



# BRIGHT FUTURES GRANTS

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**SOCIETE  
GENERALE**  
UK FOUNDATION

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## GUIDANCE FOR APPLICANTS

This guidance document is for organisations interested in applying for the Bright Futures Grants (“BFG”) which aim to empower and equip people from marginalised groups to access education and employment. By providing opportunities to develop aspirations, confidence, and mental health, we aim to help individuals to build brighter futures and contribute meaningfully to society.

The grants are funded by the Societe Generale UK Foundation (“SG UK Foundation”) and delivered by Charities Aid Foundation (“CAF”).

Please use this guidance and the frequently asked questions (FAQs) to help you complete the expression of interest and, for those invited, the application form for BFG. This guidance will provide further detail on the information required and we recommend that you read it fully before applying.

## GRANT STAGES

BFG will follow several application, review, and due diligence stages. Payments for successful applicants are expected in Q4 2025. Please consider this timeframe when deciding on the best project to apply for.

The key grant stages for applicants will be:

- **Expression of Interest:** Applicants will provide an overview of their organisation and project through the expression of interest form.
- **Full application:** Selected applicants will be invited to submit a full application form providing more detail on their organisation and proposed project.

Expressions of interest and full applications will both be completed through CAF’s online grantmaking portal.

The expected timeline and grants stages are as follows:

DATE	STAGE	NOTES
06 May 2025	Expression of Interest live	Access the portal to start your Expression of Interest
03 June 2025	Expression of Interest closes	The portal will close at midday (GMT)
25 June 2025	Applicants notified of outcome	CAF will email all applicants
<b>Selected applicants only:</b>		
25 June 2025	Application form live	Access the online portal to start your full application
31 July 2025	Application form closes	The portal will close at midday (GMT)
Early October	Applicants notified of the outcome	You will hear if you have been successful or unsuccessful in your grant application
October to November 2025	Verification and payment	CAF will verify your organisation and payment of your grant will take place*

*\*Please note that in some instances the verification process may take additional time, and you will be advised of this during the verification process.*

## 1. SG UK FOUNDATION & BRIGHT FUTURES

The SG UK Foundation is an independent registered UK charity which was established and is supported by the Societe Generale UK Group (“SG UK”). The SG UK Foundation’s strategy is centred on investing in Bright Futures with the goal of unlocking potential in our communities. The SG UK Foundation’s portfolio of positive-impact investments aims to generate real returns for people and society, complementing SG UK’s CSR and global citizenship commitments.

Bright Futures is a new initiative with a commitment of £1m over three years to address key societal issues in local communities. Designed by the SG UK Foundation with input from a committee of representatives across SG UK, BFG will aim to support marginalised groups to better access education and employment through providing grants ranging from £10k to £50k.

The BFG will launch in 2025 with a pilot year to test the approach. The programme will be reviewed after the first year and changes may be introduced for subsequent years.

## 2. CHARITIES AID FOUNDATION

CAF exists to accelerate progress in society towards a fair and sustainable future for all. CAF enables hundreds of millions of pounds to move across sectors and borders each year and arrive safely with thousands of charities to make a greater impact. Their end-to-end grantmaking service ensures the delivery of effective and efficient programmes that make a measurable difference to the communities they serve.

The SG UK Foundation has engaged CAF to support on the design and delivery of BFG through their online grantmaking platform. CAF will:

- Review all expressions of interest and invite organisations to submit a full application,
- Assess all applications and create a shortlist against agreed eligibility criteria for the decision-making bodies,
- Once approved, make payments subject to the satisfactory completion of all verification and due diligence processes, and
- Collect monitoring and evaluation data from all awarded organisations through an end of grant reporting form.

## 3. BRIGHT FUTURES GRANTS PURPOSE

SG UK Foundation’s Bright Futures Grants are designed to empower and equip people from marginalised groups to access education and employment, driving lasting social and economic impact. By providing opportunities to develop aspirations, confidence, and mental health, we aim to help individuals to build brighter futures and contribute meaningfully to society.

