

GUIDELINES for applying to our Improving Lives Fund

Contents

Applying for a grant for your organisation.....	1
Our purpose.....	2
Our values	2
Our funding criteria	3
1. Poverty	3
2. Geographical areas of interest	3
3. Priority areas.....	4
Who can apply?.....	4
How do we fund?	5
What don't we fund?.....	5
What is our application process?	5
What is our application process for Bristol?	6
What is our application process for Gloucestershire?	6
What is our application process for Wiltshire & Swindon?.....	6
What is our decision-making process?.....	7
How do we assess applications?	7
STAGE 1.....	8
STAGE 2.....	10
What are our timescales?	10
What reporting do we expect?.....	11

Applying for a grant for your organisation

The Improving Lives Fund is our grants to organisations programme. The purpose of these guidelines is to assist organisations that are considering making an application. We appreciate the time and effort that goes into fundraising, so we hope that this guidance on our funding criteria and application process provides clear and explicit information, enabling you to be as informed as possible in making an application.

If, after reading these guidelines, you are still unsure about your organisation's eligibility or the application

process, you are encouraged to contact the National Benevolent Charity to discuss your proposed application.

Please note we only fund organisations working in one or more of the following areas: Bristol, Gloucestershire, Wiltshire & Swindon.

Our grant-making looks a little different this year due to a recent strategic review, and the introduction of an exciting new “Community Futures” pilot programme this year alongside our main grants programme (you can refer to the Collaborations page on our website to find out more about this).

Our commitment to meaningfully support as many organisations as possible remains at the heart of what we do, therefore, to ensure we work efficiently and make the best use of resources during this period we’ve streamlined our main grant-making process for 2026.

Through 2026, we will accept applications to our main grants programme from organisations in Gloucestershire and Wiltshire & Swindon for fixed, one-year, unrestricted grants. However, in Bristol we will continue to support the organisations we’ve partnered with over the past couple of years; and therefore, will not be accepting new applications. More information on our grant funding in each of these areas, and our application closing dates is provided below.

Our Organisation Grants Manager, Vicky Oram-Ahern, can be contacted on vicky.oram@natben.org.uk or 01666 505 500 and is available to support applicants throughout the process.

We will be reopening our small grants programme (up to £2,000) to organisations in all four areas (date to be confirmed) please check our website for updates. These applications will be considered throughout the year and outside of our grants panel meetings, so they are not subject to our internal panel deadlines. If you are interested in applying for a small grant, please get in touch on 01666 505 500 to talk it through or email office@natben.org.uk

Our purpose

The National Benevolent Charity is a registered charity (number 212450). We help in a time of need, supporting people who are living in poverty or financial hardship. In our organisational grant-making, this means we make grants to a wide range of organisations working to relieve poverty and improve lives in our geographical areas of interest.

Our values

- **We are Compassionate**

We never forget that people are at the heart of what we do by ensuring humility, equity and are at the forefront of our grant-makingⁱ.

- **We are Collaborative**

We know we can make a greater difference by working with others; we trust and listen to the organisations we support, aiming to be responsive to their needs whilst being clear about our relationship at the outset. We are a committed [flexible funder](#)ⁱⁱ. We collaborate with other funders to pursue impact, advance our learning, and offer the widest support possible. We’re committed to working transparently, sharing our priorities, our processes, and the thinking behind our decisions so that partners always know where we stand.

- **We are Innovative in pursuit of our purpose**

We embrace new approaches and continuous learning in our grant-making. By streamlining our processes and removing unnecessary barriers, we aim to make our funding more accessible and to give the organisations we support greater autonomy to use resources where they matter most, including through unrestricted grants whenever possible.

Our funding criteria

1. Poverty

To be eligible for our grant funding, organisations need to be able to demonstrate that their primary service users are experiencing poverty (or financial hardship) and that their project, programme, or organisation aims to alleviate that poverty.

How do we define poverty?

We acknowledge that poverty, its causes, and effects are complex and that there are many definitions of poverty. However, for the purposes of our grant-making we align ourselves most closely with the Joseph Rowntree Foundation definition of poverty in the UKⁱⁱⁱ ‘when your resources are well below your minimum needs’. “ *Poverty affects millions of people in the UK. Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation — and even discrimination — because of your financial circumstances. The constant stress it causes can lead to problems that deprive people of the chance to play a full part in society.*”

How do we look for evidence of poverty?

