

ARMY CENTRAL FUND

Supporting
The British Army



IMPACT REPORT 2026

Supporting the
wellbeing, resilience
and effectiveness of the
serving Army community



SEPTEMBER 2026



THE ARMY CENTRAL FUND

The Army Central Fund is an independent grantmaking foundation established in 1948 to strengthen the wellbeing of serving British Army personnel and their immediate families.

Our vision is to improve the quality of life for those who serve and for those who support them. We achieve this by investing in organisations and initiatives that strengthen physical, social, emotional and occupational wellbeing across the serving Army community, both Regular and Reserve, in the United Kingdom and overseas.

At its core, the Army Central Fund exists to promote the efficiency of the British Army for public benefit. We believe that a well-supported, resilient and engaged workforce is essential to maintaining operational effectiveness, and that charitable funding can make a meaningful contribution to the wellbeing, morale and retention of serving personnel and their families.

Our funding complements public provision and focuses on areas where charitable support offers additionality.

Funding Themes

HEALTH, WELLBEING, RECOVERY AND REHABILITATION

The Army places a strong emphasis on physical fitness, resilience and team cohesion. Sport and Adventurous Training helps physical and mental wellbeing while also developing leadership, confidence and the ability to thrive under pressure. Good mental health and access to timely support are equally important in helping serving personnel and families manage the demands of Service life.

FAMILY, WELFARE AND COMMUNITY SUPPORT

Frequent moves, deployment and separation can place significant pressure on serving personnel and their families. Strong welfare provision, connected communities and access to practical help all contribute to greater stability, reduced isolation and a more positive experience of Army life.

EDUCATION, TRAINING, EMPLOYMENT AND SKILLS

Army spouses, partners and working-age family members can face significant barriers to sustaining employment and long-term careers due to mobility, overseas postings and limited local opportunities. We support initiatives that improve access to employment, training, skills and career development, helping families build greater independence and resilience.



Chair's Foreword

The Army Central Fund exists to help make Army life more rewarding and sustainable for those who serve and for the families who support them.

Over the last three years, our grants have strengthened sport and adventurous training, welfare and recovery

services, family support, employability programmes and community facilities across the UK and overseas.

This report demonstrates the contribution charitable funding can make to the wellbeing of serving personnel and their families, and to the places and communities in which Army life happens. The evidence is encouraging. Funded organisations report improved wellbeing, resilience, recovery and connection to Army life, alongside stronger provision for families experiencing the pressures of mobility, deployment and separation.

My sincere thanks go to all the charities and organisations whose work is reflected throughout this report.

MAJOR GENERAL JO CHESTNUTT CBE, CHAIR



Director's Introduction

In 2025, the Army Central Fund published its first Grantmaking Strategy and committed to improving how we understand and report the impact of our funding. We commissioned Bean Research to help us develop a proportionate impact framework reflecting the outcomes we seek to influence for serving personnel, for spouses, partners and families, and for the places and bases that support Army life.

Between 1 July 2023 and 31 March 2026, the Army Central Fund awarded £8.23 million in grants across 39 organisations, alongside a major capital grant towards The Soldiers' Centre at Army Training Centre Pirbright.

This report brings together evidence and learning from that funding period. While many of the grants covered predate the publication of the Grantmaking Strategy itself, applying the new framework retrospectively has provided a clearer understanding of where charitable funding can make the greatest difference.

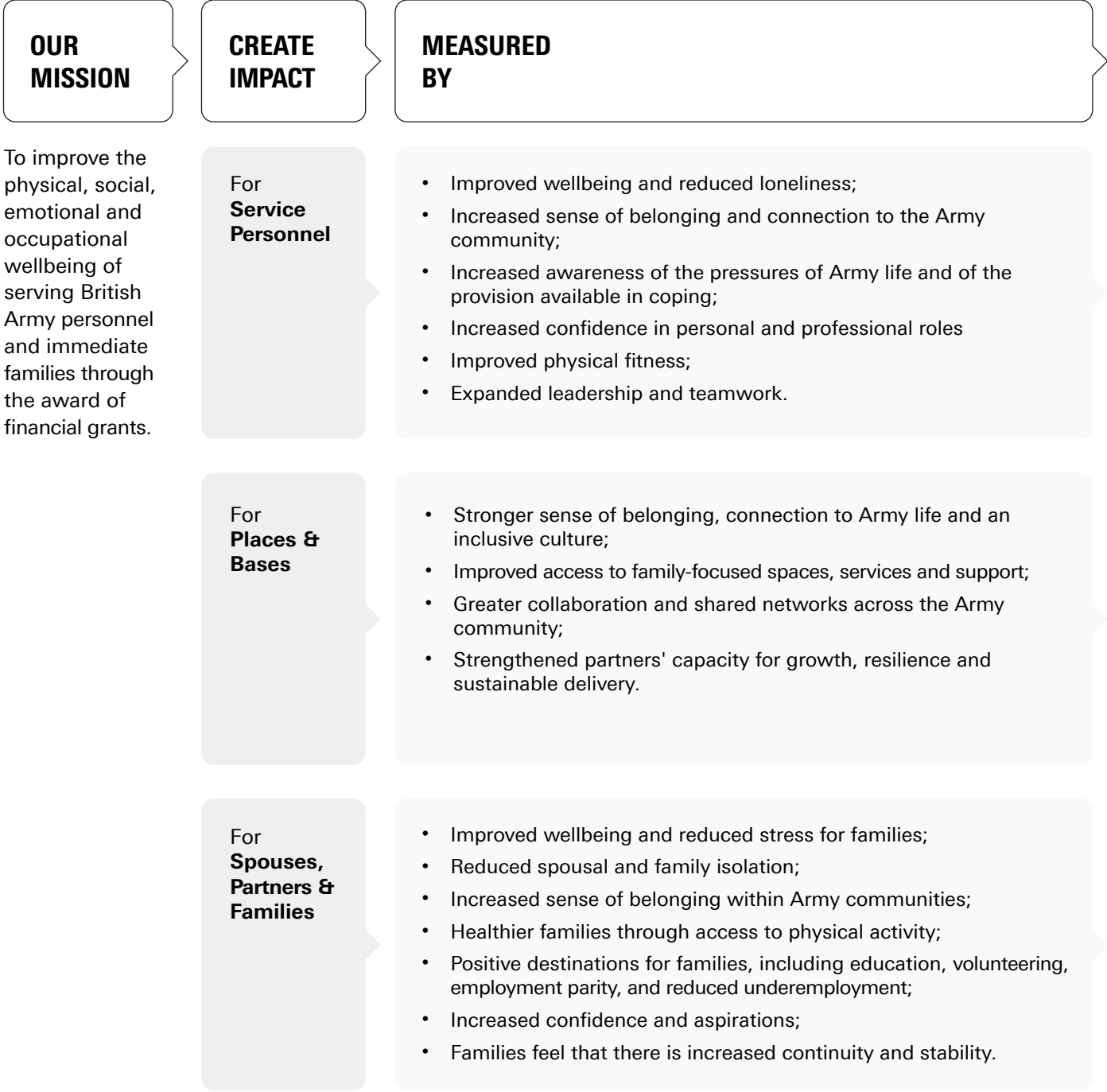
The report highlights the importance of trusted frontline provision, strong delivery organisations and investment in the wellbeing and stability that underpin Army life. It also reinforces the value of long-term partnerships with organisations that understand the realities of Service life and are well placed to respond to them.

This is not a complete picture, but it provides a stronger foundation for future grantmaking and for understanding how charitable funding can best assist the serving Army community.

CAROLINE CREWE-READ, DIRECTOR

OUR APPROACH TO REPORTING IMPACT

The framework below reflects the outcomes we seek to influence for serving personnel, for spouses, partners and families, and for the places and bases that sustain Army life. It connects the Army Central Fund’s mission to improve the physical, social, emotional and occupational wellbeing of serving British Army personnel and their immediate families with the short, medium and long-term outcomes we hope our funding will achieve.



