check out our list of suggested prompts below which you can combine with your own project plans and information to **start** your application.

- I am applying for a grant to support [who you want to help]. Using the information I provide, help me clearly explain the need or problem this project is responding to, why it matters now, and how it affects the people we work with. Do not invent information or statistics.
- Based only on the details I share, help me describe what our project will do, who will benefit, and the positive changes we expect to see. Structure this in a way that would work well for a grant application, without adding new activities or claims.
- Please review the text below as a draft grant application response. Help me improve clarity, structure and readability while keeping the meaning the same. Highlight anything that sounds unclear, repetitive or weak, but do not add new content.

When using AI to support your application, you should remain mindful of your organisation's data protection responsibilities, including compliance with UK GDPR.

Working with others (collaboration)

We encourage you to work with other organisations as part of your project. These can be collaborative partners who, by working together, can help enhance the outcomes of your project for your beneficiaries. You may also plan to work with formal delivery partners, and we explain more about this below. In both cases, we ask you to:

- name your partners and why you chose them
- be clear on who does what; avoid duplication
- explain your relationship with each partner – have you worked together before?
- clarify whether they are aware of this application for funding and whether they helped you develop the bid.

The Trust uses the term **delivery partner** to describe a particular kind of partner. You may have more than one for your project. A delivery partner is an organisation which is either:

- receiving part of the grant OR
- critical to the delivery of the project (through providing resources or some other means).

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

The lead organisation (the applicant) has legal and financial responsibility for the grant and any funds given to partners.

The MOD's Families Policy Team may contact successful applicants, particularly if their project's impact has potential relevance for future policy development or shaping future iterations of the Supporting Partners programme.

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. See our guidance on what a [delivery partnership agreement](#) should include on our website. We will want to see a draft of this agreement and may ask for changes before approval.

Showing the change your grant will make

The projects we fund form part of our rolling research into what helps to reduce disadvantage for the armed forces community. This is part of our job for the Ministry of Defence.

If we fund your project, you'll need to send us regular progress reports which tell us:

- **Information about the people you help** (in totals, not names).
- **Information on how your project is doing**, using simple measures we give you.
- **Example case studies**, so that we have some qualitative insight into the project benefits

We'll give you an Excel sheet and clear instructions. If you're using either the ONS4 or WEMWBS wellbeing measures as part of your project, this will provide you with an opportunity to share some aggregated data with us.

By accepting the grant offer, you agree to give us information to show the impact your grant has made. You may also be required to take part in evaluations, impact studies or other research related to the funding you receive. We'll let you know what's required and how to participate.

Metrics to help us evaluate this programme's impact

If you're offered a grant, we'll talk to you about some simple metrics that we'll be using to help evaluate this programme's impact against its planned outcomes. The more data you can give us to inform those metrics, the more learning our evaluation will be able to share - to help other future projects deliver for the armed forces community.

Your project may not deliver in the way you initially expect it to - that's ok! There's always useful learning which we want to capture.

Here are some examples of the sorts of metrics we might use on a programme. We'll advise you on the specific metrics we'll be using for this programme and how to share that data with our evaluation at offer stage.

Example programme outcome

People who are under-represented or seldom heard can get mental health and wellbeing support that meets their specific needs.

Organisations learn more about these groups and share that learning so support improves across the community.

Metrics we may use

A small number of short survey questions about their experience of accessing your support. You might report the total (aggregated and anonymised) scores to our evaluation.

Organisations you work with might answer two scored feedback questions about what they learned, and you report the total scores to our evaluation.

Funding your project's data reporting

Collecting and using data is an important part of running any project. It helps you understand your work better, and it helps us make sure Ministry of Defence funds are used wisely.

To help, we will look in your budget to make sure you've allowed appropriate resource for collecting and analysing **data about your project, your beneficiaries and your impact, and using this for reporting on progress and achievements**. Tell us in your application how you will use the resource you have budgeted for to collect and report your data. We may also invite you to share your learning with our evaluators or through our annual surveys and events.

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. The 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 to this grant programme. We encourage you to understand the criteria to determine whether something could be considered a subsidy, which are outlined in the guidance on our website. You will also be asked specific subsidy control-related questions in the application form. This helps us ensure we're discharging our duties properly under the Act.

How to apply

1. Read this guidance, the FAQs and other resources on our website programme page.
2. Prepare your project plan, budget and partner details.
3. Apply through our online grants portal (link on the programme page and at the top of this document). **Do not send your application by email or post.**

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.

For some programmes, you may need to attach documents to the application form. Please check the programme guidance. Please don't send any additional information once you have submitted your application unless we ask for it.

Please make sure your trustees/directors/senior staff know you are applying; we recommend adding your CEO, another member of your senior management, a trustee or director as your second contact.



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

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** regularly while completing it, to avoid the risk of it 'timing out'.



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.



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Section 3 – what happens after you apply?

After you apply

You will get an automated email from **noreply@yourcause.com** to confirm submission (it's a no-reply address; consider adding it to your safe senders). **If you do not get this email, your application was not submitted**—please log back in and submit. We will review your application against the criteria and may contact you to clarify details.

We'll also carry out several checks on the information you provide to us to make sure all information is correct and that there are no significant risks we can identify when awarding grants. Full details about the check we carry out are available on our website.

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

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

We'll 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'll 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.

