# Funding Low Carbon Projects

All Saints Bedworth — a Net Zero Demonstrator Church

Grants are, in theory, available for low carbon church projects. In practice, (1) finding the right grants, (2) applying successfully, and (3) actually getting the money into your account at the right moment, are three separate challenges—and the third is the one nobody warns you about.

This article is an account of how we funded a £159,274 heat pump installation at All Saints Bedworth, what I learned about the grants landscape along the way, and what I'd tell another church team starting out. I should say upfront: I came to grant applications with absolutely no prior experience. Everything here was learned on the job, some of it the hard way and often under protest—I would have delegated the task if I could!



*Our prayer space, featured in our Aviva Warm Welcome application*

## What we were working with

Our project had a significant advantage that not every church will have: we were selected as a Net Zero Demonstrator Church by the Church of England, which brought Stage 1 funding for feasibility work and Stage 2 funding toward implementation. That gave us a substantial anchor grant—£71,512 from the programme (with Benefact Trust)—and credibility that helped with other applications.

Many dioceses now operate dedicated Net Zero or Net Zero Innovation funds using central Church Commissioners' funding. In our case, the Coventry Diocese Net Zero Fund provided a critical £25,000 grant. If you are starting out, your Diocesan Grants Officer or Net Zero Officer should be one of your very first ports of call for a chat, to see what local diocesan grants or seed-funding mechanisms are currently open.

Even with that Demonstrator Church anchor, we still needed to find another £90,000 from other sources. The full funding picture by the time we reached installation was:

- NZ Demonstrator Church / Benefact Trust: £71,512
- Coventry Diocese NZ Fund: £25,000
- Interest-free stopgap loan from a congregation member: £20,000
- 29th May 1961 Charity: £7,500
- Garfield Weston Foundation: £10,000
- Edward Cadbury Trust: £5,000

- One-off gift: £3,500
- All Saints PCC reserves: £4,986
- Gift Day plus Aviva Community Fund match: £11,776

Our Gift Day integrated the Aviva Community Fund via the Crowdfunder platform, which yielded £11,776. The mechanism is particularly effective for church projects because Aviva offers match-funding for public donations (typically matching individual donations up to £250, subject to campaign cap £25,000 and current funding round rules). Combining a traditional parish Gift Day with a digital match-funding platform allowed us to double the impact of local congregation and community giving while reaching people who preferred to give online.

Nine separate sources. Each source had its own application process, eligibility criteria, reporting requirements, and timeline. And further grants and donations to find, to cover the stopgap loan. Finding the grants turned out to be only part of the challenge. Coordinating when they were applied for, awarded and paid proved just as important.

## Finding grants: the triage problem

The grants landscape is large, fragmented, and full of near-misses. One contact sent me a spreadsheet of 95 potential funders. It was two screen widths wide and incredibly laborious to work through manually—though still easier than finding all those possibilities myself!

If you don't already have access to a list of potential funders, the **Cornerstone Grants Database** is a free online tool developed by the Church of England's National Giving Team. You can find and track hundreds of live funding opportunities, filterable by project type, geographic area, and application method. It can then export the results to a downloadable spreadsheet. Access is typically granted through your Diocesan Giving Advisor or Team, so contact them in the first instance.

I uploaded the spreadsheet to an AI assistant and asked it to evaluate ten rows at a time. For each charity it looked up current information, assessed whether we were likely to be in scope—right geography, right project type, right scale—and flagged how good a fit it thought we were. Out of 95 entries, I ended up with 15 worth looking at more closely, and about half of those were worth actually applying to. You can trawl through the spreadsheet manually, if that suits how you work. Whatever AI finds, you need to check for yourself that it's a suitable match for your project.

This approach saved me a significant amount of time. But every application still needs thorough checking and substantial editing. Think of it as a capable colleague who needs careful supervision, not a solution that does everything for you.