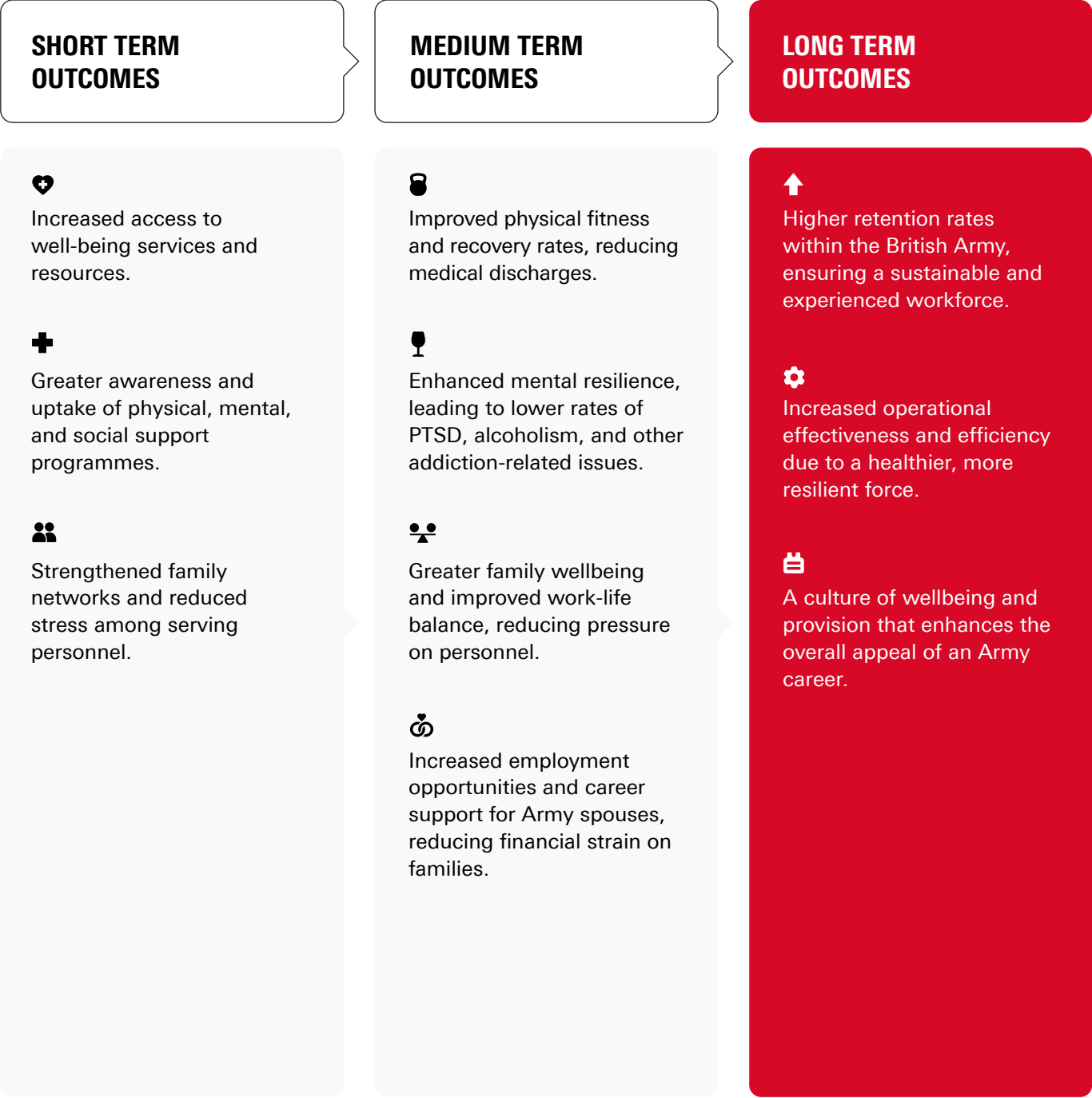
Army Central Fund: Impact Framework

This is the first report to apply the framework across the Army Central Fund’s wider grant portfolio. It covers funding awarded between July 2023 and March 2026 and should be read as a cumulative picture across that period rather than as three directly comparable years of delivery.

Because the framework was developed during 2025, much of the evidence included here has been gathered retrospectively. Not all funded organisations were able,

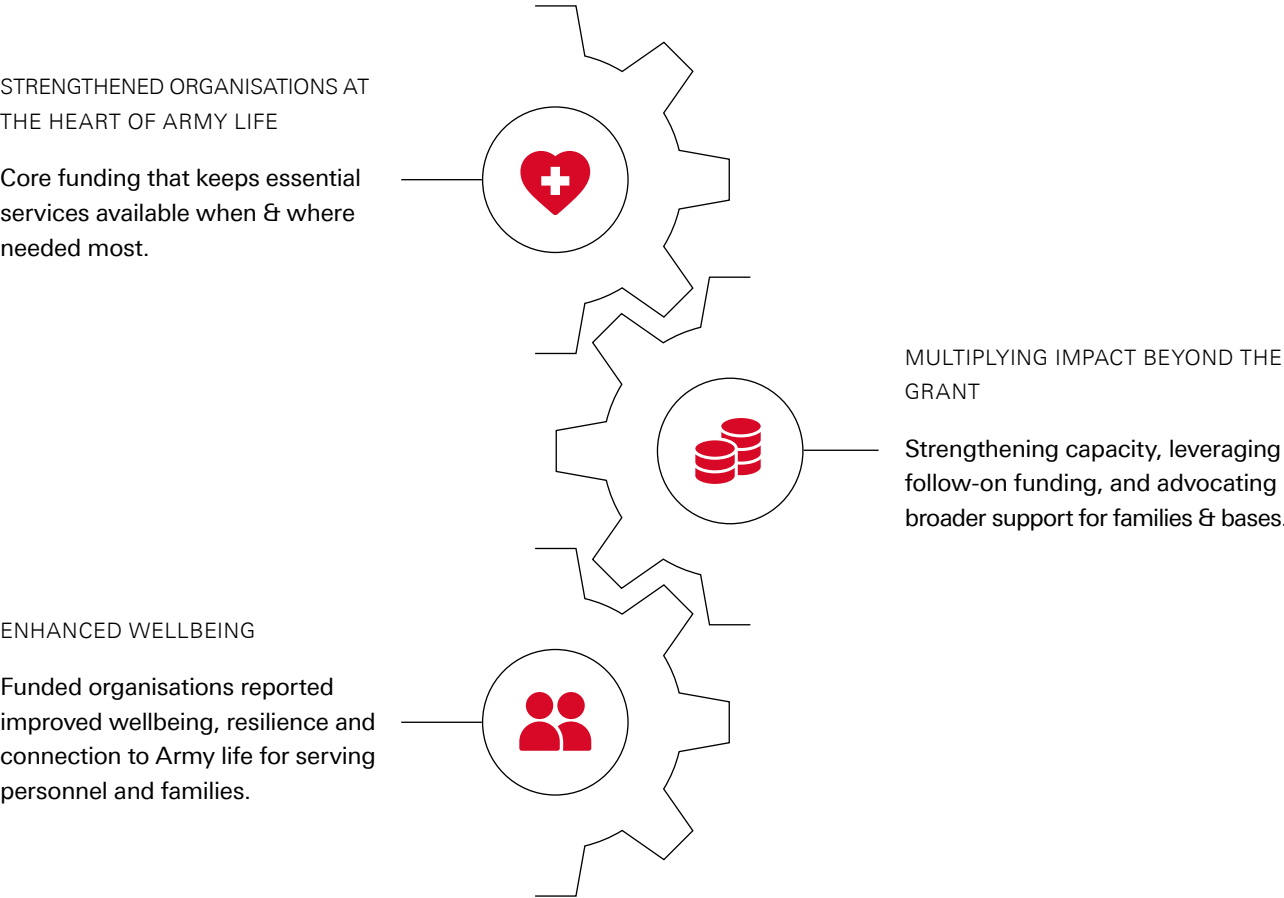
or could reasonably have been expected, to report consistently against the new framework, particularly where grants predated its introduction. In line with good grantmaking practice, the Army Central Fund has sought to balance meaningful evidence gathering with a proportionate reporting burden for funded organisations. Outcome evidence has been included where available; where it is not, reach and activity data are used instead.

The report covers £8.23 million of general grantmaking across 39 organisations. The capital grant for The Soldiers’ Centre at Army Training Centre Pirbright is reported separately and is not included within the aggregated outcome figures presented here.



HOW THE ARMY CENTRAL FUND CREATES IMPACT

Bean Research identified three reinforcing levers through which Army Central Fund grants create change.



MULTIPLYING IMPACT

76% reported stronger partnership working and collaboration across the Army charity sector.

48% also reported leveraging additional funding as a direct result of Army Central Fund support.

STRENGTHENING ORGANISATIONS

92% of funded organisations said Army Central Fund investment helped sustain essential frontline delivery.

ENHANCING WELLBEING

Funded organisations reported improved wellbeing, resilience and connection to Army life for serving personnel and families.

80% felt that funding better enabled their organisation to sustain families experiencing mobility and repeated relocation, reflecting one of the defining realities of Army life.

“MY
CONFIDENCE
IN MY DAY-
TO-DAY LIFE
HAS GROWN
TO THE POINT
THAT OTHER
PEOPLE HAVE
NOTICED.”



IMPACT AT A GLANCE



£8.23 million

in grants enhancing the serving Army community.



39 organisations

received funding across the UK and overseas.



25+ countries and territories

were reached through funded programmes, including permanent garrisons in Germany and Cyprus, NATO deployments in Latvia, training in Canada and overseas expeditions.



