



ARMY CENTRAL FUND

GRANTMAKING STRATEGY

2025-28

www.armycentralfund.org.uk

CHAIR'S FOREWORD

I am delighted that the Army Central Fund is publishing our first ever grantmaking strategy, which has come about as the result of a strategic review of our activities, and a desire to align our funding more clearly with our charitable object to promote the efficiency of the British Army for public benefit.

Like all grantmaking charities we wish to increase our impact and maximise the value of our funding. However, with limited resources we must focus our efforts on those organisations and activities which deliver the greatest benefit to our serving personnel and their families, both Regular and Reserve, in the UK and overseas.

Consequently, I hope this document provides clarity around our grantmaking intent, which will remain under constant review to ensure that it remains relevant to the Army's emerging needs.



Major General Sam Humphris MBE, Chair



DIRECTOR'S INTRODUCTION

The Army Central Fund was established in 1948 by merging various military welfare funds, some of which date back to the First World War. These funds have been carefully invested over the years and have been supplemented by income from other sources including additional welfare funds and the Army's share of the Defence Discount Scheme.

Whilst our investments and other income have sustained an annual grants programme for over thirty years, until now this has largely been reactive rather than strategic. We are therefore publishing this strategy to provide clarity about our grantmaking goals which will continue to focus on enabling serving personnel to enjoy a rewarding, fulfilling and stable career in the Army, in the knowledge that their partners and families are both supported and supportive. We are committed to becoming more transparent and accountable in our grantmaking, to support those who are working for the benefit of our Army family.



Caroline Crewe-Read, Director





OUR VISION

A better quality of life for serving British Army personnel and their families.

OUR MISSION

To improve the physical, social, emotional and occupational wellbeing of serving British Army personnel and their immediate families through the award of financial grants.

OUR THEORY OF CHANGE

At its core, the Army Central Fund exists to promote the efficiency of the Army for public benefit. We believe that the development and retention of a well-supported, resilient, and engaged workforce is key to delivering and maintaining both efficiency and operational effectiveness, and we wish to support the Army in delivering its People Priorities as expressed through the Army People Plan.

By focusing our grantmaking on retention-positive measures we aim to make service more purposeful for soldiers, officers and their families, and enable a full and rewarding career for the service person, their partner or spouse, and any adult or working age children living at home, both in the UK and overseas.

We know that significant challenges exist due to the demands of military life, and these include physical pressures as well as the effect of frequent relocations and family separations on mental health, social wellbeing and career opportunities for spouses and partners.

In the 2024 UK Regular Armed Forces Continuous Attitude Survey¹, only 44% of Army personnel expressed satisfaction with Service life. The impact it has on family and personal life remains the top factor influencing intentions to leave; the impact it has on a spouse or partner's career ranks fourth. For those expressing an intention to remain in service, half state that opportunities for Sport and Adventurous Training are an influential factor, with 43% citing the quality of mental health provision. In the latest Tri-Service Reserves Continuous Attitude Survey² the Army Reserve levels for satisfaction with Service life fell from 77% to 70%. The top reason cited for leaving the Reserves is feeling undervalued, although results were not presented by Service.

We believe that targeting our grantmaking on initiatives which deliver physical, social, emotional and occupational wellbeing for serving personnel and their families will not only deliver a better quality of life but is also crucial for improving morale. This in turn enhances retention, and contributes to a more effective and committed Army, directly supporting its capability, cohesion, and readiness.

We will align our funding with the following pillars of the Army People Plan: to help serving personnel to "Integrate Well", "Work Well", "Live Well", "Develop Well" and "Progress Well". Our focus will be on delivering revenue and capital support across these pillars as we believe that the other elements of the Army's employment lifecycle ("Join Well" and "Transition and Leave Well") are better served by other Army charities.

1. Ministry of Defence (2024) UK Regular Armed Forces Continuous Attitude Survey Results 2024.
2. Ministry of Defence (2024) Tri-Service Reserves Continuous Attitude Survey 2024: main report.

FUNDING THEMES

Health, wellbeing, recovery and rehabilitation

The Army places a strong emphasis on physical fitness, resilience, and team cohesion. Sport and Adventurous Training not only enhance physical health but also develop leadership, teamwork and mental fitness. These activities foster cohesion, pride, humility, the ability to thrive under pressure and the courage to overcome fear. Ensuring access to and participation in these activities is essential in making soldiering rewarding, and in supporting long-term wellbeing. Good mental health and resilience are also vital to both serving personnel and their families in dealing with the unique challenges of military life.