The things to look for when assessing a funder:

- **Geography:** geographic restrictions are often strictly enforced by family or regional trusts. If your parish is outside their defined benefit area, applications will be rejected at the first filter, no matter how strong your carbon-reduction metrics are.

- **Project type:** some funders explicitly exclude capital projects, or heating projects, or projects where work has already begun. A good many prioritise projects that make a positive impact on the local community. Read the exclusions as carefully as the criteria.
- **Scale:** funders often have minimum and maximum grant sizes. To my mind, a £500 maximum grant is not worth the application time for a project of this scale.
- **Timeline:** some funders take 4–6 months to decide. If your project has a fixed installation window, a slow funder may simply not be compatible.
- **Turnover thresholds:** we were turned down by one local funder because our annual accounts showed turnover above their £500k threshold—even though more than half of that turnover was restricted grant income for other programmes entirely. It's worth checking this before applying.

When using AI to triage large funder lists, feed it specific exclusion criteria rather than just asking for 'good fits'. Prompting it specifically to flag turnover caps, match funding required, restrictions against capital heating works, or requirements for match-funding already in hand instantly filters out non-starters.

The grant landscape is competitive, but the organisations do *want* to find projects to contribute to. The project we received funding for was closely aligned with the organisation's values. If you're looking at a funder's guidelines and you are clearly within their criteria, then you may be just the kind of project they are looking for. But if you are thinking 'we could maybe get away with applying to this one' then I think the odds will not be in your favour.

## Preparing your application

Not all grants require the same information, but the following requirements come up repeatedly and are worth having ready before you start:

- Your church's legal name and charity number
- Output from the Church of England's Energy Footprint Tool
- Bank details and authorised signatories
- Church income, expenditure, net balance, and restricted funds for the previous one or two tax years—available from the Charity Commission register at register-of-charities.charitycommission.gov.uk
- The church's Eco Church status
- Project description, cost, and timeline
- Amount sought from this funder, amounts confirmed from other sources, and any remaining gap

Consider creating a 'Master Content' document—standard 50/100/300-word summaries of your community impact, heritage significance, and technical specs. It makes repetitive portals much faster to fill in. You may want to create this as questions arise, rather than trying to guess ahead.

Also, find someone willing to read through your application copy before you send it, and catch oversights or mistakes, in case your brain has fried staring at too many forms.

For larger or more complex grant applications, you may also want to refer to or include your Statement of Need—a document that sets out your church's context, the project rationale, community involvement and the case for funding. (You will need this for your project Faculty application, in any case.) We prepared one in January 2025 and used it as the foundation for multiple applications. The time invested in getting it right paid back many times over. Even the writing and iterating of the document was super useful in thinking through the project itself.

Your Statement of Need becomes the project's ‘single source of truth’. Whether you're writing grant applications yourself, asking a colleague to help, or using AI to improve drafts, returning to the same document helps keep every application consistent.

If you're using AI to help draft applications, it helps to begin by explaining your writing preferences, your project and your church context. Uploading your Statement of Need gives it a much better understanding of the project.

With each question in an application that you feel you want help with, draft your answer to the question, and paste it into your AI assistant and ask it for suggestions for improvement. They may make useful suggestions, and may identify patterns in how that funder prioritises applications. Or they may have totally misunderstood your project needs. You can correct it and iterate until you are happy with your result.

If I'm honest, I don't fully understand what separates a successful application from an unsuccessful one. Luck, timing, and what a funder's trustees happen to care about that year all seem to play a real part—and that's simply outside your control.

Faith gets a real workout when applying for grants!