8,181* people

were directly supported through Army Central Fund grants.



115,000+

instances of indirect support across the wider Army community, including over 60,000 engagements with the Army Families Federation, more than 55,000 Army Sport participants, and thousands benefiting from upgraded regional community facilities.

*The 8,181 figure represents individuals directly supported and evidenced from funded partners. It excludes the grants to HQ Regional Command, Army Sport and the Army Sailing Association where funding supports shared facilities or population-wide programmes rather than individually measured support. The reach of these three grants is instead reflected in the 115,000+ figure for indirect support, and in individual case studies, so as to avoid double counting and to communicate the breadth and depth of the impact experienced.

Supporting Serving Personnel

FUNDED PROGRAMMES DELIVERED SUSTAINED IMPROVEMENTS IN:

- wellbeing and belonging;
- confidence and resilience;
- physical recovery;
- leadership and teamwork.

There is also emerging evidence that some programmes positively influence retention and connection to Army life.

ARMY CENTRAL FUND GRANTS SUPPORTED:

- sport and adventurous training;
- welfare and recovery services;
- therapeutic and rehabilitation programmes;
- frontline provision for serving personnel and families.

Places & Bases

Army Central Fund investment strengthened welfare provision across places and bases in the UK and overseas. Funding:

- improved welfare and community spaces,
- sustained sports and recreational facilities,
- created environments that strengthen belonging and connection to Army life.

WITHIN THE FIRST MONTHS OF OPERATION AT THE SOLDIERS' CENTRE AT ARMY TRAINING CENTRE PIRBRIGHT:

- footfall increased by 121%;
- welfare referrals increased by 333%.

Supporting Families

5,000+

family members and children were directly provided for through Army Central Fund grants.

FUNDED ORGANISATIONS REPORTED:

- improved family wellbeing;
- reduced stress and isolation;
- stronger community connection;
- increased continuity and stability for families experiencing repeated mobility and deployment.

561

spouses and partners progressed into employment, education, training or volunteering.

FUNDED PROGRAMMES PROVIDED:

- coaching;
- peer support;
- employability advice;
- practical help designed to move with Army families across postings and relocations.

Influencing Wider Change

Several funded organisations contributed to wider policy and systems change affecting the Army community.

THIS INCLUDED:

- evidence to parliamentary committees and independent reviews;
- advocacy on housing and immigration;
- widening access to employment for foreign and Commonwealth military families.

The Army Families Federation alone responded to nearly:

12,000 enquiries

from 152 worldwide locations during the reporting period.

Strengthening The Charity Sector

Army Central Fund provision is also reported to have delivered wider organisational benefit to funded organisations themselves.

48%

of funded partners reported leveraging additional funding directly attributable to Army Central Fund investment.

FUNDED ORGANISATIONS ALSO REPORTED:

- stronger collaboration;
- increased organisational resilience;
- improved ability to sustain mobile Army communities.

OUR GRANTS

SERVING PERSONNEL • INVESTING IN INDIVIDUALS					
Army Sport £1,984,660 Supports 49 Army sports, helping serving personnel maintain physical fitness, teamwork and resilience. Funded opportunities strengthen morale, wellbeing and connection.	Warrior Programme* £456,000 Delivers mental strength and resilience training for serving personnel and families. Since 2023, 167 participants have reported lower anxiety and improved progress towards personal goals.	Defence Medical Welfare Service* £170,000 Independent welfare provision through hospitals and national phone services for Army personnel and families during treatment and recovery.	Aurora New Dawn* £240,000 Provides independent advocacy and help for those affected by domestic abuse linked to Army service, improving safety, stability and wellbeing for clients worldwide.	HighGround UK £133,574 Horticultural therapy which enabled 56 Army patients to access 421 sessions, alongside Rural Weeks engagement programmes attended by a further 16 personnel.	Vector24* £126,075 Funding enabled 456 journeys for 209 individuals - Army personnel and families - to reach medical appointments, recovery and wellbeing services.
Army Adventurous Training Group £76,125 Enabled 98 personnel on 14 adventurous training activities to develop leadership, teamwork and resilience through challenging shared experiences.	Relate at Family Action* £51,038 Dedicated counselling for Army personnel and families in Cyprus. Funding invested in 39 participants, most of whom reported improved wellbeing and coping strategies.	Armed Forces Equine Charity £44,331 Delivers equine-assisted recovery and wellbeing programmes for serving personnel and Army families. Funding supported 229 participants with average wellbeing improvements of 63%.	HorseBack UK £31,717 Residential wellbeing and skills programmes in the Highlands, sustaining 20 serving personnel through outdoor activity, peer support and structured recovery with strong wellbeing gains.	Felix Fund* £20,670 Residential wellbeing provision for the Explosive Ordnance Disposal and Search community, helping serving personnel and partners strengthen mental wellbeing and resilience.	Give Us Time* £17,000 Provides respite breaks for serving Army families experiencing deployment and relocation pressures. Funding provided for 158 families to access time away to rest and reconnect.
REORG £12,500 Delivers peer-led Brazilian Jiu-Jitsu and fitness programmes helping serving personnel facing health challenges through physical activity and community connection.	Victory Services Club* £12,500 Provides respite breaks improving the wellbeing and family relationships of serving Army families experiencing the pressures of Service life.	Addiction Family Support* £10,000 Provides confidential addiction-related aid for Army personnel and families. Funding supported 32 clients, with participants reporting improved wellbeing and coping strategies.	On Course Foundation £9,980 Golf-based recovery programmes for Army personnel on recovery duty. Across 41 participants, most reported improved mental wellbeing, confidence and social connection.	The Gwennili Trust* £9,500 Funding aided 71 participants through volunteer-led sailing opportunities for recovering personnel and Army families, strengthening teamwork, confidence and wellbeing.	Shared Parenting Scotland* £4,900 Provides family relationship support for serving personnel and partners experiencing separation or conflict. Funding provided for 75 adults and benefited 90 children.
PLACES & BASES • IMPROVING SPACES TO LIVE, WORK AND TRAIN					
Pirbright Soldiers’ Centre £6,931,296 Delivered a new welfare and community facility at Army Training Centre Pirbright, creating space for recruits to access support, social connection and wellbeing services during initial training.	HQ Regional Command* £1,914,550 Provides practical grants improving day-to-day life for serving personnel and families. Since 2023, 312 grants have aided welfare, transport, sport and community facilities across the UK and overseas.	Army Sailing Association Thorney Island* £217,441 Delivered a new storage and training facility improving safety, logistics and access to sailing and water sports opportunities for Army personnel and families.	Defence Medical Welfare Service* £153,478 Embedded one-to-one welfare support within Catterick Garrison, helping Army personnel and families access practical and emotional support. Funding helped 60 serving personnel, alongside 116 family members and carers.	Fisher House* £50,000 Funding expanded capacity to provide free accommodation near Queen Elizabeth Hospital Birmingham, enabling Army families to remain close to personnel receiving treatment and rehabilitation.	CESSAC* £6,800 Funding reopened a welfare café at Chicksands, restoring a valued social and wellbeing space for Army personnel and families.
SPOUSES, PARTNERS & FAMILIES • STRENGTHENING FAMILY WELLBEING					
Army Families Federation £1,506,032 Advice and advocacy for Army families on housing, education, health, employment and wider aspects of Service life. Funding improves direct casework and policy influence, with nearly 12,000 enquiries handled from 152 locations worldwide.	SSAFA £253,777 Provided free accommodation near the Defence Medical Rehabilitation Centre at Stanford Hall, enabling families to stay close to serving personnel undergoing rehabilitation. Supported accessible short breaks for serving Army families caring for children with additional needs.	Home-Start UK £247,500 Delivers volunteer-led family provision for Army families with young children across 16 locations in the UK and Cyprus. Funding sustained 413 spouses and partners and 443 children, with most participants reporting reduced loneliness and increased confidence.	Army Welfare Service £180,000 Delivers holiday activity programmes for children from Army families, helping build confidence, teamwork and friendships through residential experiences. Funding helped 1,634 children.	Forces Employment Charity £100,000 Provides employment provision for Army spouses and partners facing relocation and childcare barriers. Funding aided 390 individuals, with 297 progressing into sustainable employment.	Families’ Activity Breaks £30,000 Delivers activity breaks for bereaved military families, helping reduce isolation, strengthen peer support and build confidence following bereavement.
Reading Force £30,000 Helps Army families stay connected during deployment through shared reading activities and resources. Funding reached more than 6,600 known Army family members, reporting stronger parent-child and sibling relationships.	Scotty’s Little Soldiers £30,000 Provides respite, remembrance and peer support opportunities for bereaved Army families. Funding helped 28 families and enabled 100 remembrance meal vouchers.	Clervaux Trust, The Fold £16,400 Delivers rural family activity programmes near Catterick, helping Army families connect, unwind and build community relationships. Funding supported 128 visitors across 693 visits.	Army Widows Association £15,000 Provides support, friendship and remembrance opportunities for widows and widowers of Army personnel following bereavement.	Military Wives’ Choirs £15,000 Connects women across the military community through singing, helping reduce isolation and strengthen wellbeing and social connection.	Families and Babies (FAB) £13,964 Delivers peer support for infant feeding and early parenting across military bases. Funding trained volunteers and assisted 77 Army families across seven locations.
Forces Wives Challenge £9,188 Expands adventurous activity and qualification opportunities for Army spouses and partners, helping build confidence, skills and connection through shared challenge and outdoor activity.	Recruit for Spouses £8,640 Assists Army spouses and partners with barriers to employment. Funding helped 70 Foreign and Commonwealth Army spouses secure UK qualification recognition and employment support.	Kings Camps £6,910 Delivers holiday sports camps for children. Funding enabled 86 children from Army families to attend, with reported improvements in confidence, happiness and friendships.	Carer Support Wiltshire £5,700 Funding enabled production of tailored support resources for unpaid carers within Army families, informed by consultation with military communities in Tidworth.	Forces’ Children Scotland £5,040 Funding helped Army-connected young people to co-produce the Forces Children’s Rights Charter, with participants reporting increased confidence and self-esteem.	Spousal Employment Conference £5,000 Funding helped to deliver a national conference exploring military partner employability, bringing employers and stakeholders together to discuss skills, barriers and workforce opportunities.

