
VCSE Community & Partnership Grant

Application Guidance for VCSE Organisations

1. Introduction

Cov Connects is seeking to work in partnership with Voluntary, Community and Social Enterprise (VCSE) organisations to deliver resilience-building activity that supports Coventry residents to become more financially resilient through the Crisis and Resilience Fund (CRF). Grant funding is available to support community-based services that strengthen individual and community resilience, with a focus on early intervention and prevention.

Financial resilience refers to the ability of individuals and households to withstand, adapt to, and recover from financial shocks, such as sudden income loss or unexpected expenses. Building financial resilience enables individuals to manage financial pressures more effectively, reduces the likelihood of future crisis, and supports long-term wellbeing.

A range of interconnected factors contribute to financial resilience, including income, savings and debt, housing security, physical or mental health conditions and wellbeing, caring responsibilities, financial capability and confidence, digital inclusion, the strength of community support networks, and access to appropriate financial products and services.

Funded activity must be preventative in nature and focused on building the knowledge, skills, confidence and support networks that enable individuals and communities to manage financial pressures effectively. Projects should support residents to take action earlier, improve financial stability, and reduce the likelihood of requiring crisis support in the future.

The Fund will offer three tiers of grants:

- Tier 1: up to £1,000
- Tier 2: £1,001 to £5,000
- Tier 3: £5,001 to £10,000

The level of funding applied for will determine the level of detail required at application stage and the associated monitoring requirements.

The Fund will operate from 1 October 2026 to 31 March 2027 and will invest in early intervention and preventative approaches that strengthen financial resilience across Coventry communities.

Applications will be invited through a series of funding rounds during this period. This approach allows Cov Connects to assess applications in stages, ensure a fair and

balanced allocation of funding, and provide organisations with multiple opportunities to apply throughout the lifetime of the programme.

The planned application windows are:

- Round 1: 1 October 2026 to 30 November 2026
- Round 2: 1 January 2027 to 28 February 2027

A further application round may be introduced subject to available funding and demand.

Applications will be assessed following the close of each funding round and applicants will normally be notified of the outcome within approximately four weeks.

Cov Connects reserves the right to amend these timescales, close application rounds early to manage the available funding allocation, close future rounds if funding is fully committed, or introduce additional rounds subject to demand and available funding.

Applicants are encouraged to contact the Community Resilience Team before submitting an application to discuss their project idea and ensure it aligns with the objectives of the Fund.

Cov Connects recognises the vital role that VCSE organisations play in delivering trusted, accessible and person-centred support. This guidance sets out the purpose of the Fund, the priorities for investment, and the expectations for delivery and outcomes. The Fund is designed to complement existing crisis and welfare provision by focusing on longer-term resilience rather than direct crisis intervention.

2. Background

The CRF has been established to support local authorities to strengthen individual and community financial resilience, helping residents on low incomes to better manage financial pressures and withstand life shocks.

While crisis support remains an essential part of the wider system, long-term improvement depends on investment in preventative, resilience building services that reduce the likelihood of individuals and households reaching crisis point. The CRF is therefore focused on supporting earlier intervention and building sustainable resilience within communities.



Financial resilience is shaped by a combination of economic, social and personal factors. These include levels of income and debt, housing stability, health and wellbeing, caring responsibilities, digital access, and the availability of strong social and community networks. Addressing these interconnected issues requires a holistic and community-based approach.

Cov Connects recognises that VCSE organisations are central to this approach. VCSE partners are often deeply embedded within local communities, trusted by residents, and well placed to deliver early support that is flexible, person-centred and responsive to local need. Their work plays a vital role in building confidence, skills, social connections and access to appropriate services.

The Fund is designed to invest in activity that strengthens financial resilience and addresses underlying drivers of financial vulnerability. This includes supporting individuals to better manage their finances, increasing access to advice and support, reducing household costs, and building stronger community networks that enable earlier help seeking and mutual support.

