HORIZON
COMMUNITY FUNDING

FREE RESOURCE

The Funding Readiness Checklist

Ten questions to answer honestly before you spend a single hour writing a grant application.

Written for community groups, VCSE organisations, charities, and town and parish councils.

By Liam McFarlane — funding programme manager and founder of Horizon Community Funding.

Before you begin

Why most applications fail before they are written

I have managed funding programmes — which means I have sat on the other side of the table, reading applications and scoring them against published criteria. Most bid writers haven't.

What that experience teaches you very quickly is this: the majority of unsuccessful applications don't fail because the project was weak. They fail because the organisation wasn't ready to apply. The evidence wasn't there. The outcomes couldn't be measured. The budget hadn't been properly costed. The application answered a question the funder hadn't asked.

All of that is fixable — but only if you find out before you submit rather than eight weeks later in a rejection email that offers no feedback.

How to use this checklist

There are ten points across four parts, and each has three statements to tick. Work through it honestly — the value is entirely in the gaps it exposes, so an inflated score helps nobody. Tick a box only where you could produce the evidence today if a funder asked for it.

Thirty ticks are available. Score yourself at the end using the bands on page 6, then use the gaps as your to-do list before the next deadline.

What's inside

PART ONE

Your organisation

Funders assess the organisation before they assess the project. If they can't see that you're a credible, well-run body that can handle public money, the strength of your idea won't save the application.

01 You know exactly which legal form you are — and can prove it

Assessors check this first. Mismatched constitutions are one of the fastest routes to an automatic rejection.

- [ ] You can state your legal structure (parish council, CIO, charity, CIC, unincorporated association, etc.)
- [ ] You have your registration or charity number to hand
- [ ] You have a signed, dated copy of your constitution or governing document

02 Your governance would stand up to scrutiny

Funders are assessing risk as much as merit. Visible governance reduces perceived risk before a single word of your project description is read.

- [ ] You have a named management committee, board, or council with minuted meetings
- [ ] You have current safeguarding, equalities, and health & safety policies where relevant
- [ ] You have appropriate insurance in place, or know what you'd need

03 Your finances are in order and can be evidenced

Almost every funder asks for accounts and a bank statement. Scrambling for these after the deadline is announced is a common cause of missed bids.

- [ ] You have a bank account in the organisation's name with at least two signatories
- [ ] You have your most recent annual accounts or a year-end financial summary
- [ ] You know your current reserves and can explain them if asked

PART TWO

Your project

This is where most applications are won or lost. A project that is vague, unpriced, or loosely defined will score poorly even when the underlying idea is genuinely good.

04 You can describe the project in three sentences

If you can't summarise it clearly, an assessor reading forty applications in a week certainly won't be able to.

- ☐ You can say what you will do, who it is for, and where it will happen
- ☐ You can explain what changes as a result — not just what you will deliver
- ☐ Everyone involved would describe the project the same way

05 Your outcomes are specific and measurable

"Improving community wellbeing" scores nothing. Assessors mark against stated outcomes, so vague ambitions cost you real points.

- ☐ You have 3–5 outcomes, each with a number attached
- ☐ You know how you will measure each one and who will collect the data
- ☐ Your outcomes match the funder's own priorities in their language, not yours

06 Your budget is fully costed and realistic

Round numbers signal guesswork. Under-costing is read as inexperience — and it leaves you delivering a project you can't afford to finish.

- ☐ Every line is based on a real quote, invoice, or documented estimate
- ☐ You have written quotes for anything significant (usually two or three)
- ☐ You have included overheads, contingency, VAT, and staff time honestly

PART THREE

Your evidence and support

Assertion is not evidence. The applications that score highest prove the need rather than describe it, and show that the community is genuinely behind the project.

07 You can evidence the need — not just assert it

"There is a real need for this" is the single most common unsupported claim in community funding applications.