We will support initiatives which:

- Tackle barriers to physical, social and emotional wellbeing for serving personnel and their families, including programmes that reduce stigma and promote mental resilience within the whole Army community.
- Invest in sports facilities and training programmes to promote fitness, resilience, and leadership development, and support long-term physical health and performance.
- Maximise participation in sport, Adventurous Training and activities which fall under Army Command Standing Order 1209, addressing current inequalities in geographic provision and facilitating the involvement of all ranks.
- Support medical and physiotherapy services to aid prehabilitation, recovery and rehabilitation, reducing the impact of injuries on operational effectiveness and expediting return to service.
- Fund counselling services, peer support, and clinical interventions to address stressors exacerbated by Service life.
- Deliver prioritised capital infrastructure projects which improve welfare provision and are proven to address retention issues for Regular and Reserve forces.

Family, welfare and community support

Frequent moves, isolation, and family separation all impact on stability and quality of life. Deployments, uncertainty and the consequent inability to plan long-term also impact on spousal mental health and family wellbeing. With adequate support in place, all those serving, and their families, are better able to enjoy Service life and are more likely to benefit from a full and rewarding Army career.

We will support initiatives which:

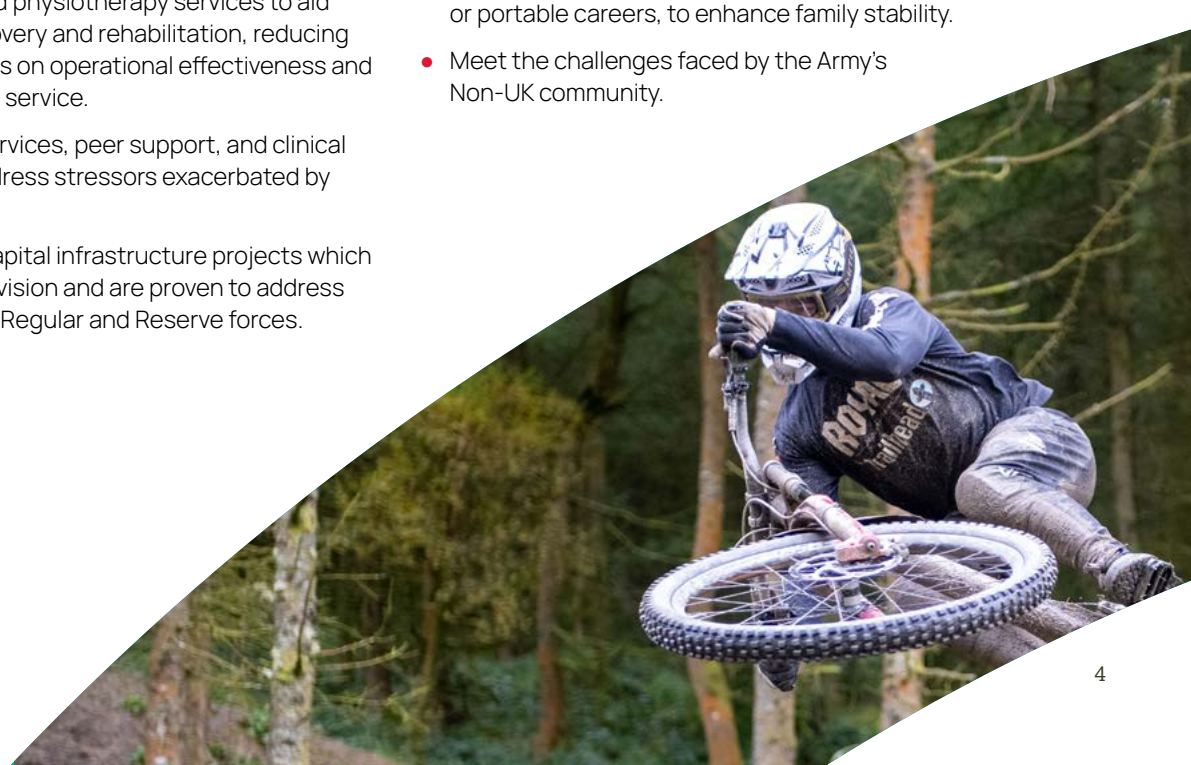
- Offer families practical support wherever they are living, whether that is through funding activities for children and babies in areas where provision is limited or non-existent, providing respite for those facing difficult family challenges, or creating and sustaining support networks to tackle social isolation.
- Invest in welfare services, community hubs, and programmes supporting Army families.

