



BENEFACT
TRUST

Benefact Trust

Applicant Insights 2025

Insights that will guide Benefact Trust's
grant making

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Introduction and objectives

In 2025, Benefact Trust commissioned an independent research project to deepen its understanding of the experiences, priorities, and challenges facing Christian places of worship and charities across the UK and the Republic of Ireland. This work reflects the Trust's ongoing commitment to ensuring its grant programmes remain responsive, and genuinely impactful for the organisations it serves.

The research gathered extensive feedback from a range of applicants and beneficiaries including Christian places of worship, charities and denominational bodies. By listening directly to those delivering vital work in their communities, the Trust sought to build a clearer picture of the support that is most needed, both now and in the years ahead. The findings presented in this report summarise the insights shared and highlight the key themes emerging from the research.

The evidence gathered will inform how Benefact Trust evolves its grant making, strengthens its offer, and continues to invest in grant making that enable churches, charities and communities to thrive.

About Benefact Trust

Founded in 1972, Benefact Trust is the proud owner of the Benefact Group, a group of specialist financial service businesses.

Benefact Group donates available profit to Benefact Trust which, together with an expendable endowment fund, finances the work of the Trust.

In 2025, Benefact Trust distributed £26.7m in grants making Benefact Trust one of the largest Christian funders in the UK.

Methodology

To ensure valid and impartial feedback was obtained, Benefact Trust appointed the services of an independent research consultant, Dr Cat Walker of The Researchery. All feedback was gathered on an anonymous basis. The following research methodologies were used:

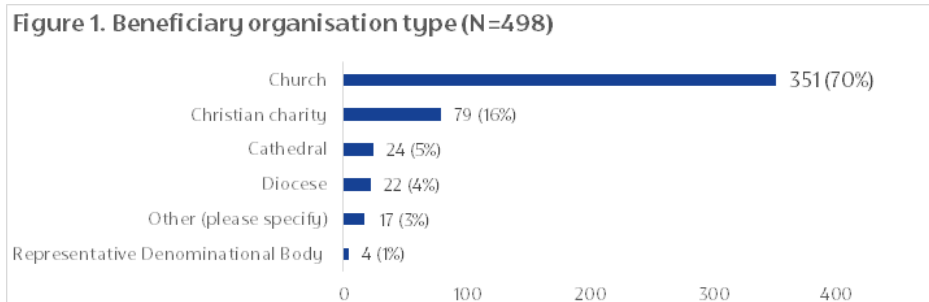
- An online survey of recent grant applicants (N=498)
- Telephone interviews with current beneficiaries (N=14)
- Telephone interviews with Diocesan secretaries (N=6)
- Case studies (N=5)

The online survey was sent to 1,322 contacts who had applied for a grant from Benefact Trust (both successfully (96%) and unsuccessfully (4%)) between May 2023 and May 2025.

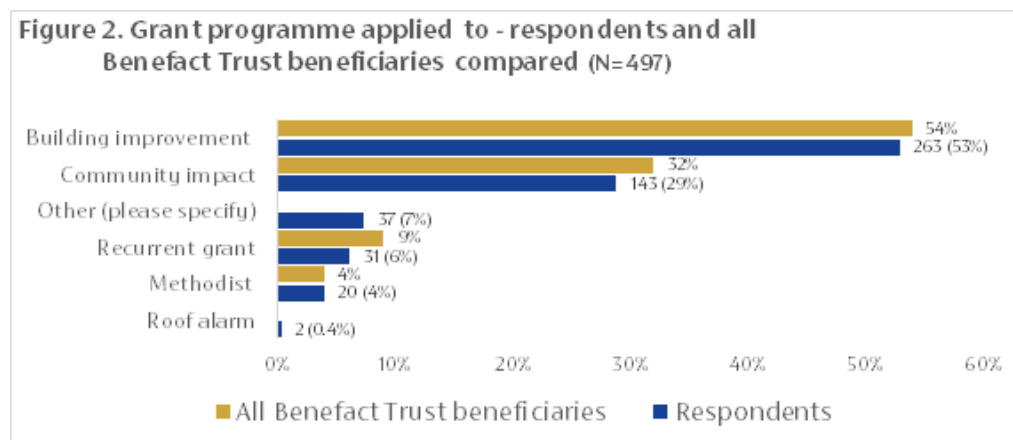
This report summarises the findings from the online survey, telephone interviews and case studies.

Who are Benefact Trust's applicants?

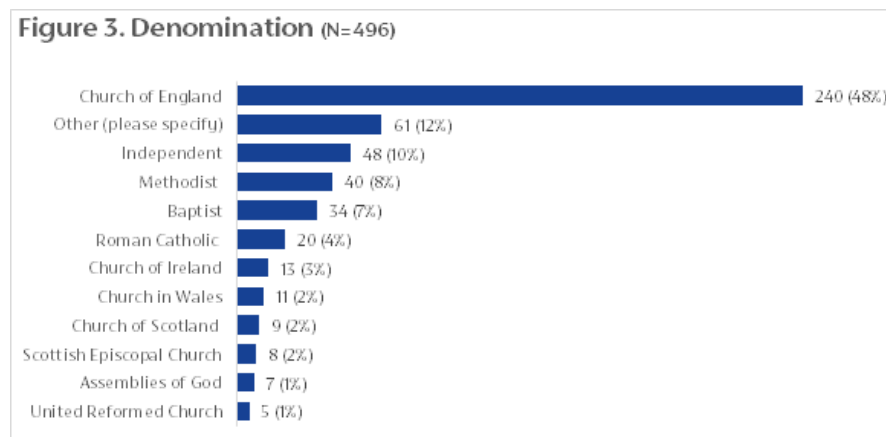
Of the 498 survey responses received, 70% represented churches while 16% represented Christian charities, as illustrated in Figure 1. The composition of respondents is proportionately representative of Benefact Trust's current beneficiary profile.



