

Communities Fund Funding guidelines

Supporting communities
when it matters most

January 2026



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Purpose

These guidelines aim to provide a short overview of the Communities Fund; *what* we fund, *who* we fund, *how* we fund, and *why*.

They are intended to support organisations deciding whether to apply by providing an overview of the Fund's purpose, priorities, eligibility criteria, and application process.

About the Aviva Foundation

The Aviva Foundation aims to support people across the UK by funding practical solutions to today's challenges and investing in long-term change. Under the Aviva Foundation, we offer two different funding opportunities:


- Through the **Financial Futures Fund** (formerly known as the Aviva Foundation), we partner with organisations to help people feel more secure, confident, and in control of their financial futures. It is open to organisations with an annual income of £1 million or more. More details and funding guidelines can be found [here](#).
- Through the **Communities Fund**, small, local charities and non-profit organisations are supported to respond to the financial and climate challenges that matter most to their communities – from helping people take control of their financial futures to caring for the places they love in a changing climate. Please visit [here](#).

Founded and proudly supported by Aviva, the Aviva Foundation makes funding decisions with one clear purpose: to maximise social impact. It is funded by Aviva's unclaimed assets from the shareholder registry and donations from the Aviva business. We aim to share insights and evidence from our work back into Aviva and the wider financial services sector. By doing so, we aim to shape more effective ways of supporting people – especially those facing the greatest challenges or with the most pressing needs. The Aviva Foundation is a Donor Advised Fund, administered by Charities Trust under charity registration number 327489.



About the Communities Fund

The **Communities Fund** is open to organisations with an annual income of £1 million or less. It supports projects or organisations that promote **financial wellbeing** and **climate action**.



Through a combination of **crowdfunding and match funding**, the Communities Fund helps you raise money for the causes that matter to your community. You know best what your organisation and community need, so we've designed our funding criteria to be as **flexible and accessible** as possible.

The application process and distribution of funding for the Communities Fund is managed by [Crowdfunder UK](#).

The Communities Fund supports local charities and social enterprises across the UK, with a focus on initiatives that promote:

- Financial wellbeing – helping people take more control of their financial futures
- Climate action – supporting communities to care for the places they love in a changing climate

Our mission is to support communities when it matters most – providing funding directly to locally rooted organisations that truly understand their communities, what they need, and how best to support them.

We aim to donate over **£2 million annually** through the Communities Fund, comprising:

- **Up to £1.5 million in match funding**, helping organisations amplify the impact of their crowdfunding efforts.
- Aviva employees shape where a **further £0.5 million** in donations goes through vouchers.

We aim to make our **funding available throughout the year** to support a wide range of organisations. Applications are reviewed on a rolling basis. To give your application the best chance of success, we encourage you to apply when you feel fully prepared and your proposal is ready to go.

Please note: Funding is limited and once our annual cap is reached, we'll need to close applications for the remainder of the year. We'll share regular updates on our website and through our newsletter – we encourage you to [sign up](#) to stay informed. We're committed to managing our funding carefully to avoid early closure and ensure support is available across the year.

Climate action: helping you take action for climate and nature in the places that matter to you...

We're committed to supporting projects that help communities **prevent, prepare for, and adapt to the impacts of our changing climate**. Whether it's restoring nature, improving access to green spaces, or providing education and skills for a sustainable future, the Communities Fund backs initiatives that are making a meaningful difference – **now and for generations to come**.

This can include initiatives such as:

- Creating or improving green spaces and community gardens
- Harnessing nature to increase shade, reduce flooding, and improve water quality
- Supporting biodiversity through activities like wildflower meadow restoration, tree planting, and beach cleans
- Educating and engaging local communities in meaningful climate action, volunteering, and awareness-raising
- Installing renewable energy solutions or energy-saving measures to reduce your organisation's carbon footprint (where the building is owned)



Case study

Climate action: Plastic@Bay

Turning ocean waste into climate solutions.

Plastic@Bay is helping communities in Scotland tackle plastic pollution and reduce carbon emissions. With support from the Communities Fund (formerly the Aviva Community Fund), they developed machines to recycle ocean plastic into durable products like fence posts – reducing landfill waste and emissions by up to 82% compared to virgin plastic.