## The timing problem

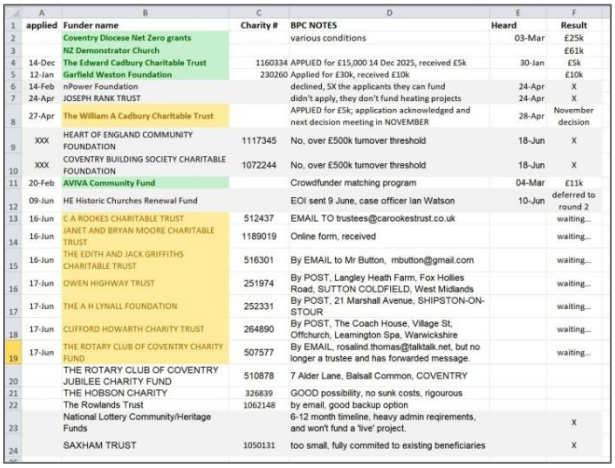
This is the one that catches people out, and I wish someone had warned me clearly.

Grant funders often require Faculty to be in place before they will release funds. Faculty requires a developed design. Developing the design costs money. And while you're waiting for a response from one funder, the application window for another may close.

There is no perfect solution to this. But there are things that help:

- If you can, look for a funder who offers grants for a feasibility study and design work. That helps in knowing what you do and don’t need in more detail, so that when you apply for the capital works you can be clearer.
- Apply to funders with shorter decision timelines alongside the larger, slower ones. Smaller local trusts and community funds often respond within weeks rather than months, and though the amounts are smaller, they can plug gaps while larger grants are still in process.

- Build a simple tracker—a spreadsheet with each funder, the amount applied for, the decision date, the status, and any reporting requirements. As the number of applications grows, this becomes essential rather than optional.
- Don't wait until everything is confirmed before applying. Most funders understand that a project has multiple sources and will accept applications before all funding is in place, as long as you're clear about what's confirmed and what's pending.



| | A | B | C | D | E | F |
|---|---|---|---|---|---|---|
| 1 | applied | Funder name | Charity # | BPC NOTES | Heard | Result |
| 2 | | Coventry Diocese Net Zero grants | | various conditions | 03-Mar | £25k |
| 3 | | NZ Demonstrator Church | | | | £61k |
| 4 | 14-Dec | The Edward Cadbury Charitable Trust | 1160334 | APPLIED for £15,000 14 Dec 2025, received £5k | 30-Jan | £5k |
| 5 | 12-Jan | Garfield Weston Foundation | 230260 | Applied for £30k, received £10k | | £10k |
| 6 | 14-Feb | nPower Foundation | | declined, 5X the applicants they can fund | 24-Apr | X |
| 7 | 24-Apr | JOSEPH RANK TRUST | | didn't apply, they don't fund heating projects | 24-Apr | X |
| 8 | 27-Apr | The William A Cadbury Charitable Trust | | APPLIED for £5k; application acknowledged and next decision meeting in NOVEMBER | 28-Apr | November decision |
| 9 | XXX | HEART OF ENGLAND COMMUNITY FOUNDATION | 1117345 | No, over £500k turnover threshold | 18-Jun | X |
| 10 | XXX | COVENTRY BUILDING SOCIETY CHARITABLE FOUNDATION | 1072244 | No, over £500k turnover threshold | 18-Jun | X |
| 11 | 20-Feb | AVIVA Community Fund | | Crowdfunder matching program | 04-Mar | £11k |
| 12 | 09-Jun | HE Historic Churches Renewal Fund | | EOI sent 9 June, case officer Ian Watson | 10-Jun | deferred to round 2 |
| 13 | 16-Jun | C A ROOKES CHARITABLE TRUST | 512437 | EMAIL TO trustees@carookestrust.co.uk | | waiting... |
| 14 | 16-Jun | JANET AND BRYAN MOORE CHARITABLE TRUST | 1189019 | Online form, received | | waiting... |
| 15 | 16-Jun | THE EDITH AND JACK GRIFFITHS CHARITABLE TRUST | 516301 | By EMAIL to Mr Button, mbutton@gmail.com | | waiting... |
| 16 | 17-Jun | OWEN HIGHWAY TRUST | 251974 | By POST, Langley Heath Farm, Fox Hollies Road, SUTTON COLDFIELD, West Midlands | | waiting... |
| 17 | 17-Jun | THE A H LYNALL FOUNDATION | 252331 | By POST, 21 Marshall Avenue, SHIPSTON-ON-STOUR | | waiting... |
| 18 | 17-Jun | CLIFFORD HOWARTH CHARITY TRUST | 264890 | By POST, The Coach House, Village St, Offchurch, Leamington Spa, Warwickshire | | waiting... |
| 19 | 17-Jun | THE ROTARY CLUB OF COVENTRY CHARITY FUND | 507577 | By EMAIL, rosalind.thomas@talktalk.net, but no longer a trustee and has forwarded message. | | waiting... |
| 20 | | THE ROTARY CLUB OF COVENTRY JUBILEE CHARITY FUND | 510878 | 7 Alder Lane, Balsall Common, COVENTRY | | |
| 21 | | THE HOBSON CHARITY | 326839 | GOOD possibility, no sunk costs, rigourous | | |
| 22 | | The Rowlands Trust | 1062148 | by email, good backup option | | |
| 23 | | National Lottery Community/Heritage Funds | | 6-12 month timeline, heavy admin reqirements, and won't fund a 'live' project. | | X |
| 24 | | SAXHAM TRUST | 1050131 | too small, fully commited to existing beneficiaries | | X |