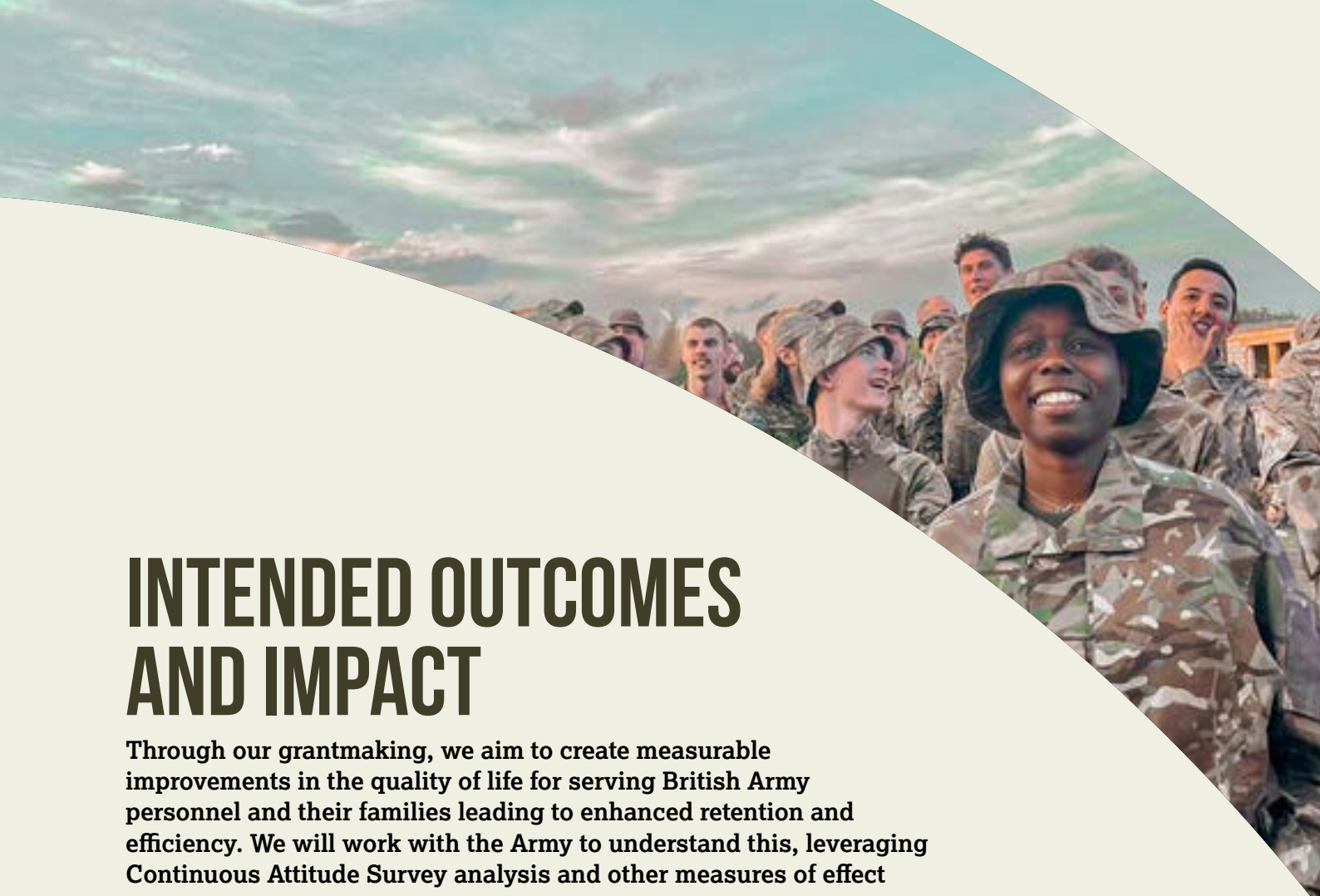
Education, training, employment and skills

Army partners and spouses, together with any adult or working age children living at home, face significant barriers to employment and find it difficult to develop and sustain long-term careers. Challenges include geographical relocations that disrupt career progression, the inability to work overseas, and a loss of confidence due to limited professional opportunities. Non-UK partners and spouses face unique barriers in trying to access employment as Army families living in the UK. These challenges all create financial instability and place additional stress on Army families, impacting the desire of those serving to remain.

We will support initiatives which:

- Offer career development opportunities and target employment challenges for Army spouses and partners, including career coaching, networking opportunities, and initiatives to support remote work or portable careers, to enhance family stability.
- Meet the challenges faced by the Army's Non-UK community.