Just over half of respondents (53%) had applied for a Building Improvement Grant while 29% had applied for a Community Impact Grant – Benefact Trust's two major grant programmes. Figure 2 shows close alignment between the proportion of grants awarded by the Trust by programme, and the programmes applied to by the survey respondents.



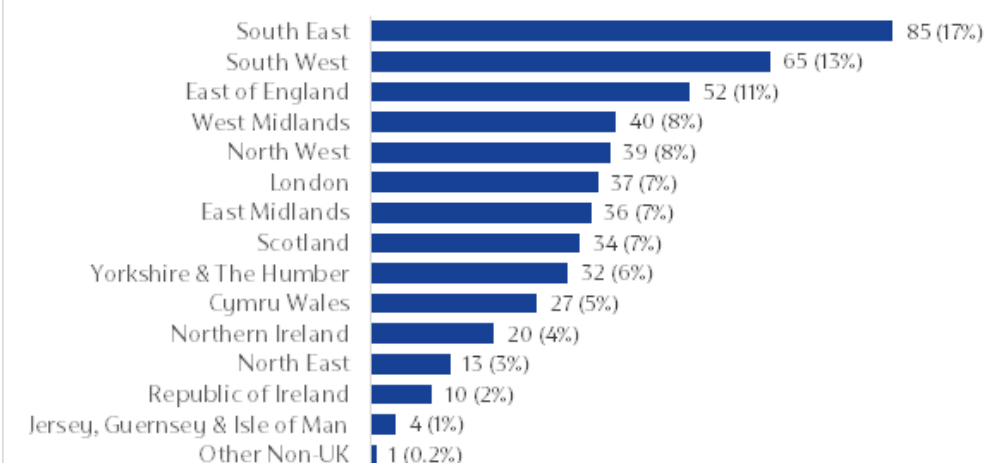
Although 48% of respondents represented the Church of England, many other denominations were represented, including the Methodist, Baptist and Roman Catholic Churches but in lower proportions. The denomination profile of respondents may reflect different degrees of awareness of the Trust by different denominations.



Who are Benefact Trust's applicants?

Survey respondents came from across the UK and Ireland, illustrating Benefact Trust's reach. Some regions were however less well represented with, for instance, only 10 respondents based in the Republic of Ireland compared to 85 based in the Southeast of England.

Figure 4. Location (N=495)



The majority of respondents (68%) were aged 55 and over. This is underlined in Figure 6 which shows that 78% of church representatives were 55 and over. Charity respondents had a younger age profile, with 61% aged under 55; while Dioceses and cathedrals were more evenly balanced between the under 55s and over 55s. This may represent the age profile of the fundraisers and volunteers in those organisations.

Figure 5. Age of respondent (N=495)

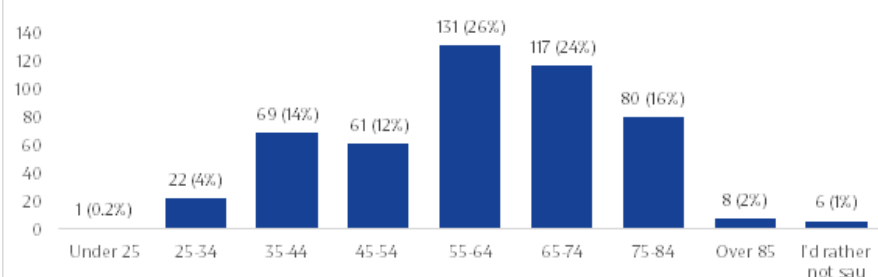
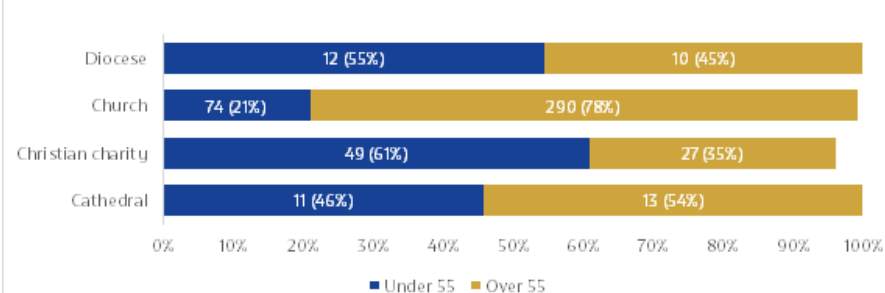


Figure 6. Proportion under 55 vs over 55, by organisation type (N=495)



¹The 'Other' category includes non-denominational and multidenominational bodies as well as Local Ecumenical Partnerships.