*Grants that support spouses, partners and families, as well as serving personnel



SERVING PERSONNEL

The Army Central Fund supports serving personnel through both strategic and targeted grantmaking. Core funding for Army Sport and wider welfare provision strengthens opportunities, facilities and community infrastructure across the Army estate, while targeted grants assist individuals through recovery programmes, mental wellbeing services, adventurous training and specialist advocacy.

A particular priority is provision for wounded, injured and sick personnel. The Army Central Fund funds programmes that help individuals rebuild fitness, confidence and resilience through rehabilitation, therapeutic activity and practical welfare support, helping both recovery and continued service. Between July 2023 and March 2026, Army Central Fund programmes directly reached 2,744 serving personnel and wounded, injured or sick soldiers in the UK and overseas. Many thousands more also benefited indirectly through improved sport, welfare and community provision across places and bases.

Wellbeing and Belonging

Army life can place significant pressure on mental wellbeing and social connection. Army Central Fund funding invests in accessible services that help personnel seek help early, reduce isolation and maintain connection to the Army community.

ACROSS 19 FUNDED ORGANISATIONS WHERE OUTCOMES WERE MEASURED:

- 63% of serving personnel and wounded, injured or sick soldiers reported improved wellbeing or reduced loneliness, a total of 1,227 soldiers; and
- 295 people across seven organisations said funded support directly increased their likelihood of remaining in service.

THE DEFENCE MEDICAL WELFARE SERVICE

Provided independent welfare provision for 951 serving personnel and families at moments of acute need, both through embedded hospital welfare officers and a national response service across the UK. In NHS hospitals alone, welfare officers identified 91 serving personnel and over 100 family members at the point of admission, remaining alongside them throughout treatment and discharge. Reduced likelihood of NHS mental health crisis intervention was achieved in 14% of cases. The National Response Service assisted individuals who were too isolated or anxious to seek help in person, with 60% of participants reporting reduced sickness absence.

“Without DMWS, my entire experience with hospital in-patient care, discharge, follow up and complaints process would have been far too overwhelming to comprehend and manage.”

SERVING ARMY PATIENT

AURORA NEW DAWN

Since 2023, the service has supported 242 victims and survivors of domestic abuse, sexual violence and stalking within the Army community, including 77 in the most recent year alone. All participants reported improved safety and emotional wellbeing. Army Central Fund-funded advocates delivered trauma-informed, client-led provision ranging from safety planning and housing applications to police investigations and court martial proceedings.

“After thinking that my wellbeing was beyond care, all the work my advocate and Aurora have done for me has been instrumental in allowing me to trust again.”

SERVING ARMY CLIENT



THE WARRIOR PROGRAMME

Delivers residential mental strength and resilience training for serving personnel and family members experiencing stress, anxiety, low confidence and workplace pressures.

Army Central Fund provision has sustained and expanded Warrior’s Army cohort over three years, with 167 participants supported by 12 months of structured follow-up since 2023. 3 in 4 describe the programme as transformational. ONS4 wellbeing data showed participants entered with significantly below national averages and reached population norms within 12 months, alongside reduced anxiety scores. Serving women in particular reported renewed confidence, clearer boundaries and greater motivation to remain in service.

“Before I did Warrior I was convinced that the only option for me was to leave the Army and to never nurse again. Now I’m staying, and I’m happier in my job than I have ever been before.”

NURSING OFFICER, 15 YEARS IN SERVICE

SERVING PERSONNEL

Resilience

Army Central Fund funding also invests in programmes that help serving personnel and families manage the emotional and relational pressures associated with military life, including operational stress, isolation and repeated separation.

ACROSS 11 FUNDED ORGANISATIONS WHERE OUTCOMES WERE MEASURED:

- 657 serving personnel and wounded, injured or sick soldiers reported greater resilience in managing the pressures of Army life.

THE FELIX FUND

Delivered three courses and two partner weekends of wellbeing support for 50 Explosive Ordnance Disposal and Search community members. All courses recorded significant improvements in self-assessed mental wellbeing, with commanders reporting notable changes in confidence and mindset among vulnerable personnel.

“Should be mandatory, and early.”

ARMY DASHBOARD COURSE PARTICIPANT.

RELATE AT FAMILY ACTION

Relate at Family Action is piloting Thriving Relationships, which delivers the first dedicated relationship counselling service for Army personnel and families serving across British Forces Cyprus bases. Since launching in April 2025, the service has assisted 39 participants experiencing relationship and mental health pressures linked to military life overseas. Pre- and post-counselling data showed 77% reporting improved coping strategies and emotional wellbeing.

Recovery and Rehabilitation

Physical recovery often requires more than clinical treatment alone. Army Central Fund-supported programmes combine physical activity, therapeutic aid, confidence-building and peer connection, helping serving personnel regain capability and purpose in supportive environments.

ACROSS 10 FUNDED ORGANISATIONS WHERE OUTCOMES WERE MEASURED:

- 640 serving personnel and wounded, injured or sick soldiers showed measurable improvements in physical fitness, mobility or recovery.

THE ARMED FORCES EQUINE CHARITY

Across three years, the equine-assisted recovery programmes at Catterick and Tidworth helped 754 people, including 365 wounded, injured or sick personnel, 160 serving personnel, 52 spouses and partners, and 177 children and young people, with structured recovery pathways & equine management qualifications.

“This is the first time in nine months I feel I might be able to return to work.”

SERVING ARMY PARTICIPANT

HORSEBACK UK

Horseback UK delivered residential equine-assisted wellbeing and skills programmes in the Scottish Highlands for 10 wounded, injured or sick personnel combining horsemanship, equine-assisted learning and wider wellbeing provision. Validated health scores recorded 70% showing improvements in wellbeing. Participants also gained nationally recognised qualifications, including the SQA Level 4 Award in Mental Health and Wellbeing.

“HorseBack UK has done wonders for my confidence. These are skills I had lost from suffering with complex PTSD, anxiety and depression. My confidence in my day-to-day life has grown to the point that other people have noticed.”

SERVING ARMY PARTICIPANT



HIGHGROUND

Delivers horticultural therapy at the Defence Medical Rehabilitation Centre (DMRC) at Stanford Hall to patients recovering from physical and psychological injuries. The Army Central Fund sustained the work of two specialist occupational therapists, contributing to 421 therapy sessions for 56 wounded, injured or sick personnel during 2025.

One patient with a progressive neurological disorder attended 13 sessions; by session 8 they could attend unescorted, and by session 10 no longer needed a walking stick to get there.

“It was great to be outdoors learning new skills that can be easily taken home and enjoyed. I was distracted from my pain for long periods which is a huge relief.”

ARMY PATIENT, DMRC STANFORD HALL

Leadership, Teamwork and Adventurous Training

The Army Central Fund supports adventurous training opportunities that develop leadership, teamwork and resilience through shared challenge and demanding environments.

ACROSS 12 FUNDED ORGANISATIONS WHERE OUTCOMES WERE MEASURED:

- 49% of participants reported increased confidence in their personal or professional role, representing 770 serving personnel.

THE ARMY ADVENTUROUS TRAINING GROUP

Develops leadership and resilience through expeditions and adventurous training activities across the world. Army Central Fund provision enabled at least 98 serving personnel to take part in 14 expeditions and activities, taking soldiers from junior ranks to officers into some of the world’s most demanding environments.