INTENDED OUTCOMES AND IMPACT

Through our grantmaking, we aim to create measurable improvements in the quality of life for serving British Army personnel and their families leading to enhanced retention and efficiency. We will work with the Army to understand this, leveraging Continuous Attitude Survey analysis and other measures of effect and assured data-points. The outcomes we anticipate include:

Short-Term

- Increased access to well-being services and resources.
- Greater awareness and uptake of physical, mental, and social support programmes.
- Strengthened family networks and reduced stress among serving personnel.

Medium-Term

- Improved physical fitness and recovery rates, reducing medical discharges.
- Enhanced mental resilience, leading to lower rates of PTSD, alcoholism, and other addiction-related issues.
- Greater family stability and improved work-life balance, reducing pressure on personnel.
- Increased employment opportunities and career support for Army spouses, reducing financial strain on families.

Long-Term

- Higher retention rates within the British Army, ensuring a sustainable and experienced workforce.
- Increased operational effectiveness and efficiency due to a healthier, more resilient force.
- A culture of well-being and support that enhances the overall appeal of an Army career.

Investing in wellbeing is an investment in the future effectiveness of the Army, ensuring that those who serve, and the families who support them, are sustained in every aspect of their lives. By proactively addressing the wellbeing challenges faced by Army personnel and their families, we believe we are helping to strengthen the foundations of the British Army, directly contributing to enhanced retention and greater efficiency.

OUR ACTIVITIES

Grantmaking

Charity Grants

Application-based revenue funding for charities and non-profit organisations working to improve the lives of serving personnel and/or their immediate families.

Army Grants

Funding provided to Regional Command to distribute through committee to Army units to improve welfare facilities and fund sport and recreational activities.

Core Grants

Major annual grants are awarded towards the running costs of the Army Families Federation and Army Sport.

Capital Grants

Minor (up to £250k) and major (above £250k) grants for infrastructure projects which deliver benefits to improve physical, social and emotional wellbeing.

Investment

Managing Our Endowment

Investing for return to fund our activities in the long-term while creating increased mission alignment over time.



THE WAY WE WORK

We are committed to being open and engaged in our grantmaking. We do this through:

1 **Making ourselves accessible**

We will discuss any application for funding in advance of a deadline and aim to provide straightforward, clear and consistent advice to applicants, as well as timely feedback.

2 **Rigorous decision-making**

Due diligence is undertaken for every application which is then carefully considered, with additional insight and expertise sought where appropriate.

3 **Working collaboratively**

Our funding can have more impact when we work in partnership with others and we maintain close links with other funders including the Army Benevolent Fund, Army Sport and the Nuffield Trust for the Forces of the Crown to understand where opportunities may lie for combining efforts.

4 **Investing wisely**

We are a long-term funder, requiring us to make a return on our investments which will support the continued delivery of our grantmaking. We currently distribute approximately 3% of the value of our investments each year, averaged over a rolling three-year period, to ensure that our annual grantmaking budget is relatively stable and can increase over time. This level is reviewed annually by the Board, and from time to time, we may also draw down on capital where there is exceptional need.





FURTHER GUIDANCE

Principles

We will make both restricted and unrestricted grants and encourage applications to be submitted on a full cost recovery basis.

We will support salary costs as well as activity costs but expect to understand how funding will be sustained beyond the timeframe of our grant.

We welcome applications for multi-year funding but only where, with our support, you have already successfully delivered a one-year project.

We expect to see a primary focus on people in respect of any capital bids submitted.

In all cases, grant applications should be planned, deliberate and strategic in nature, rather than urgent and tactical.

Eligibility

We will make grants to charities registered with the Charities Commission for England and Wales and the Scottish Charity Regulator. We will also consider supporting Community Interest Companies (CICs) on a case-by-case basis, considering the financial health of the organisation and its commitment to delivering community benefit.

We will generally only support organisations whose work focuses on the serving Army community and not on the needs of veterans or the bereaved, despite recognising the importance of providing support to those individuals most in need, and to those individuals and families who have given the most. We encourage individuals, as well as charities and organisations who support service leavers, veterans and the bereaved community to seek support in the first instance from the Army Benevolent Fund or other Army-focused charities.

We will not support projects focused exclusively on research but may consider supporting research costs of a wider project where it provides an evidence base for project development.

A 'work in progress'

Publishing this strategy is the first step in a full review we will be undertaking of our grantmaking activity. We will update our application process and will over time refresh our website and other collateral, with a view to publishing our next Impact Report in 2026.



ARMY CENTRAL FUND

Supporting
The British Army

The Army Central Fund

Registered Charity 245700

The Army Central Fund Trustee Ltd

Company No. 11820705

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