What we heard from applicants

A. The challenges facing organisations are growing

“Most of my time over several months was spent doing multiple funding applications... you're constantly trying to fill the gap.”

Church, Building Improvement Grant (BIG), £10–25k, Scotland (Glasgow)

“I don't see it getting better. I think we're about to head into another recession for the sector. I honestly don't know where we'll be this time next year.”

Charity, Community Impact Grant (CIG), under £10k, Northern Ireland

Applicants talked first and foremost about the current ‘triple threat’ facing them: rising costs, increasing demand and constrained income, resulting in a ‘cost of giving’ crisis for organisations supporting UK communities . While all organisations reported facing similar challenges over the next 3-5 years, these varied slightly in intensity according to factors such as organisation type. Financial sustainability (balancing income and expenditure) was the number one challenge across all organisations. Churches reported facing ‘financial sustainability’ and ‘building and improvement costs’ challenges in almost equal measure, followed by ‘fundraising and revenue diversification’ issues and ‘declining church attendance’. Charities were struggling with ‘financial sustainability’ and ‘fundraising and revenue diversification’, followed by an ‘increase in demand for charitable services’.

Figure 7: Challenges faced by applicants, weighted average score /10, by organisation type

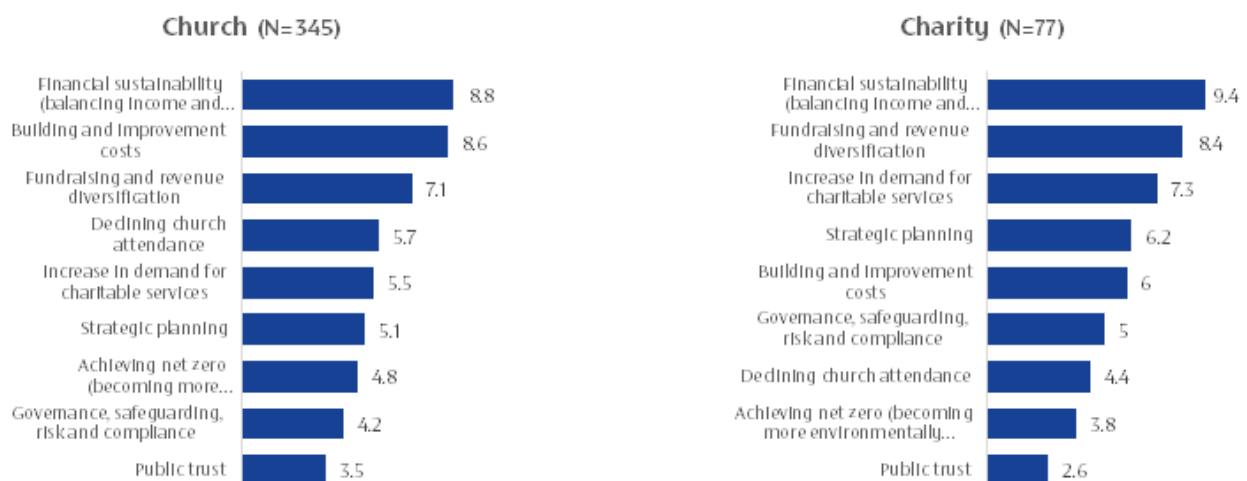


Figure 7 highlights increasing financial strain, with churches and charities alike having to juggle supply and demand in an increasingly difficult economy. Interviews suggested that without sustained funding many applicants feared they would struggle to maintain current levels of service delivery and impact over the next 3–5 years.

What we heard from applicants

Small Grant, Big Difference: How a modest capital investment enabled a faith-based homelessness hub (Charity, Building Improvement Grant (BIG), under £10k, South East England)

Benefact Trust's Building Improvement Grant enabled a Christian charity to turn an underused high-street building into a functioning community hub supporting people experiencing homelessness and social exclusion. A relatively small capital grant funded accessible toilets and improved access, making the space safe, dignified and usable for everyone. This early investment unlocked a much larger kitchen grant, enabling the charity to expand food provision and operate the hub at scale. The result is a building that now functions as a welcoming public space, a point of stability for people in crisis, and a practical pathway into longer-term support and housing.

"It was just toilets and access on paper, but without that we couldn't open the space properly. Once that was done, everything else followed."

B. The challenges facing communities are multiple and increasing

Table 1: Challenges faced by communities (N=478)	Frequency (%)
Poverty / Cost of Living	116 (28%)
Mental Health & Wellbeing	60 (15%)
Housing & Homelessness	51 (12%)
Isolation & Loneliness	48 (12%)
Addiction & Substance Misuse	29 (7%)
Employment & Skills	28 (7%)
Youth & Children	25 (6%)
Access to Services	23 (6%)
Crime & Safety	13 (3%)
Digital / Infrastructure	9 (2%)
Faith & Community ('spiritual deprivation')	9 (2%)

In a post-pandemic world, organisations reported rising poverty and cost-of-living hardship across different contexts, with many people struggling to afford basic necessities, including those in work. Mental health needs were described as severe and increasing, particularly for children, families and people in crisis, alongside long waiting lists and limited access to statutory support. Churches, cathedrals and charities highlighted growing isolation and exclusion, particularly for older populations, with faith buildings often acting as last-resort community spaces.