There are a number of ways that we could look for evidence of poverty in your application, for example:

- The mention of poverty alleviation in your governing document.
- Your work is taking place in an area(s) of multiple deprivation.
- Your primary service users being a group that we know are disproportionately affected by financial hardship such as large families, those experiencing or at risk of homelessness, care leavers, women, disabled people, or certain ethnic minority groups.
- Demonstrating barriers to accessing services or a lack of provision.
- Primary service users experiencing financial exclusion, those on low incomes, not in education, employment or training, or in receipt of Universal Credit or other benefits.

We do not necessarily need hard evidence to support this as we know that many organisations are not set up to collect data on deprivation, and so we will consider more anecdotal evidence. But as poverty is our entry level eligibility criteria, you do need to be able to provide some evidence to support this. If you are unclear on your eligibility, then our Organisation Grants Manager is happy to have a conversation with you about this prior to application.

2. Geographical areas of interest

We have a rich history of supporting people in the South West, and have structured our Improving Lives Fund in a way that we believe will make it impactful. We are currently focussing on geographical areas where we can build

our regional knowledge and get to know our communities, ensuring that our grant-making is informed by local communities' needs and priorities, and works to strengthen these communities. We will therefore only support organisations delivering work in (at least) one of our geographical areas of interest: Bristol, Gloucestershire, and Wiltshire & Swindon.

3. Priority areas

Through our organisational funding we aim to improve lives and relieve the impact of living in poverty. By supporting organisations working with the most disadvantaged communities, we help ensure people can access what they need to live with dignity – life essentials, household bills, therapeutic support, advice, and training. Our grants contribute to enhanced wellbeing and a greater ability for individuals to participate fully in society. We will fund work that supports outcomes in one or more of the following areas:

a. Supporting people in destitution/ crisis

We aim to support the most marginalised and those in greatest need. This is about supporting with the real essentials e.g. shelter, heating and food. This may include for example work that tackles homelessness, supports people fleeing domestic abuse, tackles food insecurity, fuel poverty, furniture poverty, hygiene poverty, or lack of access to clothing.

b. Opportunities for employment/ education/ training

We want to support work that improves education standards and raises skills, that removes barriers to employment, that moves people into or towards employment, or that helps people get on at work. This is about supporting employability to help people reach their work potential. This may include for example work that targets specific vulnerable groups such as young people not in employment, education or training, or those who are neurodivergent.

c. Strengthening Families and/ or Communities

We want to support work that helps connect people, that reduces social isolation, that builds positive relationships, or that tackles inter-generational or entrenched poverty. This is about creating a more inclusive and equitable community. This may include for example supporting people to be good parents, supporting children and parents' mental health, raising awareness and co-ordinating local advice and service provision, or fostering links with community groups.

d. Financial Resilience

We want to support work that improves access to benefits, reduces costs, or helps people overcome their financial issues. This is about supporting financial inclusion and financial literacy and reducing the financial pressures that can exacerbate poverty. This may include for example helping people to understand their financial rights and entitlements, to improve confidence with budgeting or to facilitate with debt repayment plans.

Who can apply?

As a registered charity, we can only make grants to support activity that is charitable by law. Organisations do not have to be registered charities to apply, however they do need to be not-for-profit and have an agreed constitution.

We don't set a 'standard' on what good looks like as we accept our share of risk and want to remain flexible and open to innovation, so we review each application independently to ensure we are supporting organisations that we believe can manage our funds well and deliver the proposed work successfully.

We are principally looking to support frontline organisations working with marginalised people and grassroots community organisations. Given our limited funds, national charities are advised not to apply as preference will be given to local organisations. However, in exceptional circumstances the Trustees will consider proposals from national charities for specific work/projects in our geographical areas of interest where there are strong local partnerships and where the outcomes have potential to make a substantial difference to the local community.

Where organisations have had two consecutive years of funding, we ask that they take 12 months off (from the end of their grant period, which is usually one year) before making a re-application.

How do we fund?

We provide flexible funding. The organisations we support are the experts on the ground, and we trust that they will utilise funding in the most valuable way to their service users. Our preference is therefore to provide unrestricted funding where the need can be defined and shaped by the organisation and so that they can respond to changing needs and priorities. Some applications will specifically ask for core costs or project costs, so we may restrict funding if requested, but where possible we will make an award unrestricted. Sometimes we may have to broadly restrict funding where we want it to be used for a specific type of work, beneficiary group or geography, but allow the organisation to use it flexibly within that scope, for example where an organisation may have a wider geographical remit than ours so we have to stipulate that it's used for work within our geographical area(s) of interest, or where the wider organisational work doesn't meet our charitable objects but a specific project does.