EXPEDITIONS INCLUDED:

- Team V3NTURE, where three serving Army officers became the first serving military trio to row the Atlantic Ocean
- Ex-Atlas Enduro, a 2,000km Tri-Service motorcycle expedition across Morocco involving both Regular and Reserve personnel, and the
- Badlands Gravel Race across Spain’s Sierra Nevada, in which an Army team of six combined endurance challenge with physiological research to improve safety planning for future military endurance events.

“Success isn’t measured by placing a Service Person on the summit of Everest. The benefit is delivered throughout the journey – through planning, leadership, resilience and the many other transferable skills developed along the way, ultimately inspiring a future generation of adventurous leaders.”

MR JOHN FOSTER, CHIEF OF STAFF, ARMY ADVENTUROUS TRAINING GROUP.



STRATEGIC PARTNERSHIP - ARMY SPORT

Army Sport’s mission is to harness the power of sport to strengthen the physical fitness, mental resilience, leadership and teamwork that underpin operational effectiveness and make service more rewarding. Its annual operating budget is supported by a core grant from the Army Central Fund, enabling sport to be delivered across 49 authorised Army sports, from grassroots participation to elite competition.

Over the last year alone, more than 55,000 soldiers participated in Army Sport activities across 49 disciplines. A further 174 overseas sports visits and training camps reached 2,724 participants across 41 countries, broadening opportunity and experience beyond the garrison environment.

Army Sport describes its impact through five interconnected outcomes: physical fitness, mental resilience, leadership, teamwork, and recruiting and retention. The connection to retention is particularly significant. 80% of Phase 1 recruits said sport was an important or very important factor in joining the Army, while 51% of serving personnel identified participation in sport as an incentive to remain.

Army Sport channels investment through four connected pillars – Participation, Partnership, Performance and Places – helping ensure access to sporting opportunity across all ranks and locations.

Recent developments include:

Participation: expansion of inclusive and accessible sports including Darts and Strongman/Strongwoman, increasing the portfolio of recognised Army sports to 49.

Partnership: a new partnership with Loughborough University sustaining access to world-class facilities, collaborative coaching development and shared research.

Performance: representation at Olympic and international level across 22 sports, with 59 high-performance athletes competing, including two Olympians at the Paris 2024 Games and representation at the 2025 Women’s Rugby World Cup.

Places: improvements to sporting infrastructure, including resurfacing works at the Outdoor Arena at Tidworth Equestrian Centre benefiting more than 2,350 participants in under a year.

“The Army Central Fund’s support is vital to sustaining and developing sport across the Army. It enables us to deliver opportunities at every level, strengthening fitness, teamwork and resilience, and making a real contribution to morale and retention.”

MAJOR GENERAL (RETD) DARRELL AMISON CBE, CHIEF EXECUTIVE, ARMY SPORT

PLACES & BASES

The Army Central Fund supports the places and environments in which Army life happens. Funding for welfare and community spaces, sports and recreation facilities, transport links and local partnerships helps strengthen belonging, connection and day-to-day quality of life for serving personnel and their families.

Many Army communities are geographically dispersed or located in isolated environments, both in the UK and overseas. Army Central Fund investment helps create places where personnel and families can access provision, build relationships and remain connected to wider community life.

Alongside strengthening physical infrastructure, the Army Central Fund also funds services embedded within garrisons and bases, helping provision become more visible, accessible and trusted where people live and work.

Accessible Welfare Support

Army Central Fund funding assists services embedded within Army communities, helping personnel and families access practical and emotional support in trusted and familiar environments.

The Army Central Fund invests in a dedicated **Defence Medical Welfare Service** welfare officer post at **Catterick Garrison**, one of the largest concentrations of serving personnel and families in the British Army.

The role provides independent, face-to-face, non-clinical welfare provision outside the chain of command.

IN THE LAST YEAR ALONE:

- 60 serving personnel received an average of three months of full welfare support;
- alongside lighter touch provision for 116 family members and carers.

This place-based approach means assistance is woven into the fabric of Garrison life: accessible, trusted and present where people live and work. Over time, referrals shifted from predominantly GP-led to increasingly MOD and self-referrals, reflecting growing confidence in the service and stronger integration within garrison life.

Army Central Fund investment also helped leverage wider funding, including support from the Armed Forces Covenant Fund Trust for a female qualified social worker specialising in domestic abuse, neurodiversity and complex family cases.

The Light Dragoons’ Senior Welfare Officer described the service as making a direct contribution to deployability and retention within a demanding operational environment.

Fisher House provides free accommodation beside Queen Elizabeth Hospital Birmingham for families of serving personnel and veterans receiving treatment at the Royal Centre for Defence Medicine.

Army Central Fund funding invests in the running costs of the 18-bedroom facility, helping families remain close to loved ones during periods of treatment and recovery.

SINCE OPENING IN 2013, FISHER HOUSE HAS WELCOMED MORE THAN 8,500 FAMILIES.

“WE’RE IMMENSELY GRATEFUL FOR THE WARM WELCOME, AMAZING FACILITIES AND THE FEELING THAT YOU’RE NOT ALONE.”

ARMY FAMILY



Community Connection and Collaboration

Army Central Fund investment also strengthens the shared environments where Army life takes place, helping create welcoming, connected and inclusive spaces for personnel and families.

THE ARMY SAILING ASSOCIATION'S INSHORE SAIL TRAINING CENTRE

at Thorney Island is the Army's primary water sports hub, enabling more than 1,300 serving personnel each year alongside children, allied personnel and wounded, injured or sick personnel to use the centre for recovery and respite.

Joint investment from the Army Central Fund and Army Sport funded a major new logistics hangar, workshop, classroom and storage facility, which were officially opened in April 2025 as "Jed's Shed".

The new facility strengthened operational efficiency, equipment safety and participation capacity, with annual participation expected to exceed 1,400 soldiers.

"The development of a state-of-the-art hangar has greatly improved the efficiency and safety of the Army Inshore Sail Training Centre."

MILES WADE CBE, ARMY SAILING ASSOCIATION
DEVELOPMENT PROJECT

THE SOLDIERS' CENTRE

at Army Training Centre Pirbright represents the Army Central Fund's largest ever single grant award.

Opened in November 2024, the Centre has become the social and community heart of the base, bringing together support services, café facilities, quiet rooms, cinema and music spaces, gaming areas, a photography studio and informal meeting spaces within a single welcoming environment.

The project was delivered through partnership between the Army Central Fund, Defence Infrastructure Organisation, Army Basing and Infrastructure and industry partners, and is now sustained through close collaboration between the Women's Royal Voluntary Service, unit support teams, training regiments and chaplaincy staff.

SINCE OPENING:

- footfall has increased by 121%;
- referrals to support services have increased by 333%;
- reflecting greater visibility and accessibility of help for recruits and staff.

The Centre also assists families attending pass-off parades, many encountering Army life for the first time, helping create a more welcoming and connected experience of the Army community.



"Once I went in, it felt welcoming and relaxed. The Soldiers' Centre helped me feel more settled, supported and confident to keep going with training."

RECRUIT, ARMY TRAINING CENTRE PIRBRIGHT

PLACES & BASES

STRATEGIC PARTNERSHIP – HQ REGIONAL COMMAND

The HQ Regional Command Welfare Grants programme is a core element of the Army Central Fund's support to the serving Army community, providing practical funding for projects and activities that improve everyday life for serving personnel and their immediate families.

Determined by the Army Welfare Grants Committee and Regional Command Welfare Grants Committee, and delivered through Joint Military Commands and overseas formations., the programme enables funding to reach units quickly and effectively, assisting local priorities across the UK and overseas.

SINCE 2023:

- more than 312 grants have been awarded, including 211 grants in FY24/25 alone;
- over £2.4 million has been distributed across more than 12 countries worldwide, sustaining more than 50 different activity types.

Funding has strengthened communal hubs, family facilities, welfare infrastructure, sports and adventurous training equipment, transport provision and community events. These grants are often modest in value but wide in reach, helping improve quality of life in locations where personnel may otherwise feel socially or geographically isolated.



A cinema on a base in Canada has offered shared recreation for personnel living far from friends and family. Soft-play areas and family spaces in overseas communities have helped parents and children settle into postings where familiar services may be harder to access. For personnel serving with or without their families, these facilities can enhance morale, connection and a better quality of life in places where day-to-day Army life can otherwise feel physically and socially removed from normal routines.