If you've got any concerns, you can contact us at info@covenantfund.org.uk

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

How we will assess your application

We look at all applications fairly and consistently. Here's what we check for.

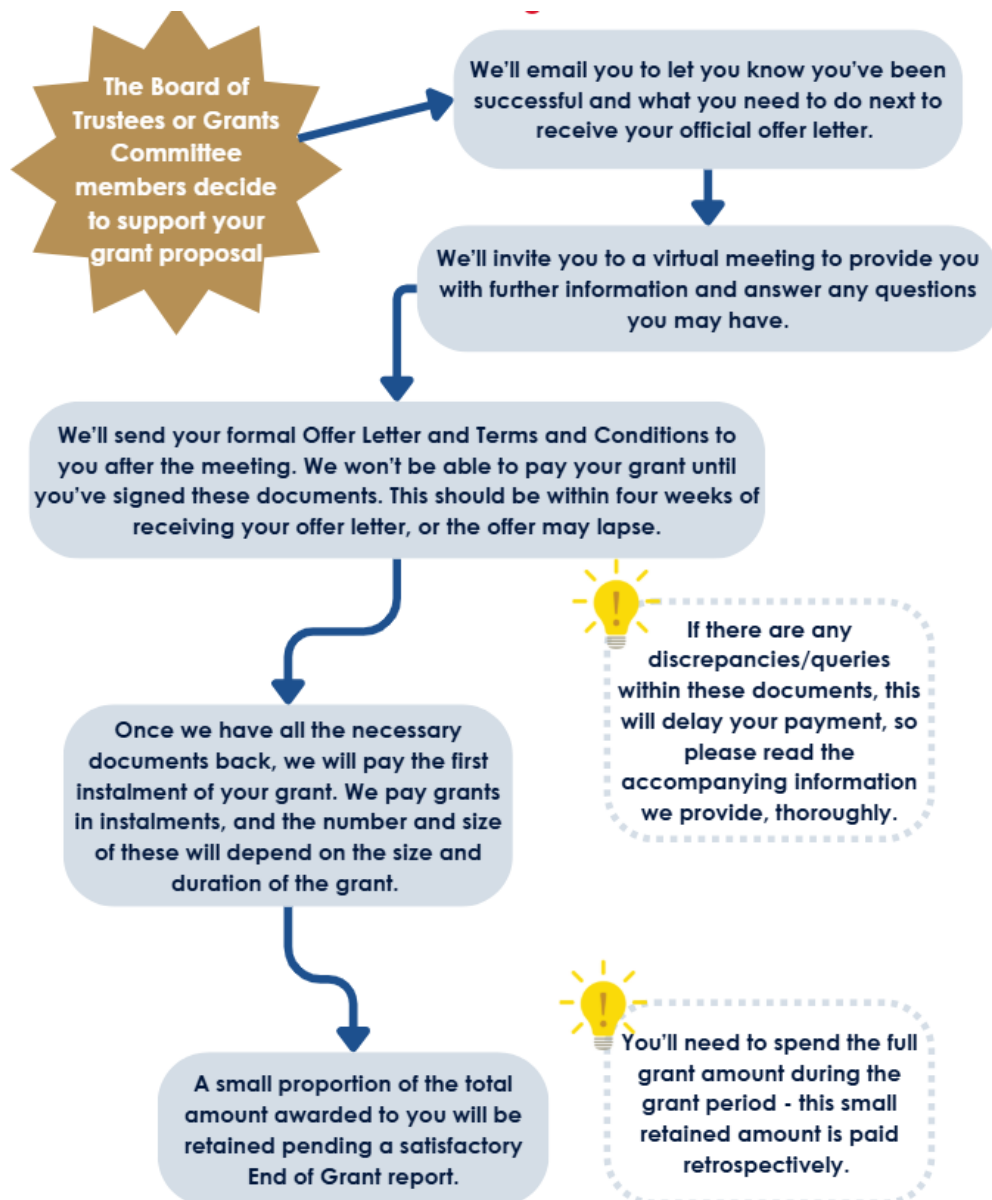
The difference that your project is making	
What are we looking for?	That the project is addressing a specific need for partners of serving personnel to access support, and that it will • Be able to make a significant difference to people's lives • Be able to show that the grant will have longer term 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 partners of serving personnel • How partners of serving personnel 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 has the structure, governance and resources to run your proposed project • That your organisation is well run and well managed • That you are planning to have people with the skills and experience to manage your proposed project • That you'll be able to start your grant activity within a time period realistic to the nature of your project • 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

How we make a decision on your application to this programme

Final decisions will be made by the Board of Trustees or our Grants Committee who will review your application against the criteria detailed in this document. Funds are limited and we generally receive more good applications than we can support. Our Trustees will apply necessary balancing criteria when deciding which applications to fund. For this programme, the balance criteria will include; ensuring a good geographical spread of projects, ensuring a broad range of beneficiaries and their needs are supported, focussing funding where need is evidenced as being greatest and demonstrating potential impact through proven or innovative activities. There are occasions where we have to turn good projects down, you will always receive feedback to explain why.

If you've had a grant from us before, we expect your reporting to be up-to-date. We will take this into consideration and may make decisions based on previous reporting performance when looking at new applications.

What happens if your application is successful?



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

So that we're fair to all applicants, we can't advise you on whether your proposed project is a good idea, or whether it is likely to be funded. We can only offer technical advice. We strongly recommend reading this guidance in full.

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