We understand the importance of multi-year grant funding in terms of financial forecasting, work planning, and reducing the administrative burden and anxiety that comes with having to reapply for grants year-on-year. Whilst this is our preference, unfortunately in 2026 we will only be able to make one-year, fixed, unrestricted grants.

What don't we fund?

We make grants to organisations whose activities fall within and are consistent with our charitable objects. Grant requests that we do not normally support are:

- Projects that exclusively serve religious purposes.
- Political campaigns and legislative lobbying efforts.
- Organisations established solely for the relief or benefit of animals or plants.
- Retrospective or deficit funding.
- One-off conferences or events, except where these fall within a wider context that aligns with our charitable objects e.g. a cost-of-living event to support the local VCSE sector.

Please see our latest [Impact Report^{iv}](#) for examples of recent grants to organisations.

What is our application process?

We are working hard to reduce the administrative burden on our applicants and the organisations we fund, so we aim to keep our application process simple and streamlined, only asking for the information that we need to make a decision.

We have a two-stage application process:

- Stage 1 – Application form
- Stage 2 – Virtual meeting

We have tried to strike a balance between keeping the application form short so as not to place too high a burden on an applicant's time, but providing enough information to ensure only eligible organisations that have a good chance of success will be invited to attend a virtual meeting. We aim to let all applicants know the outcome of their Stage 1 application within a few weeks of submission.

Conversations are at the heart of our grant-making process – we see this informal virtual meeting as an opportunity for applicants to share their story and needs, and hope that this approach prevents barriers to applications for smaller organisations who may not employ professional fundraisers. The purpose of the meeting is to ensure we fully understand the applicant organisation and the proposed work. Applicants progressing to Stage 2 will be contacted within a few weeks of submission to schedule this virtual meeting, and to build mutual understanding and honesty we will share in advance the areas we wish to discuss, giving organisations time to prepare. These areas/ questions feed into our assessment framework, a summary of which is shared below.

What is our application process for Bristol?

In 2026, in order to work efficiently and use our funds effectively whilst we continue our strategic review and pilot a new way of funding, we have simplified our grant-making. In Bristol, we will continue to support the 15 organisations that we have funded through our main grants programme over the past two years with an equal, unrestricted grant of £7,500 each. Therefore, our main grants programme will not be open to new applications in Bristol during this period.

We will be reopening our small grants programme (up to £2,000) – date yet to be confirmed - please check our website. These will be considered throughout the year and outside of our grants panel meetings, so they are not subject to our internal panel deadlines.

What is our application process for Gloucestershire?

In 2026, we will offer in the region of 15 one-year unrestricted grants of £7,500 (fixed amount) to organisations working to relieve poverty in Gloucestershire. We will open the fund on Friday 30th January, with planned closing dates on Friday 20th March (for a June outcome) and Friday 24th July (for an October outcome).

Please submit your application online using the Stage 1 application form linked at the bottom of the Grants to organisations page on our website: [Grants for organisations](#).

We will be reopening our small grants programme (up to £2,000) – date yet to be confirmed - please check our website. These will be considered throughout the year and outside of our grants panel meetings, so they are not subject to our internal panel deadlines.

What is our application process for Wiltshire & Swindon?

In 2026, we will offer in the region of 15 one-year unrestricted grants of £7,500 (fixed amount) to organisations working to relieve poverty in Wiltshire & Swindon. We expect to open the fund on Friday 30th January, with

planned closing dates on Friday 20th March (for a June outcome) and Friday 24th July (for an October outcome).

Please submit your application online using the Stage One application form linked at the bottom of the Grants to organisations page on our website: [Grants for organisations](#).

We will be reopening our small grants programme (up to £2,000) – date yet to be confirmed - please check our website. These will be considered throughout the year and outside of our grants panel meetings, so they are not subject to our internal panel deadlines.

Please contact our Organisation Grants Manager for further advice and support on the application process.

What is our decision-making process?

All applications are assessed against a framework to ensure consistency in the evaluation process and alignment with our charitable objects. Applications will not be assessed on grammar or writing style. Following the applicant meeting, the Organisation Grants Manager will present the application to our Trustee grants panel. Applications are discussed and an outcome reached. Those that strongly align with our charitable objects and support outcomes in our priority areas are most likely to be successful in securing funding.

All unsuccessful applicants will receive feedback – via email (and phone call should they wish). There is no right of appeal.