We invest in projects that develop key skills, attitudes, and attributes to foster equitable education and employment outcomes nationwide. Funded initiatives must demonstrate a clear and measurable impact, ensuring that individuals from marginalised communities are supported to meet one or more of the following goals:

- Pursue and sustain their aspirations
- Enhance their confidence and self-belief
- Strengthen their mental health, wellbeing and resilience

Through these efforts, Bright Futures Grants are aimed at furthering charitable purposes<sup>1</sup>, to create tangible, long-term change — ultimately leading to greater educational attainment and sustainable employment for individuals who need it most.

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<sup>1</sup> All grants must further a recognised charitable purpose. This might include advancing education, relieving unemployment, prevention or relief of poverty, advancement of health, relief of sickness or relief of need because of youth, age, ill-health, disability, financial hardship or other disadvantage.

## 4. CRITERIA

Please read the following section carefully to ensure your organisation and project are suitable for BFG.

### 4.1. Eligibility

When completing your application, you will be asked a number of questions to ensure that you are eligible to apply for this funding. Please be honest in your answers to ensure you are a good fit for this programme and align with its eligibility requirements. We don't want to waste your time applying for a grant that you are ineligible for.

### 4.2. Key criteria

Organisations will need to demonstrate how they align to the key purpose of BFG - empowering and equipping people from marginalised groups to access education and employment. Organisations must be located in the UK and support UK based beneficiaries.

BFG are particularly interested in proposals that demonstrate how they will develop key skills, attitudes, and attributes to achieve more equitable education and employment outcomes for people and communities across the country. Applicant organisations will need to show how they use their expertise to deliver activities that achieve this aim and result in more people from marginalised groups having achieved one or more of the following:

- Improved aspirations - higher aspirations to pursue and sustain their education and employment goals
- Improved confidence - improved confidence and self-belief to access education and employment opportunities
- Improved mental health - improved mental health, wellbeing and resilience furthering their education outcomes and employability



Organisations may apply for:

- a one-year grant of between £10k and £50k. Multiple year funding may be available after the pilot year.
- a grant amount within the above range that is appropriate to their size, recommended at no more than 30% of the previous year's income.
- unrestricted project funding meaning funds can be flexibly allocated to resources within the parameters of the project. Allowing grantees the ability to apportion funds where they are needed most within the project. Note: An estimate of budget breakdown will be requested in the full application.

## 4.3. Definitions in the context of BFG

### Marginalised groups

Marginalised groups consist of people who, due to their cultural, historical, and social context, are at greater risk of facing multiple forms of discrimination. This occurs when different aspects of their identity - such as sex, gender, age, ethnicity, religion or belief, health status, disability, sexual orientation, gender reassignment, education, income, or place of residence - intersect.

Whether individuals belong to these groups or are merely perceived as members, they are more likely to encounter inequalities. These disparities can limit their access to fundamental rights, services, and resources in areas such as education, employment, healthcare, social and housing support, protection from violence (whether domestic or institutional), and justice.

### Aspirations, confidence, and mental health

1. **Aspirations** – refers to an individual's hopes, goals, and ambitions for their future, particularly in education and employment. Aspirations are influenced by personal interests, societal expectations, and access to resources and support. They reflect a person's vision of what they can achieve and their motivation to take up opportunities, pursue higher levels of learning and career opportunities. Improved aspirations enable individuals to set meaningful goals, pursue and sustain them, and take proactive steps toward personal and professional growth.
2. **Confidence** – is the belief in one's own abilities or qualities to succeed, particularly in education and employment. It includes the self-assurance that one can achieve specific goals, self-esteem in one's worth and the courage to take on challenges. Improved confidence enables individuals to actively engage in self-development, learning and job-seeking, overcome setbacks, and persist in their chosen pathways.
3. **Mental Health** – refers to an individual's emotional, psychological, and social well-being. Good mental health enables people to cope with challenges, build positive relationships, and make informed decisions about their education and career. Improved mental health, wellbeing, and resilience further contribute to learning outcomes, greater employability, and sustained engagement in work and education.

