Sovereign Network Group: Thriving Communities Fund – Skills & Learning Guidance Notes

What is the Thriving Communities Fund – Skills & Learning?

SNG (Sovereign Network Group) is committed to improving customers wellbeing and developing thriving and resilient communities. Our Thriving Communities (Skills and Learning) Fund exists to provide place-based grants that empower local groups supporting SNG customers to learn, develop and thrive.

The fund will launch on Monday 23rd June 2025 offering grants between £1000 and £5000 We will prioritise groups that operate within defined SNG communities where we have homes and whose work will directly benefit SNG customers. We are particularly interested in projects that demonstrate a clear understanding of what is already available in the local community, how it will complement existing provision, address gaps and work in partnership with others, to deliver a long-lasting impact on the local community. We also encourage projects that are supporting diverse, marginalised or vulnerable groups.

In 2025/26 we will be focusing our funding on the following priorities:

Community Digital Support
- Projects that focus on increasing community access to digital skills, equipment, and connectivity, enabling people to get online. This could be via group digital skills sessions or 121 support.

Family Learning
- Projects that provide support for learning for the whole family, enabling adults and children to learn and thrive.

Financial skills and resilience
- Projects that focus on developing financial skills and resilience, increasing income and reducing debt for those in financial hardship.
- We are specifically interested in funding community-based group money coaching and resilience courses. We are unable to fund 121 debt advice.

Food Education
- Projects which focus on developing knowledge and skills for cooking, eating well and affordable nutrition.

Who is SNG?

SNG (Sovereign Network Group) is a leading housing association, striving to provide quality, affordable homes and places, that people love for generations.

We have deep roots in the south of England, with over 82,000 homes focused in a core area covering Berkshire, Devon, Dorset, Gloucestershire, Hampshire, Hertfordshire, London, Oxfordshire, the Isle of Wight, the West of England and Wiltshire.

We're driven by our social purpose, with customers at the heart of everything we do. We build homes and provide great services, but our work doesn't stop at the front door – we invest for the long-term, creating great places to live, working with customers and partners to

support them in realising their potential. **[Read more about who we are.](#)**

Eligibility criteria

To apply for this fund, you must meet the criteria below, **and** you must be able to demonstrate how you will engage with and benefit SNG customers in the target regions.

1. Eligible groups are:

    - Not for profit
    - Registered charities
    - CIO's
    - CIC's limited by guarantee
    - Community and voluntary groups
    - Community benefit societies.
    - Social Enterprises (not for profit)

2. Groups must have a written constitution or governing document. The governing document must include the groups aims or purpose, objectives and a dissolution clause or asset lock which states what would happen to any funds should the group have to close.

3. Groups must be governed by a voluntary trustee or management committee, with a minimum of three members, with at least two of whom are unrelated.

4. We cannot accept applications from:

    - Individuals
    - Organisations based outside of the UK
    - Companies that pay profits to directors, shareholders, members
    - CIC's limited by shares
    - Organisations applying on behalf of another organisation
    - Groups with no written governance (e.g. a group of volunteers without a written constitution)
    - Statutory services (e.g. schools, Town and Parish Councils) unless the group can evidence that their project in question is not statutory in nature and has a wider community benefit.

5. Activities we will not fund:
    - National appeals
    - Activities which are of a wholly political or religious nature
    - Retrospective funding
    - Activities that are statutory in nature

6. Groups must have a bank account in its name, with at least two unrelated signatories.

7. Groups must have relevant and up to date insurances and policies in place for its work including safeguarding, health and safety, GDPR and equality and diversity and we may request copies of these documents for due diligence purposes.

8. We do not set an upper organisational income limit; however, we will prioritise funding groups with smaller incomes.

9. If you have an existing funding relationship with SNG this will be taken into consideration when our panel makes its funding decisions. We are unlikely to make multiple awards through our grant programmes unless groups can evidence clear need and distinction from an existing funded programme.

10. We welcome applications from existing SNG partners and grantees as well as new organisations to SNG.

What will we need to know about your organisation?