*Example screenshot of grants tracker*

## The cash flow problem

Even when grants are confirmed, they don't necessarily arrive when you need them. The typical sequence is: you receive an invoice, you pay the invoice, you submit the claim, the grant arrives a month or more after claiming. The gap between paying and receiving can be weeks or months.

For our project, this was a genuine pressure point. Our Feasibility grant was able to cover costs such as Pre Planning advice, Heritage statement, and other preliminary work. This was a great help, but still caused problems with cash flow because of spending first and then claiming.

For the main project, our installer was flexible about the deposit structure—accepting roughly half the normal deposit to help us with cash flow (but making sure he had enough for his upfront equipment costs)—which made a real difference. And a congregation member offered to underwrite £20,000 to bridge the gap so the work could begin while grant money was in transit. The legalities of the loan were worked out with Diocesan Finance support.

Not every church will have a congregation member in a position to do this. But it is worth knowing the problem exists and thinking in advance about how you'd manage it. A church with healthy reserves or a legacy has more flexibility. A church without them needs to be especially careful about the sequencing of applications, commitments and payments.

## What I'd tell someone starting out

- Start earlier than you think you need to. The grants process is slow, and the timing interactions with Faculty and planning are genuinely complicated. For example, you can start compiling a longlist for candidate grant organisations before you know the technical details of your project.

- Get your baseline documents in order early (see earlier list). Having these ready means you can respond quickly when a window opens.
- Don't be discouraged by the complexity of individual applications. Most funders are genuinely trying to help projects like yours succeed. A well-prepared, honest application that clearly explains the project and its context will get a fair hearing. But it's useful if you have supporters who can encourage or commiserate with you as you go, rather than working in isolation.



*Mockup of heat pump below Side Chapel window*

- And if the project is large enough to justify it, consider whether a professional grant writer for one or two of the major applications is worth the cost. That kind of specialist help can make a real difference for funders who want essay-style applications rather than filling a form. I think the funding landscape is getting more difficult—even experienced grant advisors were surprised when two of our applications came in at only a third of what we had requested and budgeted for.

**Finally, remember this**: Funding is rarely one grant. It usually means several funders, careful preparation, realistic expectations, patience and persistence. The churches that succeed aren't necessarily the ones with the biggest budgets, but the ones that keep going. Grants get turned down, windows close, and funders change their priorities. Our project was funded in the end—not from the four sources we had originally expected, but from nine. Persistence and flexibility about where the money came from turned out to matter just as much as writing good applications.

**Christine Rigden**
*Sustainability Lead (volunteer)*
All Saints Bedworth
eco@bedworthparish.org