By clearing local beaches, they protect wildlife, engage volunteers in meaningful climate action, and create value from waste—supporting a more sustainable future for their community and environment. [Read more about Plastic@Bay.](#)



Financial wellbeing: helping you to improve the financial wellbeing of your communities

We back projects and organisations that help people feel more secure and in control of their finances.

This can include initiatives such as:

- Budgeting support, debt advice, and money management services
- Education focused on future financial skills and money management
- Increasing access to food banks, clothing, and essential household items
- Projects that build key life skills such as planning, managing income and outgoings, saving, and understanding financial protection



Case study

Financial wellbeing in action

The Archer Project – building financial security in Sheffield

The Archer Project helps people experiencing homelessness take control of their financial futures. Support from the Communities Fund (formerly the Aviva Community Fund) helped them provide essential services – meals, clothing, and access to benefits – while building key life skills.

Their social enterprise, Printed by Us, offers paid employment to those who've completed the programme, helping individuals gain financial independence, manage income, and transition back into stable work and housing. [Read more about the Archer Project.](#)



Our approach

This section provides an overview of the Communities Fund's:

- **Eligibility criteria:** the types of organisations that qualify for funding
- **Funding support:** the type and level of support available
- **What we ask from our partners:** our approach to working with funded organisations

Eligibility criteria

To be eligible for funding, your organisation must meet the following criteria. The full list of eligibility criteria can be accessed [here](#), and the terms and conditions can be accessed [here](#):

Organisational requirements:

- **Legal status:** We fund charitable, non-profit, and social enterprises that deliver public benefit. You must be registered as a Charity, Charitable Incorporated Organisation (CIO), Community Interest Company (CIC), or Company Limited by Guarantee (CLG).
- **Financial threshold:** Organisations must have **an annual income of no more than £1,000,000** (this can be an average over the last two years), as evidenced in their most recent accounts.
- **Experience:** organisations must have been operating for at least 12 months.
- **Governance:** organisations must have an active board of trustees, directors, or management body.
- **Location:** organisations must be UK-registered, and the funded project must deliver impact within the UK. Organisations must have a UK bank account in the organisation's name.

Project requirements:

- **Strategic fit:** the Communities Fund supports organisations and/or projects that promote financial wellbeing and climate action in their local communities.
 - If your core mission is aligned with either of these areas, you can apply for core¹ running costs.
 - If your core mission is not directly aligned, but you're planning a project that clearly addresses either climate action or financial wellbeing – and connects meaningfully to your wider work – you can apply for project-specific funding.
- **Match-funding explained:**
 - Each unique donation will be matched up to £250.
 - We'll match up to £25,000 that you raise directly from your supporters across a calendar year. This can be spread across up to two projects, but the total match funding available per organisation is £25,000 per year.
 - That means if you raise £25,000, you'll receive an additional £25,000 in match funding – bringing the total funds raised total to £50,000.

Values and inclusion:

- **Living Wage commitment:** We are proud to be a [Living Wage Funder](#). We encourage applicants to pay the Real Living Wage, especially when using our funding to support new roles. We understand there may be challenges (e.g. posts funded by multiple sources or internal pay structures), so while we encourage this, applications will still be considered if the Real Living Wage cannot be met.
- **Safeguarding:** if your organisation supports children or vulnerable people, you must have a safeguarding policy in place.
- **Non-discrimination:** Projects must not discriminate – explicitly or implicitly – against individuals or communities based on background, identity, or beliefs.
- **Open participation:** Projects led by faith-based or belief-based organisations must ensure that outcomes are open and accessible to all, regardless of participants' personal beliefs.
- **Respect for diversity:** Projects should actively foster environments that are welcoming and respectful of diverse perspectives and experiences.

¹Core costs (also typically known as overheads or indirect costs) refer to the essential expenses that an organisation incurs to operate effectively, regardless of specific projects or programmes. These costs are not tied to a particular activity but are necessary to keep the organisation running.