At the point of applying, you will be required to provide data about your organisation, including your charity/company number (where applicable, or equivalent) and contact details.

If your project is successful, you will also need to provide additional organisational data, including additional contact details and banking information.

SNG Communities

We will prioritise funding groups who are delivering in the following SNG Communities and evidence the impact on SNG customers and communities within their application.

London	
Area	**Number of homes**
Brent	Over 5000 homes
Westminster	Over 1000 homes
Lambeth	Over 1000 homes
Ealing	Around 700 homes
Barnet	Around 500 homes
Harrow	Around 500 homes
Hackney	Around 300 homes
Newham	Around 300 homes
Tower Hamlets	Around 300 homes
Hounslow	Around 200 homes
Kensington and Chelsea	Around 200 homes
Islington	Around 100 homes
Hammersmith	Around 100 homes
Haringey	Around 100 homes
Richmond upon Thames	Around 100 homes
Three Rivers	Around 100 homes

Hertfordshire	
Area	**Number of homes**
East Hertfordshire	Around 4000 homes

Oxfordshire	
Area	**Number of homes**
Faringdon	Over 500 homes
Abingdon	Over 500 homes
Didcot	Over 500 homes
Blewbury & Harwell	Over 500 homes
Watchfield & Shrivenham	250-500 homes
Ridgeway	250-500 homes
Wantage & Grove	250-500 homes
Steventon & the Hanneys	250-500 homes
Botley & Sunningwell	250-500 homes

North Hampshire	
Area	**Stock density**
Basingstoke	Over 500 homes
Kempshott & Buckskin	Over 500 homes

Sovereign Network Group is the trading name of Sovereign Housing Association Limited, which is charitable.

Newbury & Reading	
Area	**Number of homes**
Newbury	Over 500 homes
Hungerford & Kintbury	Over 500 home
Greenham	Over 500 homes
Thatcham	Over 500 homes
Burghfield & Mortimer	Over 500 homes
Lambourn	250-500 homes
Downlands	250-500 homes
Ridgeway	250-500 homes

Hatch Warren & Beggarwood	Over 500 homes
Whitchurch, Overton & Laverstoke	Over 500 home
Bramley	250-500 homes
Oakley & The Candovers	250-500 homes

South Hampshire	
Area	**Number of homes**
Southampton	Over 500 homes
Test Valley (Mid)	50-250 homes
Four Marks & Medstead	50-250 homes

Theale	250-500 homes
Tilehurst	250-500 homes
Reading	250-500 homes

Binsted, Bentleu & Selborne	50-250 homes
Central Meon Valley	50-250 homes
Lymington	50-250 homes

Ise of Wight (IOW)

Area	Number of homes
Ryde	Over 500 homes
Newport	Over 500 homes
Cowes	250-500 homes
Pan	50-250 homes
Osborne	250-500 homes
Carisbrooke & Gunville	250-500 homes
	250-500 homes

Devon

Area	Number of homes
Plymouth	Over 500 homes
Exeter	Over 500 homes
Torquay	50-250 homes
Paignton	50-250 homes
Honiton	50-250 homes
Tiverton	50-250 homes

BCP (Bournemouth, Christchurch & Poole)

Area	Number of homes
Burton & Grange	Over 500 homes
Christchurch	Over 500 homes
Commons	250-500 homes
Kinson	250-500 homes
Canford Heath	250-500 homes
Creekmoor	250-500 homes
Poole	250-500 homes
Weymouth	250-500 homes
Ringwood	50-250 homes
Ferndown	50-250 homes
Bearwood & Merley	50-250 homes
Hamworthy	50-250 homes
Newton & Heatherlands	50-250 homes
Alderney & Bourne Valley	50-250 homes
Bournemouth	50-250 homes
Branksome	50-250 homes
Boscombe & Pokesdown	50-250 homes
Highcliffe	50-250 homes
Milton	50-250 homes
Fernhill & Hordle	50-250 homes

Wiltshire

Area	Number of homes
Andover	250-500 homes
Swindon	250-500 homes
Chippenham	50-250 homes
Devizes	50-250 homes
Trowbridge	50-250 homes

Bristol & Gloucestershire

Area	Number of homes
Bristol	Over 500 homes
Chipping Sodbury	50-250 homes
Gloucester	50-250 homes
Cheltenham	50-250 homes

For more details, please view this **map of SNG homes** which shows our properties by location.