## 4.4. Exclusions

Grants will not be awarded to:

- Organisations that:
  - Do not support marginalised groups to access education and employment.
  - Are located outside of the UK or support beneficiaries based outside of the UK.
  - Are not registered charities with any of the UK Charity regulators<sup>2</sup> or that do not have a recognised charitable purpose.
  - Unlawfully discriminate on the basis of age, nationality, gender, sexual orientation, gender identity or expression, religion, marital status or disability.
  - Focus their mission, or the majority of their activities or services, on lobbying, or the organisation is considered as a single-issue interest group.
  - Have generated adverse media coverage in the past 12 months on areas such as operations or conduct.
- Organisations which are:
  - Government entities, political subdivisions, and state instrumentalities.
  - Political parties, activities, campaigns, candidates, or partisan groups.
  - Religious organisations where their mission or most of their activities or services promotes the furtherance of the religion or aims to benefit members of that faith only.

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<sup>2</sup> Charity Commission for England and Wales, the Scottish Charity Regulator (OSCR) or the Charity Commission for Northern Ireland



- Acting as a conduit for donations to be passed onto a third party. This may also impact donations to specific funds or campaigns.
- Individuals or organisations which provide financial or non-financial benefit to private individuals or entities (e.g. shareholders or members), except when those individuals or entities are beneficiaries receiving support through the charity's legitimate charitable activities<sup>3</sup>.
- Organisations or projects which do not further a recognised charitable purpose<sup>4</sup>.
- Projects which are requesting funding for:
  - Capital or building projects
  - Debt repayment
  - Retrospective projects
- Organisations or projects which don't align with the values of the SG UK Foundation, and which could damage its reputation or that of the SG UK Group.

## 5. EXPRESSIONS OF INTEREST

Organisations who meet the BFG criteria are invited to submit an Expression of Interest (EOI) outlining their proposed project through the online portal hosted by CAF.

Organisations will need to complete:

1. Eligibility quiz - Pre-screening questions to assess eligibility
2. EOI form – Information about your organisation and project
  - a. Organisation details – contact details, income, overview, experience, regions supported.
  - b. Project details – overview, project summary, alignment to purpose, grant amount and use.

CAF will review all EOI's and create a shortlist of applicants based on agreed eligibility criteria who will be invited to complete the full application.

All organisations will receive an email detailing the outcome of their EOI.

Unfortunately, it will not be possible to provide feedback for organisations that are unsuccessful at the EOI stage due to the volume of interest expected.

To access the CAF portal to submit your EOI, click [here](#).

## 6. FULL APPLICATION

Application is by invitation only. It is expected that approximately 60% of organisations will be invited to submit full applications, depending on the volume of EOI's submitted.

Organisations invited to complete the full application will be sent an application invitation email. To access the online CAF grantmaking portal, use the link provided in the email and create an account. Tips for using the application form will be provided on the portal.

Organisations will need to demonstrate how they meet the purpose of the BFG, the key focus areas and the criteria through completing the following application form sections:

1. Contact details – main and secondary contacts.
2. Organisation details – key information and overview of your organisation.

<sup>3</sup> Charities must not give more than incidental (financial or non-financial) benefits to individuals or organisations. Incidental means where it is a necessary result of carrying out the charity's purposes, so, for example, a charity which relieves poverty can properly make financial hardship grants of money to individuals.

<sup>4</sup> All grants must further a recognised charitable purpose. This might include advancing education, relieving unemployment, prevention or relief of poverty, advancement of health, relief of sickness or relief of need because of youth, age, ill-health, disability, financial hardship or other disadvantage.

3. Project details – partners (if relevant), timings, aims, outcomes, long-term goals and monitoring.
4. Finances – funding requested and budget details including your organisation’s most recent signed published, annual accounts.
5. Declarations – agreement to requirements and policies.

Alongside your application form, CAF will review your Charity Commission records, website, social media and other publicly available information.

Before submitting your application, you will be asked to agree to the privacy statement, giving consent for data to be shared with the programme partners, for the purposes of the grant programme.