Funding support

- In 2026, we aim to **distribute up to £2 million in funding** through the Communities Fund – up to £1.5 million in match funding and over £0.5 million in donations shaped by Aviva employees.
- Aviva colleagues are typically given vouchers they can use to support causes on the Communities Fund platform. These donations go directly to your campaign and are not eligible for matched funding. Please note: Organisations participating in the Communities Fund must **not directly approach Aviva employees** to request donations. This process is managed separately from the Fund.
- [The Communities Fund platform](#) provides guidance on how crowdfunding works and how to engage with their supporters effectively.
- Each individual donation (up to £250) is matched by the Communities Fund. Organisations can receive up to £25,000 in match funding each calendar year.
- Organisations participating in the Communities Fund can also offer **volunteering opportunities for Aviva employees** through the Communities

Fund platform. This is a great way to connect with skills, expertise, and capacity that can support your mission and strengthen your impact.

- **Strengthen your campaign — and your organisation:** our partner, Crowdfunder, offers a wide range of fantastic resources to help you build a successful crowdfunding campaign – and to support your organisation more broadly. Whether you're new to crowdfunding or looking to sharpen your approach, you'll find practical tools, tips, and guidance to help you make the most of your fundraising efforts. [Click here](#) to explore Crowdfunder's support resources.

What we ask from the organisations we fund

As part of our funding relationship, we ask for the following:

- **Reporting requirements:** we ask partners to complete a short impact survey to help us understand how the funds were used and what they've meant to your organisation. It's quick to complete, but essential for helping us measure the value of the Fund and improve how we support communities in the future.
- **Learning and connection:** we occasionally host events across different regions and themes to connect partners, explore emerging topics, and shape our strategy going forward. These are great opportunities to share insights, build relationships, and learn from others working on similar challenges.

The application process

Follow these steps to apply for the Communities Fund:

1

Review the eligibility criteria: Make sure your organisation meets the Communities Fund eligibility requirements – [click here](#). If you have any queries, please email communitiesfund@aviva.com.

2

Check your project focus: Confirm that your organisation or project aligns with the Fund's focus on financial wellbeing or climate action.

3

Complete the application form: [Click here](#) to fill out a simple online form. You can save your progress and return to it later.

4

Application review: Applications are reviewed by **Crowdfunder UK**, who administer the Fund based on the eligibility criteria. You'll typically hear back within **5 working days**. If required, Crowdfunder may contact you for additional information to support your application.

The crowdfunding process: what happens after your application is approved





1 Set up your crowdfunding project page

You'll be asked to create a project page with details about your organisation, goals, and the outcomes you're aiming for. You can add videos, quotes, and your story to help engage supporters.

2 Decide which funding option you would like

There are two funding options:

- a. "All Or Nothing" – organisations will only receive pledged donations if their Initial Funding Target is met. All Or Nothing Projects that do not meet the Initial Funding Target by the end of their Fundraising Period will automatically close and all pledged donations will be refunded to Backers and the Communities Fund. All Or Nothing Projects that close unsuccessfully may be re-submitted later, but pledged donations cannot be transferred from an earlier Project to a later Project.
- b. "Flexible Funding" (also known as 'keep what you raise') – organisations will receive all donations made, even if the Initial Funding Target is not met. All Rewards must still be fulfilled even if Projects do not reach the Initial Funding Target.

3 Launch and share your campaign

Once your project page is live, share it with your supporters and wider networks to start gathering donations. Campaigns run for six weeks, during which your project is eligible for match funding. After the six-week period, your project can remain on the Communities Fund platform and continue receiving donations from supporters — however, it will no longer qualify for match funding.

4 Match funding

Individual donations up to £250 will be matched by the Communities Fund. Up to £25,000 is available in match funding per organisation, in a calendar year (subject to [terms and conditions](#)).

The benefits of crowdfunding

Running a well-planned crowdfunding campaign can offer far more than just financial support. It can:

- **Attract new supporters** – crowdfunding can help you reach beyond your existing network, engaging new donors, volunteers, and advocates who care about your cause.
- **Strengthen local partnerships** – campaigns can encourage collaboration with local partners, who may offer sponsorship, promotion, or match funding.
- **Boost your impact** – surpassing your fundraising target can allow you to expand or enhance your project, delivering greater benefits to your community.
- **Raise your profile** – a compelling campaign may generate local media interest, increasing awareness of your work and credibility with funders and stakeholders.