If you have a potential project within these areas but you would like more information about our grant eligibility or the location of our communities, get in touch with us at - grants@sng.org.uk

What will we support?

We will support a broad range of activities if they meet our key eligibility criteria and can demonstrate how SNG communities will benefit as a result of the project. We particularly welcome projects that focus on:

Community Digital Support
- Projects that focus on increasing community access to digital skills, equipment, and connectivity, enabling people to get online. This could be via group digital skills sessions or 121 support.

Family Learning
- Projects that provide support for learning for the whole family, enabling adults and children to learn and thrive.

Financial skills and resilience
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Food Education
- Projects which focus on developing knowledge and skills for cooking, eating well and affordable nutrition.

Priority will also be given to applications that can clearly demonstrate their objectives, the outcomes that their project will achieve, and the difference that will be made by their project. We want to see how your organisation's work will have a positive and long-lasting impact on the local community.

Examples of what we've funded previously

- A project designed to end digital poverty by taking donations of digital equipment from local businesses, using community partnerships to identify people that need support and providing them with a refurbished digital device tailored to their needs, and hosting weekly digital drop-in sessions to support people to build digital skills.

- 8 x 1-hour Financial Awareness workshops to secondary school pupils to support young people from low income homes without financial literacy and in receipt of Free School Meals. The workshops focus on budgeting and improving pupils confidence in managing their money, as well as other related topics such as savings, debt and the cost of living.

What funding is available?

Grants from £1,00 to £5,000 are available. The fund opens on Monday 23rd June 2025, and close on Friday 30th January 2026.

How to apply

To apply for funding, you will need to register your project on the **[ActionFunder website](#)**. ActionFunder is a digital community engagement platform that connects funding bodies with non-profits with the goal of supporting thriving local communities. By launching your project on ActionFunder, you will have the potential to match with multiple different funding pots, not just this fund.

When registering your project, you will be asked for the following information, so please have this on hand when starting your application:

The pitch

The first section of the application is where you will identify why your project is needed and what you intend to deliver. **You have the option to provide this information in written form or submit a video pitch** describing your project idea, why it is needed and why you are best placed to deliver.

For written applications, you will be asked to answer the following three questions:

3) Problem statement

Your problem statement should identify the issues or barriers that your community faces and why your project is needed. Using quotes and statistics can help us understand the specific needs of your community.

Example: *Ealing is the most disadvantaged borough in London, despite being on the doorstep the UKs Financial Centre. The rate of child poverty is one of the UK's highest, with double the number of children eligible for free school meals compared to the national average. Employment opportunities for those of working age is often in low-income or zero hours contracts with little stability. This creates a cycle of financial insecurity where households debt is an overwhelming concern and this is all compounded by the continued high cost of living that many continue to experience. To address this, we will run 12 financial literacy sessions with those who are transitioning from School or College into the workplace which will cover the skills needed to manage their money and give them budget management tools. We will also offer a CV skills workshop alongside this to ensure they are best prepared for job seeking.*

3) Solution

This answer should summarise your project idea and key outputs. By reading this, you should be able to understand what exactly the applicant intends to deliver.

Examp*le:* Our project will deliver two key outputs. The first is providing 60 students in year 12/13 the tools to understand basic financial management concepts such as budgeting, debt management, credit scores, tracking spending etc. Our business partners will join workshops to give real-life examples to students on their experiences in managing money and to answer financial questions. To support them longer term - we will work with students to provide a tool kit that will help them to use these skills independently. We know financial education works: as the students receiving our support demonstrate higher financial confidence and skills. Our aim is to ensure all participants have the knowledge that provides choices, options and a fair chance to escape poverty for good. This funding will support the costs to run and facilitate the workshops and a contribution to resources tool kit.