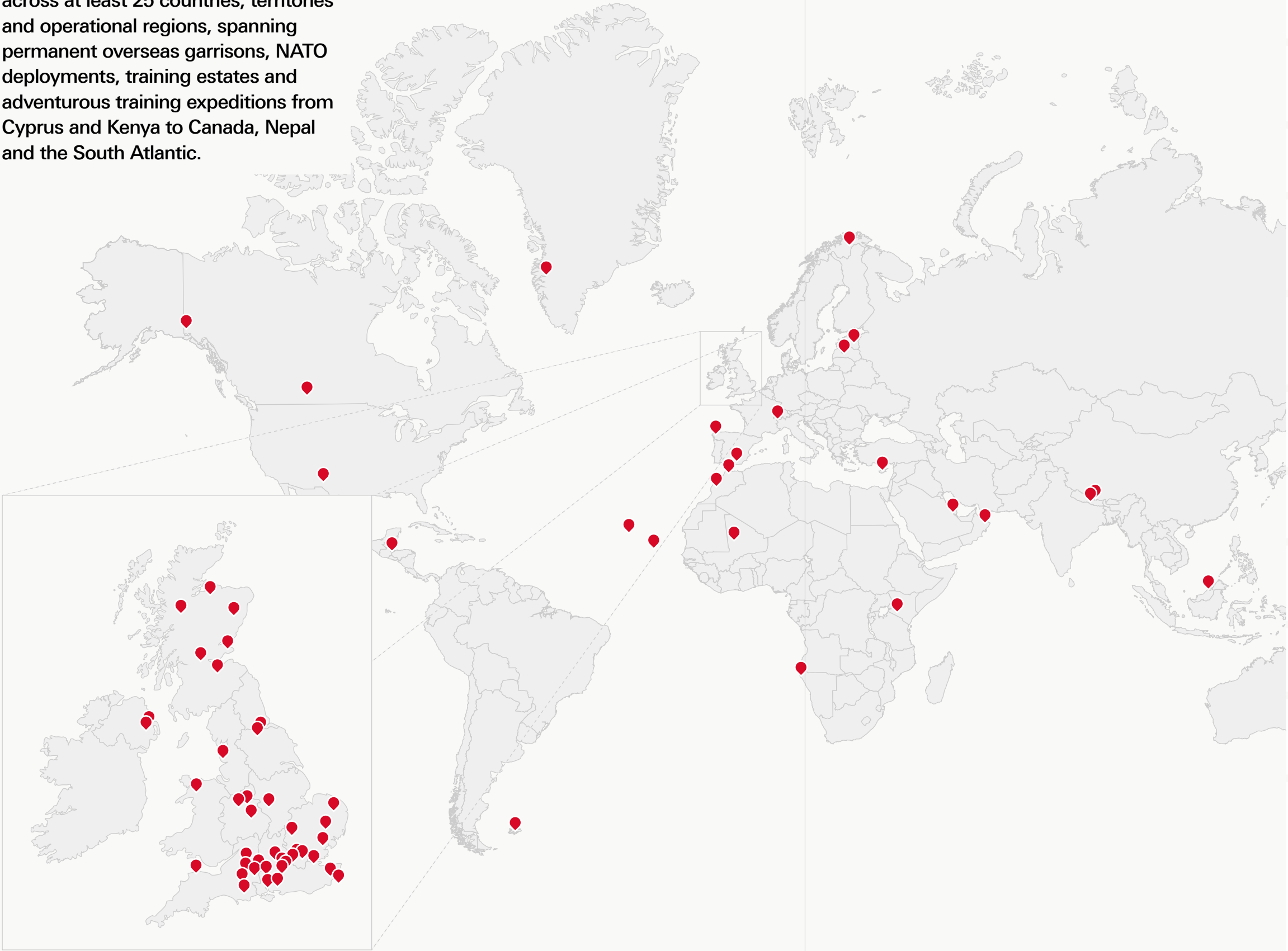
Army Central Fund provision has also helped encourage collaboration across commands, charities and local stakeholders. At Bicester Garrison, for example, facility developments combined Army Central Fund investment with support from five additional military charities.

RECENT EXAMPLES INCLUDE:

- creation of the G-Hub for 2nd Royal Gurkha Rifles, providing creative and social space for more than 580 personnel;
- preservation of the swimming pool at Gamecock Barracks, used by around 550 serving personnel, Reservists and University OTC members alongside 200 family members;
- replacement of a 4x4 vehicle at Dhekelia Watersports Centre, providing continued access for more than 2,700 users.

PLACES & BASES

The Army Central Fund’s support reached Army personnel and families across at least 25 countries, territories and operational regions, spanning permanent overseas garrisons, NATO deployments, training estates and adventurous training expeditions from Cyprus and Kenya to Canada, Nepal and the South Atlantic.



Army Training Centre Pirbright, Surrey, United Kingdom
New Soldiers Centre, a major investment in the place where many new soldiers begin Army life, strengthening the first-stage training experience, helping new recruits feel welcomed, supported.

British Army Training Unit Suffield, CFB Suffield, Ralston, Alberta, Canada
Funding improved access to shared recreation and entertainment for personnel in one of the Army’s most remote overseas environments, sustaining morale and connection during long periods of isolation.

Catterick Garrison, North Yorkshire, United Kingdom
ACF funded a dedicated DMWS Welfare Officer for one-to-one provision with 60 personnel and 116 family members, strengthening access to practical help, emotional support and partner networks.

Episkopi, British Forces Cyprus, Cyprus
Funding improved sport, recreation and community facilities for a tri-Service overseas community of > 2,400 personnel and family.

Fisher House, Queen Elizabeth Hospital Birmingham, Birmingham, United Kingdom
Accommodation near Queen Elizabeth Hospital for families of seriously ill or injured service personnel receiving treatment, enabling families to stay close during hospital care.

Mainland Europe, Exercise STEADFAST DEFENDER
During one of the largest NATO deployments in a generation, funding enabled live entertainment and shared welfare activity for deployed personnel across mainland Europe, strengthening morale and connection during a demanding operational exercise.

Mali, Op NEWCOMBE
Funding provided family accommodation and welfare space linked to Op NEWCOMBE, improving practical support for personnel and families connected to the UK deployment in Mali.

Oman
Funding invested in regional sport and welfare activity for more than 500 serving personnel stationed in the Middle East.

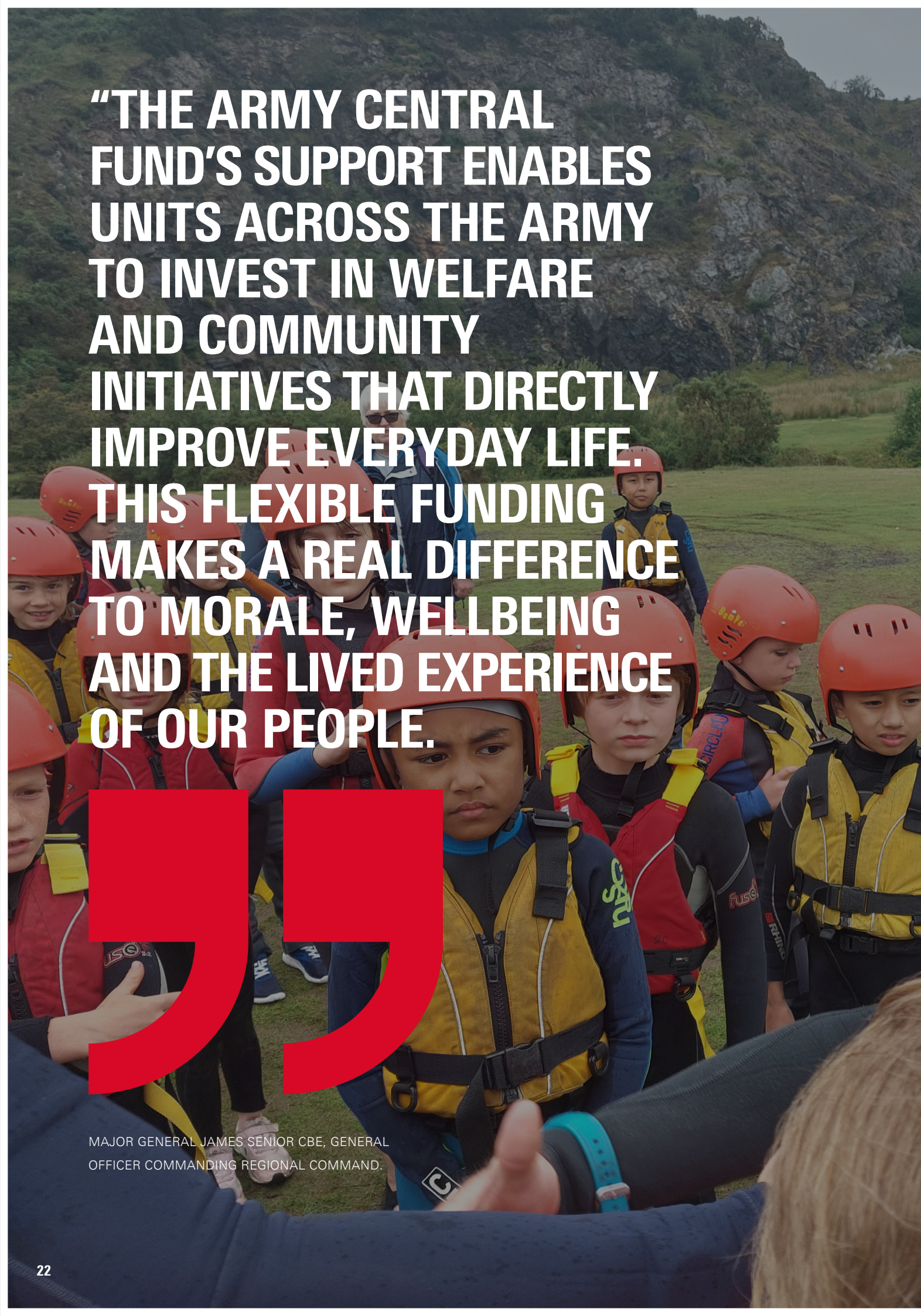
Riga, Latvia, NATO enhanced Forward Presence
ACF funding supported UK personnel deployed with NATO enhanced Forward Presence, with improvements to welfare spaces, shared facilities and recreational activity.