"People come in to go to the toilet, to charge their phone, to sit somewhere warm, sometimes to sleep. There is nowhere else for them to go." - Cathedral, Community Impact Grant (CIG), £10–25k, North East England

"Most people who come in are choosing between heating and eating. That's the reality." - Charity, Building Improvement Grant (BIG), under £10k, South East England

What we heard from applicants

This highlights the escalating and interconnected needs that communities are facing, with charities, churches and cathedrals increasingly acting as frontline support where statutory services fall short. This is placing a growing premium on funding that is sustained, flexible and proportionate, enabling local organisations to respond to complex, evolving needs rather than short-term or narrowly defined interventions.

From sacred space to shared space: How a Community Impact Grant enabled cultural transformation in a cathedral in the North East of England (Cathedral, Community Impact Grant (CIG), £10–25k, North East)

Benefact Trust's Community Impact Grant enabled a shift from seeing the cathedral building as a destination for worship to understanding it as a place of radical welcome. Through the "Radical Welcome" programme, the cathedral intentionally re-oriented its culture, staff and volunteers around openness, hospitality and presence for people who would not otherwise cross its threshold, including those experiencing isolation, poverty, homelessness or crisis. The Community Impact Grant supported staff capacity, confidence and the continuity needed to plant and develop the Radical Welcome approach, enabling the embedding of a more outward-facing identity that continues beyond the funding period.

"The impact was transformational. It actually changed the culture of the whole cathedral and how we see our role. Radical welcome and empowering worth are now part of who we are, not just something we run."

C. Applicant funding priorities highlight the need to fund ongoing costs

Table 2: Funding priorities for applicants (N=473)	Weighted average score /4
Funding for capital projects (e.g. building maintenance and improvements)	3.0
Funding for existing staff, projects and activities	2.5
Funding for organisational core costs	2.3
Funding for new staff, projects and activities	2.2

"Capital funding makes everything else possible – without it, the community use just doesn't happen."

Church, Building Improvement Grant (BIG), £10–25k, Scotland (Glasgow)

"If you can't heat the building, if you can't fix the roof, you can't open the doors. It's as simple as that."

Church, Building Improvement Grant (BIG), £10–25k, South West England

What we heard from applicants

“Everybody has core costs, and no one wants to fund them. Salaries, admin, keeping the doors open – that’s the hardest thing.” - Charity, Building Improvement Grant (BIG), under £10k, South East England

When asked about their current funding priorities, applicants demonstrated a strong preference for funding that stabilises and sustains capacity rather than drives expansion. Capital funding was seen as foundational, particularly for churches and cathedrals, where safe, warm and accessible buildings are a prerequisite for any community use. At the same time, charities emphasised the urgent need for funding to sustain existing staff, services and core organisational costs, as rising demand and constrained public provision were making continuity more critical than innovation.

This highlights the need for sustained and flexible support that protects existing capacity and impact, and supports adapting to changing circumstances, as well as funding for important new initiatives.

D. Grant size expectations are generally met

Figure 8: What was the value of your most recent Benefact Trust grant? (N=477)

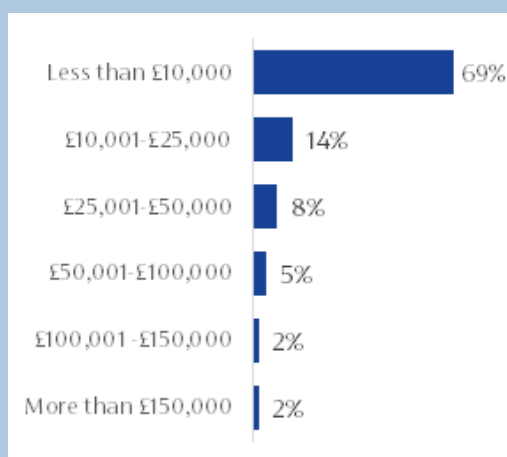


Figure 9: Did the value of your grant meet your expectations? (N=475)