3) Why are we best placed to deliver?

Here you should tell us why your organisation will be able to deliver this project well. Do you have specific relevant experience? A team of volunteers? Any relevant qualifications?

Example: *We have been an established as a grassroots community organisation delivering financial literacy and employability programmes for 3 years and have built a strong volunteer base to support our work, as well as a strong partnerships with local schools We have four key part-time staff members who are experts in community outreach and who will deliver project activities supported by volunteers The staff members who will deliver the workshops have previous experience working with young people. The four schools we have partnered with on this project are embedded in SNG communities. We know that SNG customers attend the schools and are therefore likely to benefit from this project.*

Delivery plan

The second section of the application is where you provide more detailed information about how much your project will cost and what the impact of your activities will be.

4) Budget breakdown

This section is for you to record your project budget. Whilst we are looking for budgets to represent good value for money, we also want them to be realistic. It is important to know exactly how much you will need to carry out your activities effectively, and not underestimate costs, as this can lead to long-term financial problems and can impact project delivery.

What we will fund:
- Staffing/volunteer costs
- Transport
- Venue hire
- Refreshments and health food provision
- Other direct project costs
- Core costs/overheads (up to a maximum 10%) of your total project cost

- Capital/equipment items associated with your project (up to a total of 25% of your total project cost)

What we will not fund:
- Expenditure not clearly linked to project activities
- Items that do not appear to have been costed
- Activities that fall outside of your delivery timeframe

Example:

Total budget: £2189

Breakdown of costs:

o *Staff costs for preparation and delivery of 12 workshops @ £25 per hour (total 48 to include workshop prep and travel hours) - £1200*
o *Financial Literacy tool kits printed kits and access to online tools @ £10 per kit (total of 60 kits) - £600*
o *Subsistence and travel for volunteers @ £12 each per day - £144*
o *2 x standard DBS certificate renewal @ £23 each - £46*
o *Core running costs including contribution to rent (10% of project total) - £199*

4) **Beneficiaries**
Here please specify the total number of beneficiaries you will engage with during your project. You will then have the option to choose specific groups from a multiple-choice list below.

4) **Expected impact**
This answer should explain what impact you hope to achieve from your activities. Try to be as specific as possible with your outcomes and link this back to your problem statement.
Example:
By providing schools pupils with these workshops we will alleviate a significant stress for young people who are already facing financial hardship by giving them the tools to move forward positively. 74% of Year 12 pupils felt more confident to manage thier budget after attending our workshop.

By delivering additional workshops for students, we hope to educate young people about budgeting and inspire them to think differently about thier future and give them new skills in financial literacy that they can take with them. We will evaluate our progress by keeping track of confidence levels in managing budgets, debt and general financial confidence, getting feedback from participants in the workshops and post workshop.

We expect to be able to directly support 60 pupils and their families through our educational workshops.

4) **Track record**
This is an opportunity to give us additional details about what your organisation has previously delivered and could include quotes from previous beneficiaries or partners.

Example:
Our financial literacy workshops have been running for the last 3 years. We have delivered the workshops in 16 schools to over 1500 students. Our Track record found that 70% of Year 12 students felt more confident managing their money with 65% of pupils said they are now

very likely to create and use a budget once they started to earn money. one student said: "Having business professions talking to us alongside the workshop leader enabled us to see how benificial the information and tools were to everyday and working life. I learned a lot and feel so much more confident"

Application top tips

Here are some of our top tips to consider when completing your application:

- **Do you meet the eligibility criteria?**

Your application will not be considered if you do not meet the key eligibility criteria listed above. Please carefully consider if you are eligible to apply before submitting your application. If you are unsure, please don't hesitate to contact us at grants@sng.org.uk.

- **Pay close attention to your budget**

One of the main reasons that funding applications are unsuccessful is due to poor budgeting. Above we identify the things we will and won't fund, please read these carefully before producing your project budget. It is good practice to plan your budget for the whole year and get quotes for all the items included. The more detail you can include the better, but we also understand that some things may change over the course of your project and will work closely with you to resolve any issues that arise.