The Fund also aims to strengthen the wider local support system by encouraging collaboration between VCSE organisations and statutory services. By improving coordination, referral pathways and community reach, the Fund supports earlier intervention and helps to reduce future demand on crisis services.

Through the CRF, Cov Connects is committed to working in partnership with VCSE organisations to develop sustainable, community led approaches that improve financial resilience, reduce inequality, and deliver better long-term outcomes for residents across the city.

3. Aims and Purpose

Cov Connects is inviting applications for grant funding to support the delivery of services and activity that strengthen financial resilience among Coventry residents. The Fund will support VCSE organisations to develop, expand or sustain preventative services that enable individuals and communities to better manage their finances, withstand financial pressures, and reduce the likelihood of future crisis.

The Fund is focused on early intervention and prevention. It is not intended to provide direct crisis support. Instead, funding should be used to address the underlying factors that contribute to financial vulnerability and to support longer-term improvements in financial stability and wellbeing.

Grant funding is primarily intended to support the revenue costs of delivering resilience building activity, including staffing, training and programme delivery costs. Funding may also be used for small items of equipment or essential one-off purchases where these are necessary to enable or sustain delivery of the project (for example, white goods or equipment required to deliver or expand a service). All costs must be proportionate and clearly linked to the delivery of the proposed activity. All funded services must be provided free of charge to residents at the point of access.

Cov Connects is seeking to support activity that benefits residents across Coventry, with a particular focus on those who may be more vulnerable to financial hardship and at greater risk of experiencing financial shocks.

Funded activity must demonstrate a clear benefit to Coventry residents and should support individuals and communities to take practical steps to improve their financial resilience. This may include improving financial capability, increasing income stability, reducing essential household costs, strengthening social support networks, or improving access to advice and services.

Projects funded through this programme must contribute to one or more of the following outcomes:

- Reduced experience of material deprivation
- Reduced reliance on emergency food provision
- Increased access to appropriate and quality advice services
- Increased financial resilience, including improved savings and budgeting capability
- Reduction in household or priority debt
- Maximisation of household income
- Reduced need for crisis or emergency financial support, including Crisis Payments and Housing Payments.

Applicants are not required to deliver all outcomes but must clearly demonstrate how their project will contribute to one or more of these and how this supports longer-term financial resilience.

Strong applications will clearly evidence local need, demonstrate how the proposed activity will deliver meaningful and sustainable impact, and show how residents will be supported to build the skills, confidence and stability needed to manage financial challenges over time.

All grants will be awarded in accordance with the Subsidy Control Act 2022.

4. Who Can Apply?



Applications are invited from not-for-profit VCSE organisations that are based in, or deliver services within, Coventry. This includes registered charities, community and voluntary groups, constituted organisations, and social enterprises with a clear social purpose.

Applicants must demonstrate that their proposed activity will directly benefit residents of Coventry. Projects should be accessible, inclusive, and targeted towards individuals and communities who may be more vulnerable to financial hardship or at greater risk of experiencing financial shocks.

Cov Connects is particularly keen to support projects that:

- Test new or innovative approaches to building financial resilience
- Reach new or underserved communities
- Build on existing community strengths and partnerships
- Improve access to support and strengthen local networks

Organisations must operate on a not-for-profit basis, have appropriate governance arrangements in place, and demonstrate the capacity to deliver the proposed activity within the funding period.

5. What Type of Activities Can Be Funded?

The Fund will support preventative, resilience building activity that helps individuals and communities in Coventry to better manage their finances, reduce their exposure to financial shocks, and improve their long-term financial stability.

Funded activity should focus on early intervention and supporting residents to take practical steps to strengthen their financial resilience, rather than responding to immediate crisis. Projects should complement, rather than duplicate or displace, existing provision.