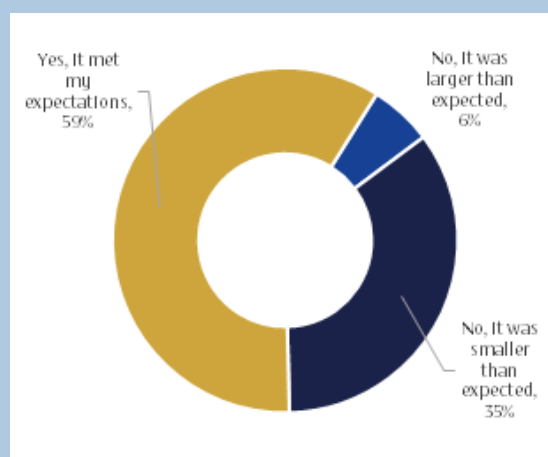
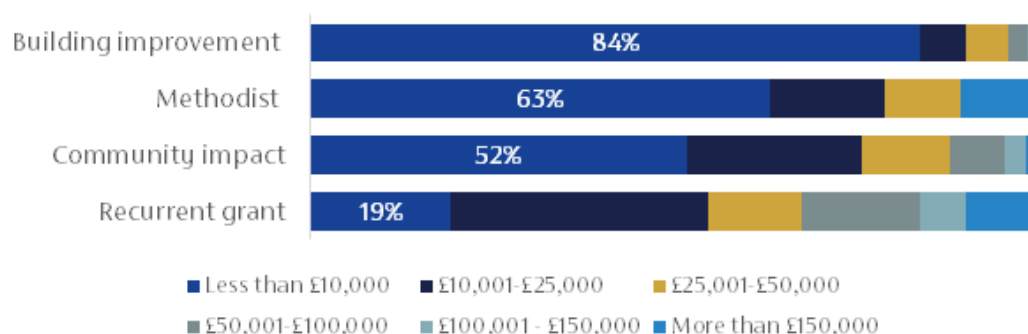
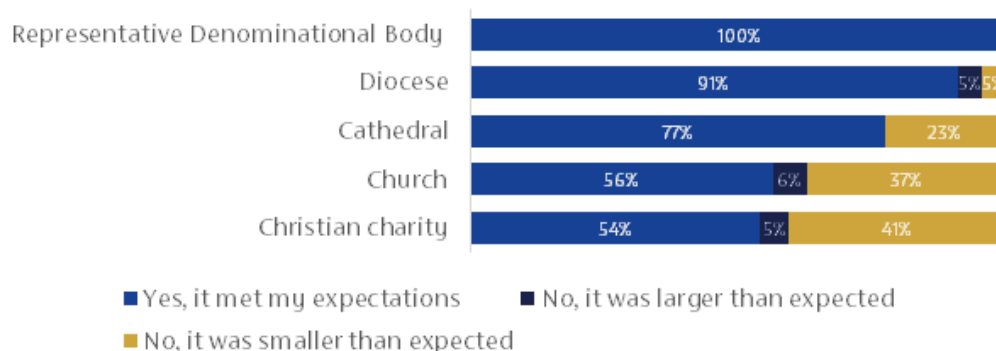


Figure 10: Grant size by grant programme (N=475)



What we heard from applicants

Figure 11: Did grant size meet expectations, by organisation type (N=474)



Over two-thirds (69%) of Benefact Trust grants are relatively small, particularly Building Improvement Grants. While the majority of applicants said that their grant met expectations, a substantial minority, especially churches and Christian charities, reported receiving less than they expected. This suggests that clearer signalling about likely award ranges and alignment between application effort and realistic outcomes could significantly improve beneficiary experience.

“It was a modest amount but gave us great assistance.”

Church, Building Improvement Grant (BIG), under £10k, East of England

“Without the grant, the work simply wouldn’t have gone ahead.”

Church Hall, Building Improvement Grant (BIG), under £10k, South West

Breaking the Cycle: How a Christian, peer-led programme achieved exceptional crime-prevention outcomes (Charity, Community Impact Grant (CIG), £25–50k, London)

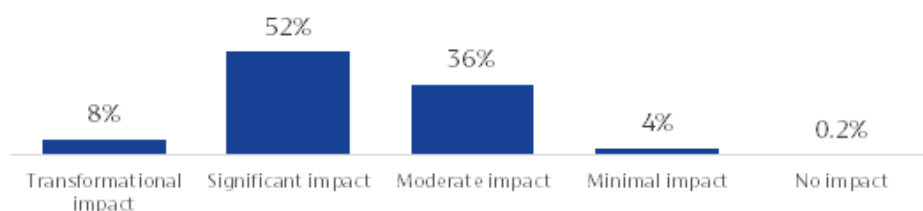
Benefact Trust’s Community Impact Grant supported a London-based Christian charity delivering a hard-to-fund intensive, peer-led programme for people at high risk of offending or re-offending. Rooted in Christian values of unconditional worth, forgiveness and commitment to long-term relationships, the approach results in re-offending rates of around 5%, compared with typical baselines of 50–60%. The grant enabled the organisation to sustain this complex, relational model, which depends on trust, flexibility and tolerance of risk rather than tightly specified outputs.

“Our approach is very explicitly shaped by our Christian values — believing people are worth sticking with, even when they relapse or mess up. That’s not always easy to fund, but Benefact understood why that matters and trusted us to do the work properly.”

What we heard from applicants

E. The impact of grants is often significant and transformational

Figure 12: How impactful was the grant for the work of your organisation? (N=476)



Six out of every ten applicants described their grant as having significant or transformational impact.

“It was a lifeline and the key to whether we were able to keep the charity running or whether we were going to shut it down. It’s meant that two years later we are rebuilding and our fund-raising is going from strength to strength.” – Charity, Community Impact Grant (CIG), £100-£150k, London

“The effect of the re-decoration of the interior of the church, together with the new lighting, has indeed transformed the inside of the church so that it looks loved and well cared for.” – Church, Building Improvement Grant (BIG), under £10k, East of England

“The grant that we received was totally transformational and has enabled the organisation to grow and develop significantly.” – Diocese, Community Impact Grant (CIG), over £150k, South East

“The funds are allowing us to extend our outreach to new demographics through increased staff and new activities.” - Charity, Community Impact Grant (CIG), £25-£50k, Yorkshire & The Humber

While larger grants were generally reported to have greater impact, smaller grants frequently enabled very practical, high-value outcomes, such as keeping buildings open, sustaining staff or maintaining essential services.