If you are successful, we will notify you via email to ensure that we have all the relevant details for electronic banking, and for our larger grants (over £2,000) we will also send a grant agreement setting out our standard terms and conditions to accepting the grant.

How do we assess applications?

Only eligible applications will be considered; we undertake the following [eligibility checks](#):

- **Geography** – during 2026 we will only be open to applications from organisations with service users living in Gloucestershire, Wiltshire & Swindon.
- **Poverty** – applicants can only progress to stage 2 if they meet at least one of our priority areas for tackling poverty, and if they can demonstrate that their service users are experiencing poverty.
- **Technical** – applicants have taken a 12-month break following receipt of funding for two consecutive years.
- **Legal status and compliance assurance** – applicants do not need to be a charity, but they do need to be a not-for-profit with an agreed constitution or registration information, and no evidence of non-compliance such as lapsed filings or sanctions.

We then assess applications through a two-stage process as follows:

STAGE 1

Here, we focus on three key areas to assess an applicant's skills and capacity to deliver their work effectively: **Purpose, Finance, and People**. Our assessment directly correlates to the questions asked in the Stage 1 application form. We provide examples of 'excellent practice' for each question; however, organisations don't need to demonstrate excellent practice to progress to Stage 2.

We welcome applications from small and emerging organisations and recognise that financial sustainability and good governance can be challenging. As a guide, basic best practice might include a diverse income mix (e.g. grants, donations, social enterprise), a business or strategic plan, quarterly board reviews, governance that includes lived experience, and annual independent audits. But we understand that this is not always achievable. We are therefore open to supporting organisations that may not yet have these systems or processes in place but are committed to strengthening them. We are very happy to discuss your organisation's position and potential application with you before you apply.

PURPOSE

This is to provide a clear overview of the organisation and assurance of organisational competence. We are looking for evidence that there is a good strategy for achieving its goals and we are also assessing alignment with our own charitable objectives.

Tell us about your organisation

- **Please provide a brief description of your organisation (e.g. mission, aims, activities, developments)**
Applicants will score the highest where their mission clearly states poverty alleviation or related social/economic justice, their service users and how they are served.
- **Why does your work matter?**
What need or challenge are you addressing, and why is it important?
Excellent practice: Uses credible poverty data (e.g. local deprivation indices, cost-of-living stats); shows systemic barriers; identifies and targets underserved groups and understands beneficiary need.
- **What difference are you making?**
Share examples of outcomes or impact you've achieved so far, as well as details on how you measure outcomes.
Excellent practice: Outcomes show poverty alleviation; case studies; evaluation framework.
- **How will unrestricted funding help you?**
Explain how flexible funding will strengthen your organisation and its work.
Excellent practice: Explains how flexible funding strengthens the organisation as a whole and/or their poverty-focused work (e.g. core costs, organisational resilience etc.).
- **What are your priorities for the next 12 months?**
What key goals or developments are you planning?
Excellent practice: Achievable business and operational plans in place; realistic goals tied to poverty reduction (e.g. scaling food security programmes, employability initiatives); milestones and risks noted.

FINANCE

This is to get an understanding of the financial health of the organisation. We are looking for evidence of good financial management and financial sustainability. We are also considering the impact of our funding.

- **How does your organisation ensure sound financial management and accountability?**
Please describe your financial systems, controls, and reporting practices.
Excellent practice: Comprehensive financial systems with internal/external audits; detailed, timely reporting to board and stakeholders; strong fraud prevention and contingency planning.
- **What is your approach to ensuring financial sustainability for your organisation?**
Please include how you are currently funded and if you aim to diversify income, how you manage reserves, and plan for long-term stability.
Excellent practice: Reserves policy aligned to risk; diversified income streams (e.g. grants, donations, trading) and/ or plans to diversify further; fundraising strategy; pipeline evidence; realistic budgets; scenario planning.

PEOPLE

Here we are looking at the strength of the governance, the effectiveness of the leadership, and the skills and resources within the organisation.

- **Please tell us about your organisation's governance and staffing. Who provides leadership and oversight (e.g. Board, CEO), and who delivers the work?**
Please include any details on structure, roles, and how you support staff and volunteers.