The following are examples of activities that may be supported through this Fund. This list is not exhaustive:

- Budgeting, money management and financial capability programmes, including group workshops and one-to-one support
- Initiatives that help residents build savings habits and improve their ability to manage irregular income

- Benefits awareness and income maximisation activity to support residents to access their full entitlements
- Projects that help reduce household expenditure, such as cooking on a budget, energy awareness, or cost-of-living management sessions
- Community based peer support groups focused on financial wellbeing and resilience
- Outreach activity that improves access to advice, guidance and support in community settings
- Projects that strengthen social connections and community networks, where this contributes to improved financial resilience
- Training and development for staff or volunteers to provide financial resilience support, guidance or signposting
- Activity that improves digital inclusion, enabling residents to better access financial services, employment opportunities, and support

Funding may also be used for small items of equipment or essential one-off purchases where these are necessary to enable or sustain delivery of the project (for example, white goods or equipment required to deliver or expand a service).

All funded activity must clearly demonstrate how it contributes to improving financial resilience and aligns with the outcomes of the Fund. If you are unsure you can speak to the Community Resilience Team about your ideas before applying.

6. What will not be funded

The following applications and types of activity will not be funded through this programme:

- Activities that are already funded by Coventry City Council
- Applications from commercial or for-profit organisations or businesses
- Applications from individuals
- Applications from statutory organisations
- Party-political activities or projects that promote a political party or agenda
- Scout or other uniformed groups



- Activities that are solely for the promotion of religious belief or practice and do not demonstrate a wider community benefit

In addition, the Fund will not support:

- Emergency or crisis response activity, including standalone emergency food provision
- One off hardship payments, cash grants or vouchers to individuals
- Activity that does not demonstrate a clear preventative or resilience building focus
- Costs that are not clearly linked to the delivery of the proposed activity or are not proportionate to the level of funding requested
- Activities that charge residents to participate or access the service

Large capital projects, building works or significant infrastructure costs will not normally be funded. However, small-scale improvements or adaptations to existing spaces may be supported where these are essential to enable or enhance delivery of the proposed activity (for example, adapting a kitchen space to deliver cooking and budgeting programmes). Any such costs must be clearly justified, proportionate, and directly linked to the delivery and outcomes of the project.

Applications that do not clearly demonstrate how they will support Coventry residents to build financial resilience and reduce the likelihood of future crisis are unlikely to be funded.

7. Programme Requirements

To receive funding through this programme, organisations must submit a clear and well-developed proposal that demonstrates how their project will deliver meaningful and sustainable improvements in financial resilience for Coventry residents.

Your application must:

- Clearly explain how the grant funding will be used, including the activities you will deliver and who will benefit
- Demonstrate how your project supports the objectives of the Crisis and Resilience Fund by:
 - Supporting residents on low incomes to better manage financial pressures and withstand financial shocks

- Providing preventative support that reduces the likelihood of future crisis
 - Building longer term financial resilience for individuals and communities
- Show how your project will improve financial resilience and contribute to the outcomes of the Fund. You are not expected to address all the areas below but should demonstrate a strong contribution to one or more. For example, your project may:
 - Help people manage essential living costs
 - Increase access to advice, guidance and support
 - Improve financial capability, confidence and decision making
 - Strengthen community networks and support systems

You should clearly explain how these activities will lead to positive outcomes for residents, such as increased income, reduced debt, improved financial stability, or a reduced need for crisis support.

- Explain how your project is likely to have a lasting impact beyond the funding period. This could include, for example:
 - Building skills, knowledge or confidence that continue over time
 - Strengthening community capacity or local partnerships
 - Improving access to ongoing support or services

You are not expected to demonstrate long-term sustainability in full but should outline how your project will contribute to longer-term financial resilience.

- Include a clear and realistic breakdown of costs, ensuring all items are:
 - Proportionate
 - Directly linked to project delivery
 - Clearly justified
- Provide a realistic delivery plan, including:
 - Key activities and milestones
 - An achievable timeline within the funding period

7.1 As part of the programme, successful applicants must:

- Upload information about their projects to the [Coventry Information Directory](#)

7.2 Budget and Delivery Conditions

- Grants must be spent within **12 months** of award
- Projects must start within **three months** of receiving funds
- Retrospective funding is not permitted

7.3 Payment of Grants

Successful applicants will receive their grant funding in advance of project delivery to enable activity to commence as planned.