Some interviewees highlighted that impact with a smaller grant was often achieved alongside additional fundraising, project phasing or greater reliance on stretched staff and volunteers. Impact, as described by applicants, was therefore often cumulative and stabilising, particularly in the context of rising demand, financial pressure and reduced public provision.

Figure 12 highlights the critical role that Benefact Trust’s funding can play in helping organisations and communities ‘hold the line’ under sustained pressure, but a deeper dive reveals that impact is maximised when grant size, expectations and organisational need are aligned. Smaller and medium-sized grants can deliver significant value, especially when they are predictable, flexible and clearly framed.

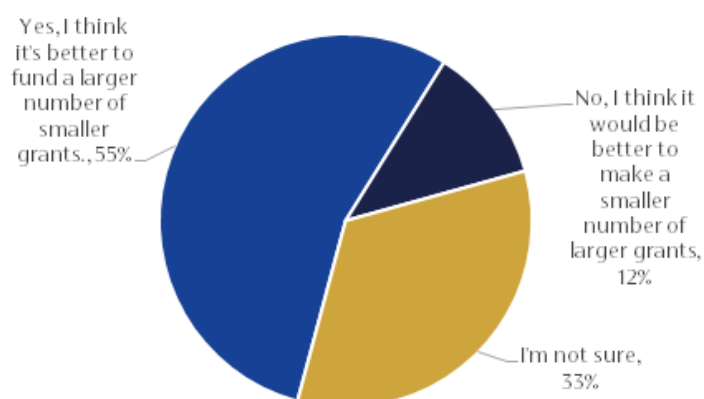
What we heard from applicants

Holding the Line When Services Collapse: A faith-based wellbeing centre maintains last-resort support (Charity, Community Impact Grant (CIG), under £10k, Northern Ireland)

In a rural Northern Irish town, a Community Impact Grant is helping to sustain a faith-based charity that has become a community safety net as statutory services have been withdrawn. The wrap-around wellbeing centre offers mental health support, counselling, food provision, a social supermarket and a safe, relational space for people in crisis with nowhere else to turn. With the charity absorbing extra demand, the grant helped maintain continuity, staff capacity and presence in a setting where closure would leave a profound gap.

“We’re doing work now that used to sit with statutory services, but if we stop, there’s nowhere else for people to go.”

Figure 13: Should Benefact Trust fund a larger number of smaller grants or a smaller number of larger grants? (N=491)



“That grant wasn’t huge, but it enabled us to keep things going and unlock other support.”

Charity, Community Impact Grant (CIG),
£25–50k, London

“If you don’t get enough in one go, you end up phasing the project, and that’s often a false economy.”

Church, Building Improvement Grant (BIG),
£50–100k, East of England

In relation to Building Improvement Grants, Benefact Trust’s approach is to offer a larger number of smaller grants to applicants so that more applicants are successful in receiving something. When asked if this is the right approach, applicants did not demonstrate a simple preference for ‘small’ or ‘large’ grants. Respondents articulated that the right grant size depends on the purpose, the type of organisation, and the nature of the work being funded.

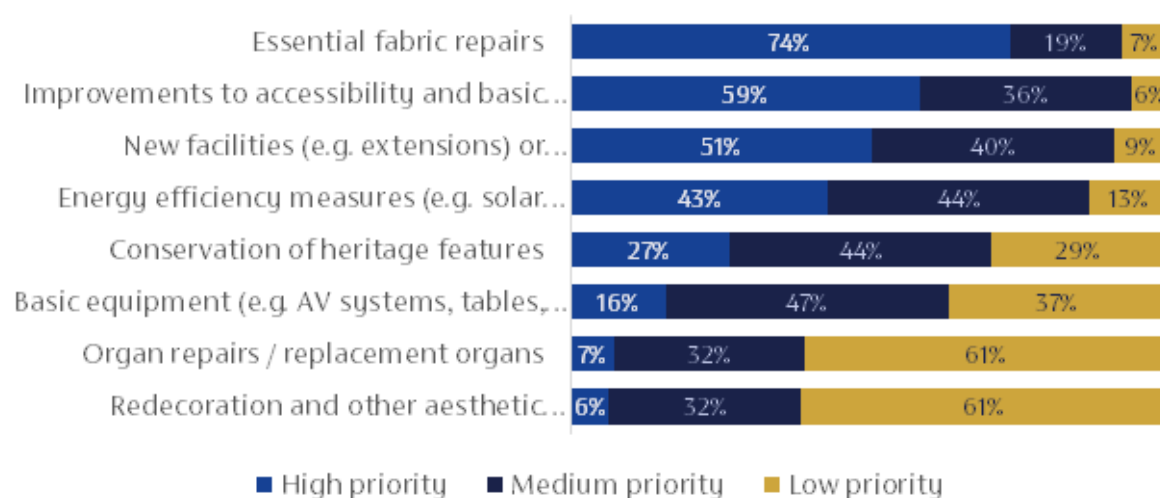
What we heard from applicants

As reported in the previous section, applicants recognised that small grants have real value - they provide small-scale solutions, encouragement, credibility, and leverage, and can help more organisations access funding. At the same time, there is clear recognition, particularly for capital and building projects, that grants which are too small relative to need can leave significant funding gaps, increase fundraising burden, and delay or constrain delivery. Overall, respondents described a balance between the benefits of reach and the necessity of sufficiency.