Seria, Brunei
ACF funding strengthened welfare transport and welfare room improvements at an isolated overseas posting.

Snowdonia, Wales, United Kingdom
Climbing equipment enabled an Army Reserve regiment to expand adventurous training opportunities, strengthening teamwork, confidence and belonging within Reserve life.

The Fold Family Centre, Croft on Tees, North Yorkshire, United Kingdom
Funding provided access to outdoor family activities and shared green space, helping serving personnel and families spend time together away from the pressures of Army life.

UN Buffer Zone, Cyprus, UNFICYP
Funding improved day-to-day welfare provision for rotational personnel serving in temporary accommodation within the UN Buffer Zone, helping create safer and more comfortable living conditions in an isolated operational environment.



**“THE ARMY CENTRAL
FUND’S SUPPORT ENABLES
UNITS ACROSS THE ARMY
TO INVEST IN WELFARE
AND COMMUNITY
INITIATIVES THAT DIRECTLY
IMPROVE EVERYDAY LIFE.
THIS FLEXIBLE FUNDING
MAKES A REAL DIFFERENCE
TO MORALE, WELLBEING
AND THE LIVED EXPERIENCE
OF OUR PEOPLE.**

MAJOR GENERAL JAMES SENIOR CBE, GENERAL
OFFICER COMMANDING REGIONAL COMMAND.

SPOUSES, PARTNERS & FAMILIES

Behind every serving person is a family navigating the realities of Army life: mobility, deployment, separation and the challenge of sustaining relationships, employment and community connection across repeated postings.

As the Ministry of Defence’s strategy recognises, the wellbeing of serving people and their families is interlinked. Wider evidence supports this link to retention finding that families who feel provided for and connected are more likely to encourage continued service, and that family wellbeing is critical to operational effectiveness

Through its family welfare and community funding, the Army Central Fund invests in practical help wherever Army families are living, both in the UK and overseas. Funding includes parenting and peer support, respite and relationship services, employability programmes, activities for children and young people, and initiatives designed to strengthen confidence, connection and stability throughout Service life.

Alongside wellbeing provision, the Army Central Fund also funds career development opportunities that help spouses and partners overcome employment barriers created by mobility and overseas postings, including coaching, qualifications support, networking and portable career pathways.

Between July 2023 and March 2026, Army Central Fund-supported programmes directly reached more than 5,400 spouses, partners and family members through 24 funded organisations. Thousands more benefited indirectly through improved welfare provision, advocacy and community provision.

Healthier Families

Army Central Fund funding also aids programmes that help children and families build confidence, friendships and resilience through physical activity, adventure and shared experience.

ACROSS FUNDED PROGRAMMES:

- 2,822 children and young people were reached through Army Central Fund-supported activity programmes;
- including 1,634 children who participated in Army Welfare Service summer activities.

OUT OF SCHOOL ADVENTURES

delivered each summer by the **Army Welfare Service** provides holiday activities and residential experiences for children in 62 Army locations, with ACF funding prioritising children experiencing the greatest pressures of Army life. Parents and young people consistently report improved confidence, communication, teamwork and friendships following participation.

“It’s a really wonderful opportunity, not only to build confidence away from home, but to meet other Service children. Knowing that others have experienced very similar things may give them the confidence to talk about things they might not raise with school friends.”

—
ARMY PARENT

KINGS CAMPS

delivers subsidised multi-sport holiday camps at Tidworth for 86 children from serving Army families, SHAPE in Belgium and Joint Forces Command Brunssum. Every child demonstrated improved confidence during the week, while 90% showed improvements in happiness and friendships.

SPOUSES, PARTNERS & FAMILIES

Wellbeing and Connection

Army Central Fund funding invests in programmes that help Army families remain connected and provided for throughout Service life, reducing isolation and strengthening wellbeing during periods of deployment, mobility and separation.

ACROSS ORGANISATIONS WHERE OUTCOMES WERE MEASURED:

- 1,305 spouses, partners and family members reported improved wellbeing or reduced stress;
- 1,485 reported improved social connection or reduced isolation;
- and 1,494 reported increased confidence, aspiration or self-belief.



READING FORCE

uses shared reading activities, scrapbooks, journals and author events to help military families remain connected during deployment and separation. During the reporting period, Reading Force assisted 226 family members and 176 serving personnel, while reaching at least 6,600 known Army family members through wider distribution of materials and resources. 86% of families reported children feeling more connected to a deployed parent, while 73% reported stronger sibling relationships through shared reading activities.



“Families can spend that extra time bonding with one another. When my husband is deployed it’s a way to keep going.”

ARMY WIFE AND READING FORCE PARTICIPANT.

HOME-START UK

supported 413 partners and 443 children through relocations, deployments and periods of isolation across 15 local Home-Starts. More than 70 volunteers delivered 382 home visits and 466 targeted interventions. 93% of participants reported feeling less lonely and isolated, while 95% reported increased confidence and self-esteem. One Army spouse, referred after feeling overwhelmed during repeated deployments, was matched with another Army spouse. Over six months, she rebuilt her confidence, and resumed university study to continue her midwifery training.

“When I first met her, she was fragile, delicate, anxious...after six months I saw a completely different mum. She looked lighter, brighter, and had a glint back in her eye for life in general.”

HOME-START VOLUNTEER

FAMILIES AND BABIES

adapted its specialist breastfeeding peer-support specifically for the military, training 12 volunteers who assisted 77 Army families across seven locations, and continues wherever they are posted.

SSAFA

provides free accommodation at Norton House beside the Defence Medical Rehabilitation Centre at Stanford Hall, enabling families to remain close to serving personnel undergoing rehabilitation. Since 2023, 368 Army family members have stayed more than 630 nights. SSAFA’s Short Breaks programme also provided accessible family breaks for 57 serving Army families caring for children with additional needs or disabilities.

“This activity week offered a safe space where all family members built confidence and resilience doing activities that, quite honestly, would not have been possible otherwise.”

ARMY PARENT OF A DISABLED CHILD



Employment and Skills

Army Central Fund funding enables programmes helping spouses and partners maintain career momentum, develop skills and access employment opportunities despite the disruption caused by mobility and overseas postings.

ACROSS EIGHT FUNDED ORGANISATIONS:

- 1,628 spouses and partners received employability support;
- 561 progressed towards positive destinations;
- 297 entered employment and 10 progressed into education or training;
- 779 participants reported greater continuity or stability during Army life.

RECRUIT FOR SPOUSES

supports Foreign and Commonwealth Army spouses arriving in the UK with qualifications and professional experience that are often difficult for employers or institutions to recognise.

Army Central Fund funding helped Recruit for Spouses to guide 70 participants through the process of obtaining Statements of Comparability, and to provide CV guidance, interview preparation and employability workshops, with all participants progressing towards employment or further study.

THE FORCES EMPLOYMENT CHARITY FAMILIES PROGRAMME

delivered one-to-one employment support for 390 spouses and partners of serving Army personnel.

Provision included career coaching, CV development, interview preparation, employer engagement and referrals for wider challenges, including housing and mental health support.

90% of participants reported increased aspiration and motivation, 297 progressed into sustainable employment and 10 entered education or training.

“The support I received was life-changing. My confidence has grown massively, and my mental health has improved tenfold.”

ARMY SPOUSE

SPOUSES, PARTNERS & FAMILIES

Bereaved Army community

Since 2023, the Army Central Fund has invested in five organisations working with the bereaved Army community, reaching 223 serving personnel, spouses, partners and children.