- ☐ You have local data: census figures, IMD scores, waiting lists, usage stats, or survey results
- ☐ You have consulted the people who will benefit and can show what they said
- ☐ You can explain why this need isn't already being met elsewhere

08 You have visible community and partner support

Funders want confidence that the project won't collapse if one volunteer steps back. Partnership evidence is disproportionately persuasive.

- ☐ You have letters of support from partners, users, or local organisations
- ☐ You have identified partners for delivery, referral, or venue access
- ☐ You can show community involvement in shaping the project, not just receiving it

NOTES AND ACTIONS

PART FOUR

Delivery and beyond

The final marks usually go to applicants who can show that the project will actually happen on time — and that something will remain once the grant money runs out.

09 You have a realistic delivery plan with named people

Optimistic timelines are transparent to anyone who has managed a grant. Slippage in year one damages your chances of funding in year two.

- [ ] You have a timeline with milestones from start to completion
- [ ] You have named the people responsible for delivery, finance, and reporting
- [ ] You have any permissions, leases, or planning consents needed — or a plan to get them

10 You have thought about monitoring and what happens next

Most applicants leave this until the end and it shows. A credible exit or sustainability plan can be the difference between two otherwise equal bids.

- [ ] You know what data you will collect and how often you will report
- [ ] You can explain how the project or its benefits continue after the grant ends
- [ ] You have a plan for capturing stories and photographs as you go, not retrospectively

NOTES AND ACTIONS

SCORING

What your score means

Add up your ticks out of thirty. This is a readiness score, not a judgement of your project — strong projects run by busy volunteers routinely score in the teens on a first pass.

26–30

Application ready

You are in a strong position. Focus your remaining effort on tailoring the narrative to the specific funder's priorities and language rather than gathering more evidence.

18–25

Nearly there

The foundations are sound but there are gaps that will cost you marks. Close the unticked items first — particularly anything in Parts Two and Three — then apply with confidence.

10–17

Groundwork needed

Applying now would most likely be a wasted effort. Spend two to four weeks on evidence, outcomes, and costings. That work is reusable across every application you make afterwards.

Under 10

Start with the basics

Focus on governance, finances, and defining the project before looking at funds at all. This is common for newer groups and entirely fixable — it just isn't a one-week job.

MY SCORE OUT OF 30 — AND THE THREE THINGS I WILL FIX FIRST

One last thing. Whatever you scored, re-run this checklist against the specific fund you are targeting rather than in the abstract. A project that is fully ready for one funder can be entirely ineligible for the next.

APPENDIX

Six reasons applications get turned down

These are the patterns I saw most often when assessing applications. None of them are about the quality of the underlying idea — which is exactly why they are so frustrating, and so avoidable.

01. Eligibility not checked properly

The applicant didn't meet a stated criterion — area, legal form, project type, or minimum reserves. Rejected before assessment even begins.

02. Outcomes that can't be measured

Broad ambitions with no numbers, no baseline, and no method of measurement. Scores low on almost every funder's outcomes criterion.

03. Need asserted rather than evidenced

No data, no consultation, no beneficiary voice. The assessor has to take the applicant's word for it — and usually doesn't.

04. Budget that doesn't add up

Arithmetic errors, missing overheads, no quotes, or a total that doesn't match the figure requested on the form.

05. Poor fit with the funder's priorities

A good project sent to the wrong funder. The application describes what the applicant wants to do rather than what the fund exists to achieve.

06. Answering a different question

The applicant writes what they want to say instead of what was asked. Assessors can only award marks against the question in front of them.

Not sure where your gaps are?

If this checklist surfaced more gaps than you expected, that is useful information — and it is exactly the sort of thing a free fifteen-minute conversation can sort out quickly.

I work with community groups, VCSE organisations, charities, and town and parish councils. My support is designed to be affordable for small organisations while still offering the level of insight you'd expect from a professional funding programme manager.

Book a free consultation · hello@horizoncommunityfunding.co.uk