The evidence suggests that the most effective funding approach is not an “either/or” choice but a deliberate mixed model. Smaller grants may work best when they are clearly framed as early funding, enabling or leverage funding, while larger grants are essential where scale, speed and viability depend on adequate capital or sustained support. This also points to the importance of clear signalling about likely award ranges and alignment between funding purpose and grant level.

F. Priority areas for funding building work are essential to serving the community

Figure 14: Which types of building works do you think Benefact Trust should prioritise for funding? (N=459)



“The roof, the damp, the basics — if those aren’t dealt with, everything else stops.”

Church, Building Improvement Grant (BIG), £50–100k, East of England

“Having a toilet that everyone can use isn’t a luxury — it’s what allows people to come in at all.”

Charity, Building Improvement Grant (BIG), under £10k, South East England

What we heard from applicants

Feedback highlighted in Figure 14 showed that respondents prioritised funding for essential, functional building works that keep buildings safe and usable for community activity. Improved basic facilities and accessibility ranked just above new facilities, emphasising that ongoing maintenance is currently seen as the most important factor. More aesthetic or less essential works, such as redecoration and organ repairs, were generally seen as lower priorities.

From fragile heritage to living community asset: How a Building Improvement Grant preserved history and unlocked a local space in the South West of England (Church, Building Improvement Grant (BIG), £10–25k, Southwest England)

In a small Southwest village, a Benefact Trust Building Improvement Grant played a catalytic role in transforming a medieval church into a viable community hub. Benefact Trust's grant provided both practical funding and a powerful signal of confidence, helping unlock further support which enabled a full £500,000 restoration programme. This included conservation of nationally significant wall paintings, and the creation of a new hospitality building, alongside work to address damp and improve both access and heating.

The restored building now supports regular community use with improved accessibility. The church is now more deeply embedded in village life, helping to turn a fragile historic asset into a sustainable community hub, in a rural community with limited community facilities.

“Once we had Benefact on board, it changed everything. It gave other funders the confidence that this was a serious, viable project, not just an aspiration.”

G. The non-monetary value of receiving a grant builds confidence

Applicants and beneficiaries were clear that in many cases, receiving a grant from Benefact Trust meant more than the monetary value alone. Grants encouraged, gave confidence to both fundraisers and Trustees that they were on the right track, and enabled match funding to multiply the impact. More than half (56%) of respondents reported that Benefact funding had helped them to leverage other funding.

“The project would not have happened without it. It enabled us to lever in other small grants towards the project, gave trustees confidence to commit reserves to the work and encouraged local donations to cover the balance needed.” - Former chapel site, Building Improvement Grant (BIG), under £10k, South East

“It is really helpful to feel that someone believes in your work. We still require those who will believe in a charity with a big vision, but early in their development.” - Charity, Community Impact Grant (CIG), under £10k, Scotland

“This was the single biggest grant / gift we have received over a decade of fundraising for our rebuild. It landed just before we launched a match funding campaign and provided huge momentum and confidence.” – Church, Building Improvement Grant (BIG), £100-£150k, South East

What we heard from applicants

H. Application process feedback highlights a clear, straightforward, and user-friendly process

Table 3: How would you rate Benefact Trust in terms of the grant application process?	“Excellent” (%)	“Good” (%)	Total ‘Excellent’ or ‘Good’ (%)
Communication about your grant (N=464)	50%	39%	89%
Decision time (N=465)	44%	44%	88%
Application support (N=401)	38%	45%	83%
Length of time taken to complete the application (N=467)	30%	49%	79%

“Staff very helpful. Application process straightforward.”

Charity, Community Impact Grant (CIG),
£10-£25k, South West

“Compared to other funders, it was clear what they were asking for and how to answer the questions.”

Charity, Community Impact Grant (CIG),
£25–50k, London

Between eight and nine out of ten applicants felt that Benefact Trust’s grant application process was good or excellent. While the view overall was very positive, some interviewees who had received a smaller grant than expected felt that there was a mismatch between the application burden and the likely award size.

“The time taken to apply is significant, and if the grant then comes back much smaller than expected, that does feel quite deflating.”

Charity, Community Impact Grant (CIG),
under £10k, London

“You put a lot of work into the application, and then you’re still left having to apply elsewhere to make it viable.”

Church, Buildings Improvement Grant (BIG), £50–100k, East of England

This highlights a need for greater proportionality between application effort and grant size.*

* Following the introduction of a new grant application system in April 2025, application forms were updated to ensure those applying for smaller grants complete a simplified application form, but this is an area to monitor.