This is a large area and so we have broken assessment down into a few key areas:

- **Board structure and governance effectiveness**
Excellent practice: Appropriately engaged and skilled Board; diverse representation; clear scheme of delegation and committees; regular quorate meetings with decisions/ actions tracked; strategic and compliance oversight; current risk register.
- **Leadership (CEO/SMT) and staffing**
Excellent practice: Strong leadership team; good CEO-Chair relationship; leaders are visible and approachable, provide direction, build positive culture, motivate staff and uphold values; staff and volunteer retention; roles and responsibilities are well-defined with clear reporting lines; not over-reliant on key staff/ single individuals; values and culture support the organisation's purpose.
- **People practices: support, training, wellbeing & DEI (staff and volunteers)**
Excellent practice: Staff handbook; invests in training (incl. safeguarding); supervision/ support structure; wellbeing initiatives; volunteer induction/checks; recognition programme; effective communication; feedback loops; DEI embedded.

Please note, our Stage 1 online application form cannot be saved. Therefore, please ensure you have all the information that you need ready before you apply. To avoid losing work, we recommend you copy and paste the questions from the online form into a word document (all questions are visible on one page) whilst you draft your responses and then copy your final responses into the online form when you are ready to submit.

STAGE 2

Here we look at how your work aligns with our charitable objectives, particularly how it contributes to positive outcomes in our priority areas for relieving poverty. Collaboration is one of our core values. We believe that working in partnership with others can lead to better services, greater efficiency, and stronger outcomes for the people you support. We are therefore keen to understand whether, and how, you work collaboratively with other organisations or partners. We also ask for additional information about the geographical areas you serve and how lived experience informs your work, as this helps us better understand the reach, relevance, and impact of your activities.

The questions we ask you to prepare in advance of the informal applicant interview are as follows:

Geographical reach:

- Where do the majority of your service users come from?

Lived experience:

- How is your work shaped by lived experience?
Please describe how people with lived experience (including your service users, staff, or Board members) inform your decisions, design, and delivery.

Collaboration:

- How do you collaborate with others to maximise impact?
Please describe how your work complements existing services, any partnerships or networks you are part of, and opportunities for shared learning.

Poverty alleviation:

- How does your work support people experiencing destitution or crisis?
Please describe the types of support and impact you aim to achieve.
- In what ways does your work promote personal development through education, employment, or training?
Please share examples of activities or outcomes.
- How does your work help strengthen families and/or build stronger communities?
Please explain the approaches or programmes you use.
- How does your work promote financial resilience among the people you support?
Please include any strategies or initiatives that help improve financial stability.

What are our timescales?

- For grants for up to £2,000, we aim to reach an outcome within two months.
- For our larger grants you will receive an outcome three months from the application deadline.

What reporting do we expect?

We aim to be a relational funder with contact that is positive and purposeful, trusting and listening to the organisations we support and being responsive to their needs. We value the importance of developing effective relationships, both to help us remain a flexible and accessible funder and ultimately to strengthen communities, the voluntary sector, and our own knowledge. Equally we understand how stretched many of the organisations that we support are, and how onerous reporting on funding can be, so we aim for our reporting requirement to be proportionate and light touch.

We see the value in conversations and so they are at the heart of our monitoring processes. We will schedule a catch up to touch base with the organisation at the end of the grant period to get an informal update on activity over the last year and to discuss eligibility for re-application; typically, these are done via a virtual meeting. Again, to build mutual understanding and honesty we will share in advance some questions to help guide our conversation and to give organisations an opportunity to prepare. Given much of our funding is unrestricted (which we appreciate can be harder to evidence impact), and our grants are relatively small, we ask organisations to let us know when they have produced an annual report and/or impact report and we will use this in place of a more formal written report.

We are clear about our relationship with organisations at the outset, providing communication on our reporting expectations at the time of making the award. However, we are working to shift the balance of power to create more equity in the relationship, so we are happy to be led by organisations on reporting where they can elect their preference for format, for example if an organisation would prefer more regular communications or to send us reports they have pulled together for other funders then this is fine. Furthermore, we remain open to being contacted throughout the period of the grant.

Our Trustees like to engage with organisations and connect to the work we are supporting as much as possible so occasionally we may ask to visit an organisation that we are currently funding or ask for information for our own impact reporting.

To apply for a grant for your organisation, please return to the guidance on our website and click the 'Apply now' button at the bottom of the webpage which will take you through to our online application form.

ⁱ Core values identified in [Modern Grant making](#)

ⁱⁱ [Open and trusting grant-making - Flexible Funders - IVAR UK](#)

ⁱⁱⁱ [What is poverty? | Joseph Rowntree Foundation](#)

^{iv} [National Benevolent Charity Impact Reports](#)