Further information on the privacy policies for the SG UK Foundation, CAF and the online provider, Blackbaud, are provided below:

- [SG UK Foundation Privacy Notice](#)
- [CAF privacy policy](#)
- [Blackbaud privacy policy](#)

CAF will review all applications and create a shortlist of recommended projects based on agreed eligibility criteria for review by the decision-making bodies.

If you have any difficulties with your application, please email us at [BrightFuturesGrants@cafonline.org](mailto:BrightFuturesGrants@cafonline.org)

## 7. APPLICATION ASSESSMENT

Please ensure that your grant request aligns with Bright Future’s purpose to fund projects that support people from marginalised groups to be empowered and equipped to access education and employment.

When assessing the applications for the grant we will score applications in the following four key areas:

- The need for and value of the activities within the proposed project, and their likely impact.
- The transparency of the funding request and the ability of the organisation to deliver the project.
- The scalability and measurability of the outcomes.
- Alignment with the purpose and priorities of the BFG as outlined in Section 4. Criteria.

CAF assessment policy: Please note that the fluency of your English is not assessed as part of any of our grant programmes. We assess all applications on the detail of their request and the documentation provided, not on how fluently they are written. In the application form we ask applicants whether they are applying in their first language to ensure our assessors do not apply unconscious bias when reading applications.

## 8. DECISION MAKING

All full applications will be reviewed by CAF and a shortlist prepared based on agreed eligibility criteria for the Bright Futures Committee, made up of representatives from the SG UK Foundation and employees from across SG UK.

The Committee will assess the applications and prepare a list of recommendations for the SG UK Foundation Board of Trustees to approve.

Organisations will be notified by CAF if they have been successful with a grant offer letter including a summary of next steps.

CAF will aim to provide unsuccessful organisations with feedback on why their application did not meet the purpose or criteria.



## 9. AWARD IN PRINCIPLE

If your application is successful, your organisation will be awarded a grant in principle, subject to the satisfactory completion of due diligence.

Once decisions have been communicated, the CAF due diligence process will take place, and they will contact your organisation directly. If your organisation is registered with any of the UK Charity regulators, you will be asked to provide proof of an active bank account in the name of your organisation.

If your organisation is not registered with any of the UK Charity regulators<sup>5</sup>, CAF due diligence will need to verify that your organisation and the purpose of the grant is fully charitable by reviewing your governing document and financial accounts. At the final stage, you may be asked to provide the following documents about your organisation:

- Organisation's governing document,
- Organisation's charity registration certificate as a not-for-profit organisation,
- Proof of bank account, and
- Organisation's most recent signed annual accounts or statement of income and expenditure.

The governing document of your organisation could be your statutes, bylaws, articles of association, constitution, trust deed, or any other legal document explaining the purpose of your organisation and how it works. Your governing document must include its charitable aims and objectives and a dissolution clause which explains what would happen to your organisation's assets if the organisation had to wind up or dissolve.

Following successful verification of your organisation the grant award funds will be released.

Note: Before applying to this programme, please make sure that you are able to provide the documents named above. The grant award may be withdrawn if you are not able to provide all of these documents as stated.

## 10. MONITORING & REPORTING

As part of the grant acceptance stage, all successful organisations will need to confirm they are able to meet the reporting requirements.

More information will be provided at this step but in summary, this will include:

- Providing an end of grant report within three months of completion of the project.
- Commentary on the project expenditure, learnings and impact.
- Quantitative data on outputs and outcomes.
- Qualitative feedback including quotes and case studies.

## FREQUENTLY ASKED QUESTIONS

If you have any queries regarding Bright Futures Grants and the application process, please firstly review our FAQs [here](#).

## CONTACT US

If you have any questions not answered by the FAQs, difficulties with the online portal or if you require any further information when you are completing your application, please do email the CAF team at: [BrightFuturesGrants@cafonline.org](mailto:BrightFuturesGrants@cafonline.org)

## WE LOOK FORWARD TO RECEIVING YOUR APPLICATION.

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<sup>5</sup> Charity Commission for England and Wales, the Scottish Charity Regulator or the Charity Commission for Northern Ireland