SWEF Business Grants

Full application guidance - September 2026

Norfolk Community Foundation

SWEF
BACKING BUSINESS INITIATIVE

SWEF offers grants for young entrepreneurs in Norfolk who face financial or other barriers to developing their business. SWEF offers two types of grants:

Up to £500 for young entrepreneurs who:

- Are aged 18-30, living and working in Norfolk
- Have a business that has been set up for less than 2 years, and
- Have a business that is in the pre-revenue stage, or with a monthly revenue of less than £500

Up to £2,000 for young entrepreneurs who:

- Are aged 18-30, living and working in Norfolk
- Have a business that has been set up for less than 3 years, and
- Have a business that is generating a monthly revenue of over £500

Start-Up Grant

1. About you

To apply, you must:

- **Be aged 18-30 at the time of application**
- **Live and work in Norfolk, and have the legal right to work in the UK**
- **Be a sole trader, or a director of a limited company or Community Interest Company (CIC) limited by shares.**
- **If applying as a limited company or CIC:**
  - You (individually, or with a spouse/sibling) must hold more than 50% of shares
  - Any shareholders aged over 30 must hold no more than 20% shares each
- **Be able to demonstrate a financial need for the grant,** such as being in receipt of Universal Credit.

2. About your business

To apply, your business must:

- **Be based in Norfolk**
- **Have been trading for less than two years**
- **Be in the pre-revenue stage, or with a monthly revenue of less than £500** (based on recent trading)
- **Have (or be in the process of opening) a business bank account**, as grants can only be paid into a business account
- **Be planning to generate income within three months of applying**
- **Not be in the following areas:** invasive beauty treatments (such as botox, aesthetics, semi-permanent makeup, tattoos, fillers); consultancy or property development; drugs/tobacco/vaping; political or religious agendas; gambling or unregulated activity (such as cryptocurrencies); finance/trading needing FCA approval; reselling mass-produced goods; delivery drivers.

Start-Up Grant

3. What can I apply for?

Your application must:

- **Be for up to £500, and no item requested should exceed £2,000 in total**
- **Be for an item(s) that will result in revenue generation within 3 months of the award**
- **Not be for the following items:** Salaries; Debt repayment; Past purchases; App/software development costs; Rent/utilities; Dual-use items (e.g. mobile phone/driving lessons); an already established business you are taking on.

Examples of what can be supported include (but are not limited to): Tools/equipment (Applications for secondhand items are welcome); Materials/stock; Prototypes/product development; Formal, accredited training or courses; Advertising, marketing or promotional costs; Uniforms/protective clothing; Website/booking system/e-commerce costs.

Please note: Goods and services provided within the UK are preferred. Any IT hardware should be refurbished (cameras can be new).

4. Supporting evidence

With your application, please also provide:

- **Evidence of the costs requested**, such as a quote or link to a website page
- **Evidence of activity towards starting or developing your business.** This could include: Website/social media; Leaflets or business cards; Proof of purchases for the business; Market research; Photos of products, workspace, or services; Customer feedback. Applications for a business idea with no evidence of progress will not be considered.
- **Contact details for an independent person who can give a character reference.** They must not be connected to you/your business, including as a relative, spouse/partner, someone living at the same address, or anyone employed by/affiliated with your business. If you can't provide an independent referrer, we may still consider the application if we can verify your business by other means.

Business Grant

1. About you

To apply, you must:

- **Be aged 18-30 at the time of application**
- **Live and work in Norfolk, and have the legal right to work in the UK**
- **Be registered as a sole trader, or a director of a private limited company or Community Interest Company (CIC) limited by shares.**
- **If applying as a limited company or CIC:**
  - You (individually, or with a spouse/sibling) must hold more than 50% of shares
  - Any shareholders aged over 30 must hold no more than 20% shares each
- **Demonstrate a financial need for the grant,** such as being in receipt of Universal Credit

2. About your business

To apply, your business must:

- **Be based in Norfolk**
- **Have been set up for less than 3 years**
- **Have an average gross traded income of £500 for at least 3 consecutive months**
- **Have a business bank account, as grants can only be paid into a business account**
- **Be your sole work focus, or there is a clear plan for this to be the case**
- **Not be in the following areas:** invasive beauty treatments (such as botox, aesthetics, semi-permanent makeup, tattoos, fillers); consultancy or property development; drugs/tobacco/vaping; political or religious agendas; gambling or unregulated activity (such as cryptocurrencies); finance/trading needing FCA approval; reselling mass-produced goods; delivery drivers.