- **Evidencing need and linking to SNG communities**

We want to know how the money they provide will make a positive difference. Using statistics, quotes and other testimonies can help bring your application to life and showcase why you are best placed to deliver the project. This can be figures to show why the project is needed in your community (through using local surveys, council websites, Government reports) or through testimonies of how your previous work has benefited the community.

Particularly important for this fund is demonstrating **how your activities will directly benefit SNG communities**. This means understanding whether we manage homes in the area your project takes place in, and if so, how your project can offer support to local customers. See where our homes are here.

- **Be clear and concise in your language**

Try to avoid using complex jargon and abbreviations. If you are submitting a written application, keep your writing concise and stick to the key details of your organisation and project. It can be helpful to share a draft with someone who doesn't know about your project to see if they understand what you are aiming to achieve. If you would prefer to submit a video application, you can do this via the ActionFunder platform.

- **Embed sustainability**

We want to ensure that funding has a long-lasting impact, so we recommend embedding sustainability into your project design. For an environment and place project, this may look

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like incorporating maintenance costs into your project budget. For a project focusing on employment support, this could include providing training qualifications or electronic devices for long-term use.

- **Consider how you will monitor and evaluate progress**

It is important to read over what will be expected of you in terms of reporting on your project and incorporate this into your project model to save you time and difficulty later (see more details regarding reporting expectations below). Consider how you will track financial information as well as other key project data both numerical and qualitative.

Selection process

All eligible projects will be reviewed by our grants panel to decide which will receive funding. Projects that do not meet the eligibility criteria may be rejected prior to panel review, and you will be notified via ActionFunder. We may contact you by email to request additional information before the panel meeting.

If your project is selected for funding, you will be invited to accept or decline the grant through the ActionFunder platform. Before payment is issued, we must complete all necessary checks regarding permissions, policies, and insurance.

Shortlisted applicants who are not awarded funding will receive feedback. Unfortunately, we can't provide individual feedback for applications that don't make it to the shortlist.

Applications received between Monday 23rd June and Monday 14th July will be considered by our panel in August 2025

Applications received between Tuesday 15th July and Tuesday 30th September will be considered by our panel in October 2025

Applications received between Wednesday 1st October to Friday 30th January 2026 will be considered at panel in February 2026.

All projects should be fully delivered by 1st March 2027.

Communications and branding

By uploading your project to ActionFunder, you consent to ActionFunder's terms and conditions which allows for the material you upload to be used for marketing and promotional purposes by both SNG and ActionFunder. Please read ActionFunder's terms of use for more information.

Successful applicants must acknowledge financial support of SNG in its documentation and publicity material by following our communications protocol and brand guidelines. If you are successful in securing funding, our Grants Team will be in touch to share the guidelines.

Reporting requirements

If your application is successful and you receive funding from us, you will be required to meet our reporting requirements for your grant. You will be asked to complete a light touch update mid-way through the project, and an end of project report. You will be notified about the reporting requirements through the ActionFunder platform when the funding has been awarded.

We would also love to hear updates throughout the duration of the project, which you can do via ActionFunder, including what has gone well and any challenges. You will be able to post comments, videos and photos to keep us updated.

At the point of funding being awarded, we will also put you in touch with one of our Community Investment and Partnership Leads for your location. They will be in contact to introduce themselves and discuss potential future partnership opportunities.

Timescales

The fund opens on Monday 23rd June 2025, and close on Friday 30th January 2025 or earlier if all the funds are allocated.

Applications received between:
- 16th June & 14h July will be considered by our panel in August 2025
- 15th July & 30th September will be considered by our panel in October 2025
- 1st October & 30th January will be considered by our panel in February 2026

You will be notified via the ActionFunder platform if your application is successful.

Task/activity	Date
Fund goes live	23rd June 2025
Application window closes	30th January June 2026
Successful applicants are informed by	27 February 2026

Useful Links and Resources

- SNG homes map
- ActionFunder resource materials
- Our Actionfunder web page
- Our web page