Payment will be made as a single upfront payment following:

- Approval of the application
- Receipt of a signed Grant Agreement
- Completion of any required due diligence checks
- Verification of the organisation's bank account details
- Successful establishment of the organisation on Coventry City Council's financial system

Organisations must use the grant solely for the purposes set out within their approved application and Grant Agreement.

Grant recipients will be required to maintain appropriate financial records, including receipts and expenditure tracking, to demonstrate that funding has been used in accordance with the approved project.



Coventry City Council reserves the right to recover all or part of the grant where funding has not been used for its intended purpose, where the project is not delivered as agreed, or where Grant Agreement conditions have not been met.

8. How to Apply

Please submit:

- 1. Completed Application Form**
- 2. Governing Document**
- 3. A recent bank statement** showing:
 - Organisation name (must match application)
 - Bank name and logo
 - Address
 - Account number and sort code

Request a link to upload all documents from: CommunityResilience@coventry.gov.uk

Please note: Applications must be submitted with all required documentation. Incomplete applications will be **unable to be considered for funding**.

Application Timelines

- Applications will be assessed within **approximately 8 weeks** of receipt
- Successful applicants will receive a grant agreement requiring signature
- Unsuccessful applicants will be notified by email

9. Eligibility Criteria

Eligible organisations must:

- Be a voluntary, community or not-for-profit group based in or delivering services within Coventry
- Have a management committee of at least **three unrelated people**
- Have a **signed constitution or governing document**



- Hold a **bank account requiring two signatories/dual authorisation**

Organisations must ensure the grant:

- Is used solely for the proposed project
- Is not used to support the wider operations of a parent organisation

Applicants must also ensure compliance with the **Subsidy Control Act 2022**.

10. Exclusions

Funding cannot be used for:

- Activities already funded by Coventry City Council
- Commercial or for-profit businesses profit businesses
- Individuals
- Party-political activities political activities
- Projects/ activities for young people
- Scout or Uniformed Groups
- Statutory Organisations

11. Monitoring & Evaluation

Grant recipients will be required to participate in appropriate monitoring and evaluation to demonstrate the impact of funded activity and ensure public funds are used effectively.

The level of monitoring and reporting required will be proportionate to the size of the grant awarded, with different requirements for each funding tier.

This may include:

- Attendance at review meetings with the Community Resilience Team (frequency will vary depending on the level of funding)
- Completion of a simple monitoring or evaluation return outlining outputs and outcomes achieved



- Provision of qualitative information, such as a short case study demonstrating the difference the project has made
- Keeping appropriate financial records, including receipts and an expenditure tracker

Higher value grants will be expected to provide more detailed reporting and engage more regularly with the Council, while smaller grants will be subject to lighter touch monitoring.

The Community Resilience Team will work alongside funded organisations to support monitoring and evaluation requirements and ensure these are proportionate and manageable.

There will also be opportunities for organisations to receive support from the Community Resilience Team in identifying and applying for additional funding to sustain and develop their work beyond the life of this grant, particularly where projects are demonstrating strong impact.

All funded organisations must ensure that public funding is used transparently and that their project delivers a clear benefit to Coventry residents.

12. Privacy Notice (Summary)

Information provided in your application will be used by Coventry City Council to assess eligibility and allocate funding. Data may be shared with relevant partners involved in the assessment process. Results may be shared publicly in anonymised form.

For more information, please refer to the Council's full Privacy Notice available on our website

13. Further Information

The Community Resilience Team is available throughout the application period and delivery phase to offer advice and support.

For queries or an application form, please email:

CommunityResilience@coventry.gov.uk.