Funding supported Scotty's Little Soldiers respite breaks and remembrance activities, Families Activity Breaks holidays, Army Widows Association counselling and respite events, and the Army Roll of Honour.

ACROSS PARTICIPATING ORGANISATIONS:

- 9 in 10 families reported feeling less alone;
- 4 in 5 reported reduced stress and improved wellbeing;
- and 8 in 10 reported improved confidence.

As the Army Central Fund refines its strategy towards serving personnel and their immediate families, bereavement support will no longer sit within core funding priorities. The Army Central Fund has worked closely with other funders to help ensure appropriate provision continues across the bereaved military community.

STRATEGIC PARTNERSHIP – ARMY FAMILIES FEDERATION

The Army Families Federation (AFF) is the independent voice of Army families, providing specialist advice and guidance while using evidence from frontline casework to influence the systems and policies shaping Army family life.

Army Central Fund core funding enables AFF to maintain high-quality frontline assistance while investing in specialist expertise, systems and future organisational capacity.

Operating with 39 staff across the UK and overseas, including Brunei, Canada, Cyprus, Germany, Kenya and the European Joint Support Unit, AFF responded to nearly 12,000 enquiries from 152 worldwide locations during the reporting period.

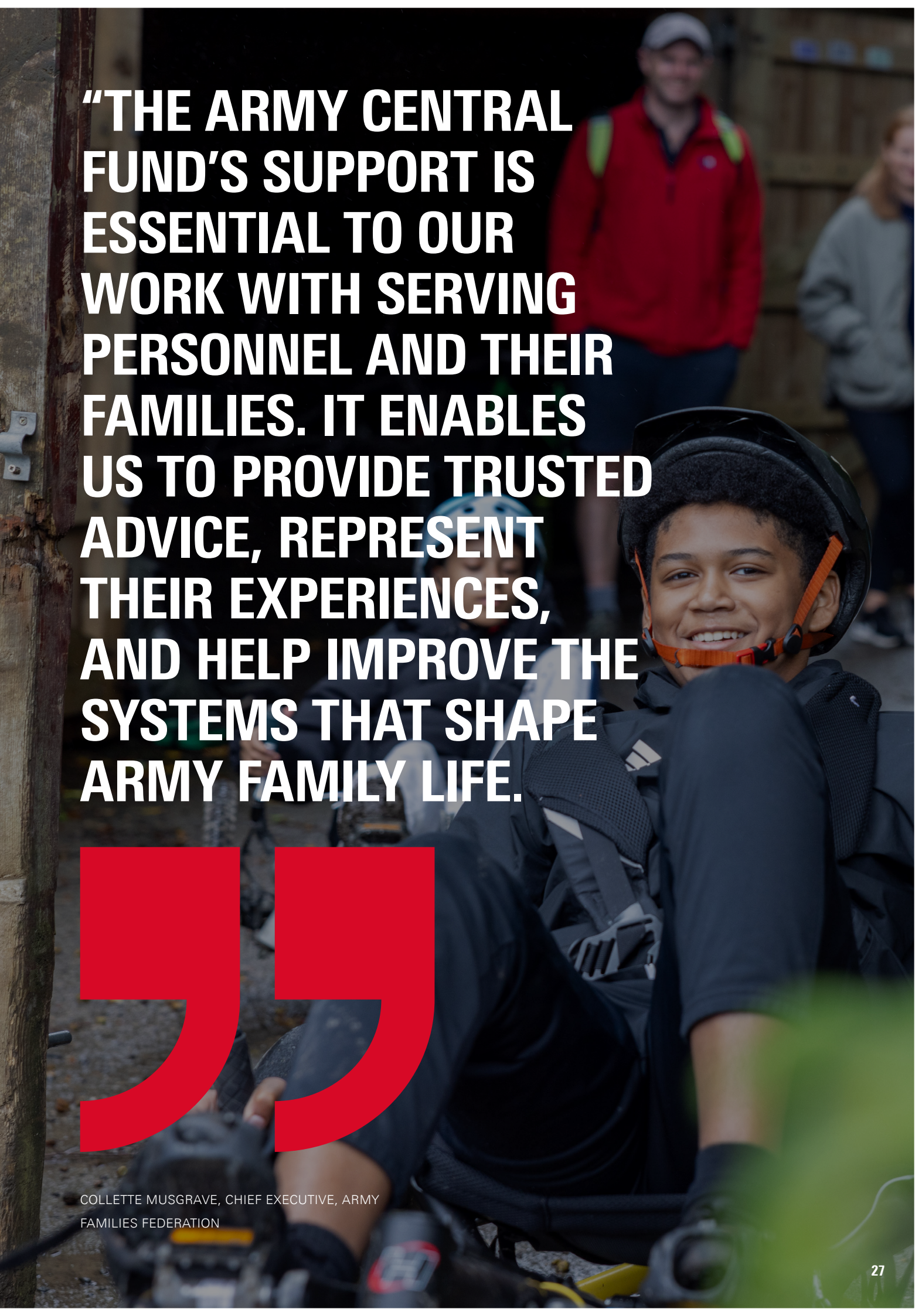
Foreign and Commonwealth immigration remained AFF's single largest area of enquiry across all three years. AFF's OISC-accredited immigration advisers supported families navigating complex visa and residency processes, while housing generated the highest online demand, with more than 41,000 website visits between April and December 2025 alone.

What distinguishes AFF is the way it converts lived experience into evidence, and evidence into influence.

Every enquiry helps identify emerging issues affecting Army families, enabling AFF to engage constructively with Defence and Government. During the reporting period, AFF:

- served as an independent member of the Defence Housing Strategic Review;
- led a tri-Service survey involving more than 6,000 Army family responses;
- contributed evidence to parliamentary committees, consultations and independent reviews; and
- gave evidence to the Armed Forces Bill Select Committee in February 2026.

Army Central Fund provision also helped AFF leverage wider funding, including Royal British Legion support for a series of Foreign and Commonwealth self-help immigration videos viewed more than 1,400 times since launch in January 2025.



“THE ARMY CENTRAL FUND’S SUPPORT IS ESSENTIAL TO OUR WORK WITH SERVING PERSONNEL AND THEIR FAMILIES. IT ENABLES US TO PROVIDE TRUSTED ADVICE, REPRESENT THEIR EXPERIENCES, AND HELP IMPROVE THE SYSTEMS THAT SHAPE ARMY FAMILY LIFE.”

COLLETTE MUSGRAVE, CHIEF EXECUTIVE, ARMY FAMILIES FEDERATION



WHAT IS NEXT FOR ACF?

The Army Central Fund’s 2025–2028 Grantmaking Strategy marked an important step in strengthening how the charity understands, targets and measures the impact of its funding.

This report is the first to apply a shared impact framework across the Army Central Fund’s wider grant portfolio. While much of the evidence has been gathered retrospectively, it has already provided clearer insight into the kinds of provision that make the greatest difference to serving personnel, spouses, partners and families, and to the places and bases where Army life happens.

Over the coming years, the Army Central Fund will continue to strengthen how it uses evidence, learning and partnership working to shape future grantmaking.

This includes:

- deepening long-term relationships with trusted organisations delivering frontline assistance;
- improving understanding of how wellbeing, family wellbeing and community connection contribute to morale, retention and operational effectiveness;
- supporting places and environments that strengthen Army life and reduce isolation; and
- continuing to develop proportionate approaches to impact measurement that help learning without placing unnecessary burden on funded organisations.

The Army Central Fund also recognises that the needs of the serving Army community continue to evolve. Future funding will continue to focus on the wellbeing of serving personnel and their immediate families, while remaining responsive to changing operational, social and geographic pressures across the Army community in the UK and overseas.

As an independent endowed charity, the Army Central Fund has a responsibility both to respond to current need and to steward its resources carefully for the future. The charity will therefore continue to balance long-term sustainability with the flexibility needed to support emerging priorities and opportunities where charitable funding can make a meaningful difference.

At the centre of this work remains a simple aim: to improve the quality of life of serving British Army personnel and their families, and in doing so contribute to a stronger, more resilient and more sustainable Army community.

Board

Major General Jo Chestnutt CBE (Chair)
Colonel Ali Brown OBE
Brigadier Adam Fraser-Hitchen DL
Mr Robert Hughes-Penney
Air Vice-Marshal The Honourable David Murray CVO OBE DL
Brigadier Matthew Palmer
Warrant Officer Class 1 Rebecca Sugden
Mrs Esther Thomas

Director

Caroline Crewe-Read



You can read more about the Army Central Fund,
including our Grantmaking Strategy 2025–2028 and
Annual Report and Accounts, by visiting:

www.armycentralfund.org.uk

Registered Charity Number: 245700

Army Central Fund, Floor 1 | Zone 6, Ramillies Building,
Marlborough Lines, Monxton Road, Andover SP11 8HJ