#### **Benefact Trust Limited**

### **FAQs**

### Who can apply?

We accept applications from Christian charities and churches in the UK and Ireland. We may fund non-Christian charities under certain programmes (i.e. our Heritage Skills and Crisis Response programmes).

Applicant organisations should be registered as charities in the UK or Ireland unless the organisation has 'exempt' status (restricted to churches and educational establishments).

Churches, cathedrals and other Christian denominational bodies (e.g. dioceses, representative bodies in Scotland, Wales and Ireland) must belong to one of the National Ecumenical Instruments (Churches Together in England (CTE), Action of Churches Together in Scotland (ACTS), Churches Together in Wales (Cytun) or the Irish Council of Churches), or in the case of local churches to appropriate local ecumenical/'churches together' groups.

### What do you fund?

We have multiple grant programmes that provide funding for different types of projects – ranging from community impact and faith development, to building repair and preserving the heritage skills which are needed to look after our ecclesiastical heritage. Please refer to the <u>Grants</u> page of our website for more information about these programmes. Further details can be found under the programme guidance for each of the grant programmes.

We particularly like to support organisations working in deprived areas, tackling difficult social challenges and working in partnership with other charities and churches to maximise impact. Many of the projects we fund support people of all faiths and none. We have also supported a range of interfaith and reconciliation projects that help break down barriers and increase understanding between people and groups within communities.

### How often can I apply for funding?

Once you have received funding under one of our grant programmes, you will need to wait two years after your final grant payment before you can apply under the **same programme again**.

We also have the following rules regarding funding received under our previous grant programmes:

- If you have received funding in the past under General Grants, you will need to wait two years from receipt of your last grant payment before you can apply to Building Improvement Grants.
- If you have received funding in the past under Transformational Grants, you will need to wait two years from receipt of your last grant payment before you can apply to Community Impact Grants.

If you are not sure which programme you received funding under in the past, please contact us, and we can tell you.

Otherwise, you can receive funding under more than one of the Trust's grant programmes (e.g. Community Impact Grants and Building Improvement Grants) for different projects during the same period, but you cannot apply to different programmes for the same project.

#### What size of grants do you give?

Please refer to the specific guidance for each grant programme. In the case of Community Impact Grants and Building Improvements Grants, you will be asked to present the total costs of your project and details of the match funding you have secured, rather than requesting a specific grant amount. If your project fits the programme criteria, the size of your grant will be calculated by our Grants Officers based on your total project costs and our assessment criteria. We will also take into account deprivation levels where your project is taking place and may apply a deprivation uplift when determining the size of your grant.

### Do you give more money to deprived areas?

At the heart of our grant-giving is helping those most in need. To ensure that money goes to those areas where people are most in need, we provide uplifts for grants supporting the most deprived communities.

### Do you require some funding to have been raised before an application can be made?

For most of our grant programmes, we require 30% of funding to be in place before an application can be made. This is helpful to show local community commitment, and to demonstrate that other funders may be involved and supportive. Applicants should also have a clear plan for how the remainder of the match funding for the project will be secured (i.e. it should not be assumed that Benefact Trust will over the entire funding shortfall).

Please review the guidance for each grant programme for more details.

### Our project has already finished but we still have a major funding gap – can we still apply?

If you are raising funds for a major capital project and the work has already started, it may be possible to apply. If, however, you are running a programme of activity that has already been completed, the Trust will be unable to support this.

## When will I find out if my grant application has been successful?

When you apply online, you will receive an immediate email acknowledgement to let you know that we have received your application.

Applications are reviewed on a rolling basis. Decision time depends on the size of the grant we are considering awarding. The average decision time for small grants (up to £10k) is two months. Larger grants (over £10k) take between four and six months because these are considered at Grants Committee and Board meetings which are held throughout the year (see meeting dates below). We appreciate that you will not know the grant size as this is decided internally, and you are welcome to contact us if you have a question about timescales. The following decision meeting dates are currently scheduled:

- Grants Committee (January, April, July, September and November)
- Board (March, May, June, September, November)

#### When will I receive my grant if my application is approved?

Once an application is approved, funding is disbursed within two weeks of the decision being made (provided there are no conditions on your grant which need to be met before payment can be made). Annual payments for multi-year grants are disbursed within two weeks of the progress report being approved.

#### How are decisions made?

All grant applications are assessed by our Grants Team. When assessing applications, we consider how well the application meets the programme criteria and other factors such as need, impact, the sustainability of the project and the viability of the fundraising plan. We also consider the level of deprivation in the area where the project is taking place.

Depending on the size of the grant, a recommendation is then made to our Board of Trustees (whose members are listed on the website), Grants Committee (comprising members of the Trust's Board) or Head of Grants, as outlined in the table below. Each application is discussed and considered before a final decision is taken. We aim to support as many applications which fit our objectives and criteria as possible.

Grant amount	Approving authority	Payment authorisation
Up to £10k	Head of Grants	Trust Director
Over £10k and up to £150k	<b>Grants Committee</b>	Trust Director
Over £150k	Board	Trust Director

### My application was rejected – why?

Trustees take a range of considerations into account, including whether the application meets the charitable objectives of the Trust and the criteria of the grant programme you have applied to. They also consider factors such as need, project outcomes, costs previous grants, the sustainability of the project and the viability of the fundraising plan. While the Trustees aim to support as many good projects and organisations as possible, it is unfortunately not possible to provide funding to all; they may simply have declined to make a grant because of the volume of applications received.

### Our previous application was rejected, so can we apply again?

Yes, we will consider each application on its merits. It might be helpful for you to look our website, where you will also find examples of projects we have supported.

## If we are successful in receiving a grant, do you expect an acknowledgment or publicity?

The Trustees are obliged to publish details of the grants that they have awarded in the Trust's Annual Report and Accounts. In addition, the Trust seeks to publicise its grant making activities, e.g. on the website and through other publicity material. This information is useful, for example, for other potential applicants who may approach the Trust for support.

Your grant should, where possible, be publicised, e.g. on social media, in physical and digital literature, on noticeboards and newsletters, in the media, on websites or on a plaque/donor recognition board. If needed, appropriate artwork can be supplied to help you with this.

There are also a range of resources to support beneficiaries with publicity on our website, including press release templates, social media guidance and advice on who to tell and how.

# What are the terms and conditions if we are successful in receiving a grant?

Our standard <u>Grant Terms & Conditions</u> apply to all grants made by the Trust. If you are awarded a grant, you will be required to submit a brief Impact Survey at the end of your grant period. Some grants, such as multi-year grants, will have additional reporting requirements, including annual progress reports and a final report.

# Where does the Trust's money come from?

The Trust is the charitable owner of Benefact Group - a financial services company specialising in insuring churches, charities and historical buildings, as well as providing advisory, insurance broking and investment services. Benefact Group passes all available profits to the Trust.

The fact that an applicant may have an insurance agreement with Benefact Group or any of its subsidiaries is not known to the Trustees when they make their decisions on grants.