What we heard from applicants

I. Applicants describe Benefact Trust as a trusted, supportive, and knowledgeable funder

Figure 15: On a scale of 0 - 10 how likely would you be to recommend Benefact Trust to another organisation like yours? (N= 494)

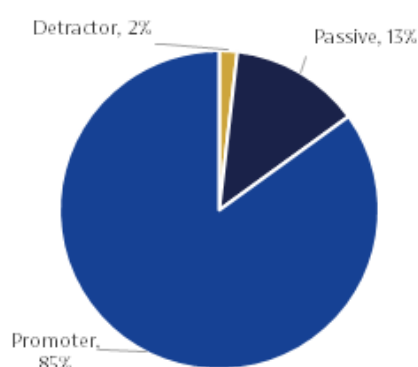


Figure 16: When you think of Benefact Trust what three words come to mind? (N=469)



“They come across as approachable and trustworthy, which makes a huge difference when you’re under pressure.”- Church, Building Improvement Grant (BIG), £50–100k, East of England

“You feel like you’re dealing with real people, not a faceless organisation.”- Church, Building Improvement Grant (BIG), £10–25k, Glasgow

“There’s a sense that they understand churches and how we work.”- Church, Building Improvement Grant (BIG), £10–25k, South West England

“It feels values-led, not just transactional.” - Cathedral, Community Impact Grant (CIG), £10–25k, North East

85% of applicants were ‘net promoters’, with over two-thirds (68%) of respondents scoring Benefact Trust 10 out of 10 on how likely they were to recommend them to others. The words chosen to describe Benefact Trust highlighted relational and values-led associations, with ‘generous,’ ‘helpful,’ and ‘supportive’ dominating respondents’ perceptions. Faith-related identity (‘Christian,’ ‘church’) sits alongside trust-based attributes such as ‘reliable,’ ‘approachable,’ and ‘caring,’ reinforcing Benefact Trust’s role as a supportive and values-driven funder.

Nevertheless, experiences varied between applicants. While some interviewees valued close, personal and long-term relationships with named team members, others, applying for funding for the first time, felt that Benefact Trust was more distant and difficult to understand. This may reflect, in part, the current fundraising landscape where stretched resources limit opportunities to develop funder relationships prior to application.

What we heard from applicants

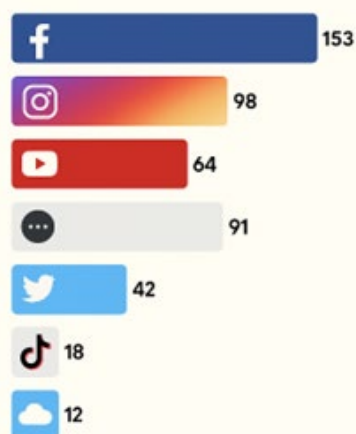
J. Funding for Church of England Dioceses at a time of financial challenge

A small number of telephone interviews were conducted with Church of England Diocesan Secretaries, to better understand the challenges facing Dioceses. It was clear that many Dioceses were facing financial challenges which had resulted in cuts in youth work, clergy numbers, mission support, and community engagement, especially in under-resourced parishes. Secretaries referred to a former 'Recurrent' grant programme as flexible, strategic, and responsive and the removal of the programme was seen as a significant loss. There was a clear desire for a renewed partnership model, where trust, flexibility and strategic dialogue formed the basis of future funding.

K. Applicant social media use reflects applicant age groups

In addition to asking applicants about their grant experiences we also asked them which social media channels were used by their organisation. This question was asked to enable Benefact Trust to confirm whether its communications channels were appropriate and effectively reaching its target audiences. Feedback showed that both Facebook and Instagram were the two most popular social medial channels followed by Spotify and YouTube. This likely reflects the age groups of applicants.

**Social Media Channels
used by your current
organisation**



Next steps

Benefact Trust has already made meaningful use of the feedback generously provided by almost 500 grant applicants, ensuring that the voices of those closest to its work directly inform the evolution of its grant programmes.

The feedback gathered through this research has highlighted both strengths and opportunities, and the Trust is committed to exploring how best to address these areas as future developments take shape. Further details will be shared in 2026.

By making these findings publicly available, the Trust hopes to contribute to wider learning across the funding sector, offering other funders the chance to reflect on the experiences of Benefact Trust's applicants and beneficiaries.

Finally, on behalf of the Benefact Trust team and its Trustees we would like to extend a heartfelt thank you to everyone who took part in this research and shared their experiences. Your contributions will play a vital role in shaping the Trust's future direction.

“Thank you!! PLEASE CONSIDER HOW FEW CHRISTIAN DISTINCTIVE FUNDERS THERE ARE OUT THERE- PLEASE CONTINUE WITH THE AMAZING SUPPORT YOU ARE GIVING THEM AND DON'T GET TEMPTED WATER IT DOWN OR SECULARISE. THE NEED IS SO GREAT! Thank you (capitalisation to demonstrate passionate plea) :)”

Charity, Community Impact Grant (CIG), £50-£100k, South West

We'd like to thank The Researchery for their work on this insight report. Their expertise, thoughtful approach, and collaborative spirit made a real difference.



BENEFACT TRUST

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The named company above is registered in England No. 1043742

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