Business Grant

3. What can I apply for?

Your application must:

- **Be for up to £2,000, with no item requested exceeding £10,000 in value.** Applications with match funding are particularly welcome.
- **Be for an item(s) that will result in revenue generation within 3 months of the award**
- **Not be for the following items:** Salaries; Debt repayment; Past purchases; App/software development/subscription costs; Rent/ utilities; Stock/materials; Subscriptions related to the basic operational running of a business; Dual-use items (e.g. mobile phone/driving lessons); an already established business you are taking on.

Examples of what can be funded include (but are not limited to): Tools/equipment (especially second-hand items); Prototypes/product development; Formal, accredited training/courses; Advertising, marketing/promotional costs; Website/booking system build; Uniform/protective clothing; Trade body or professional membership.

Please note: Goods/services from within the UK are preferred. IT hardware should be refurbished (cameras can be new).

4. Supporting evidence

With your application, please also provide:

- **Evidence of the costs requested**, such as a quote or link to a website page
- **Evidence of business activity,** such as: Website/social media; Leaflets/business cards; Proof of purchases for the business; Market research; Photos of products, workspace, or services; Customer feedback; Screenshot from your Universal Credit Account confirming you are self-employed; a UTR number for sole traders
- **Contact details for an independent person who can give a character reference.** They must not be connected to you/your business, including as a relative, spouse/partner, someone living at the same address, or anyone employed by/affiliated with your business. If you can't provide an independent referrer, we may still consider the application if we can verify your business by other means.

Top Tips for a successful application

Check you meet the eligibility criteria

Almost half of unsuccessful applications were rejected because the applicant did not meet the grant eligibility criteria. Before applying, please ensure you carefully read the criteria of the grant you are applying for, as set out in this guidance.

Submit all supporting information

The most common reason for applications being unsuccessful was missing information. If we contact you for additional information, please respond promptly, as incomplete applications will not be progressed.

Explain your financial need

Strong applications clearly explain why grant funding is needed and why the proposed investment cannot be funded through other means. For example, you may have limited personal savings or have been unable to secure funding elsewhere.

Demonstrate your commitment

We want to understand the work you have already put into developing your business, even at an early stage. Examples include market research, evidence of customer demand, and monthly income/expenditure projections.

Explain the impact of the grant

Strong applications make a clear connection between the funding requested and the outcomes it will achieve. Clearly explain why the investment is needed and how it will help your business grow, such as increasing sales or attracting new customers.

Full application process

1. Application form and review

Before applying, please ensure your business meets the eligibility criteria. Complete the online application form here. You can save your application and return to it later if needed. Please ensure you fully answer all questions on the application form and provide supporting evidence, as incomplete applications will not progress. Once your application has been received, Norfolk Community Foundation will first check that you meet the eligibility criteria. During this process, we may contact you for additional information and will also request a reference from the independent person named in your application. Your application will then be reviewed by SWEF Enterprise.

2. Meeting

You may then be invited to a 15-minute online meeting with a SWEF team member to discuss your business and how the grant would help. SWEF can offer support to help you feel comfortable in the meeting, such as allowing you to turn your camera off after introductions. Just let us know if this is something that you'd like.

3. Outcome

You will receive a grant decision, typically no more than 8 weeks from when you submitted your application. If you are successful, you will receive a grant offer outlining the details of award and terms and conditions, and the grant will be paid into your business bank account. **Please note that grants must be spent within one month of receipt.**

Unsuccessful applicants may receive feedback on improving their business case.

Keeping in touch

We are keen to understand how our funding is making a difference.

You will be contacted by SWEF after you receive your grant to find out how your business is progressing. This will be after six months for Start-Up Grants, and after twelve months for Business Grants. You will be asked to provide feedback on how the grant helped your business, including details of how the funds were used and what you have achieved. Norfolk Community Foundation may also contact you to request a short update from you that we can share with SWEF and use to build case studies to feature on our website, social media, or other promotional materials.

4. Grantees will also have the opportunity to take part in a business forum with other grant recipients. The forum offers a space to share ideas and experiences, exchange business insights, and build connections with like-minded entrepreneurs.

Still not sure, and want to discuss your application beforehand?
Get in touch on 01603 623958 or contact grants@norfolkfoundation.com

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Norfolk Community Foundation

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