



# **Five years of impact and insight: Cranfield Trust's Journey to Excellence©**

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### Summary

In 2020, Cranfield Trust introduced a new framework to measure the impact of our consultancy work. 'Journey to Excellence' (J2E) is a series of questions covering four different management areas, used in conversation with one of the Trust's staff team, before ("pre-project") and after ("post-project") delivering our consultancy project support.

We now have five years of J2E data, and have started to explore it in this report. As well as enabling us to understand the impact of our support, J2E has proven to be a useful tool and experience for our charity clients, supporting them to reflect on their management strengths and areas for development, and providing a structure for individual, team and Board discussions.

From the data that we capture before we start to work with our charity clients, we have a valuable snapshot of the strengths, development areas and challenges facing small to medium size voluntary organisations, nationally, when they reach out for support.

Looking at all our pre-project data, there is a very noticeable dip in the average scores across all four management areas in 2021. 2021 was the first full year of the pandemic, when we all experienced continuing uncertainty and changing restrictions throughout the year.

We think that the dip in scores reflected the overall uncertainty charities felt at this time, particularly in terms of financial management, funding, and other plans that underpinned the sustainability of organisations.

Initial scores fell again in 2024 – after five years of uncertainty, funding cuts deepened and organisations were struggling with increased cost of living challenges. It will be interesting – and worrying – to see whether charities' confidence in their management capabilities falls again in 2025.

A key question on which charities scored themselves poorly (charities across all income bands – from below £100,000 a year to over £1m a year) was with regard to adequate succession planning. In our work with hundreds of charities every year, we are increasingly concerned about the pressure on Chief Executives and other charity leaders, and the lack of resources to develop emerging leaders and managers.

We are developing our own services to allow a focus on this cohort of sector colleagues, to support the next generation of leaders. In our 2024 research into charity management training provision across the UK, and in the [Blueprints](#) for best practice day to day management which we developed for Charity Management Month in May 2025, we have identified some of the hard and soft skills needed in management and leadership roles.

The Blueprints are available on our website, and we also match charities with appropriate volunteer consultants for project support focused on particular capabilities. We are also working with our volunteers to adapt our mentoring and Peer to Peer Exchange Group services to meet the needs of emerging leaders, and to support stronger succession planning.

Impact information is most useful when considered for an individual organisation. Each charity starts its 'journey' in a different place, and measures its performance subjectively – but aggregated information gathered across a large sample allows us to see trends and patterns in our impact. We have the strongest impact in Leadership and Strategic Direction – unsurprisingly, as so many of our consultancy projects focus on this area.

Smaller charities (income under £500k pa) tend to show the most significant improvements post-consultancy, particularly in strategic planning and organisational clarity. These charities often begin with more pronounced gaps in business planning, succession, and marketing, but respond powerfully to support. Larger charities (income over £500k pa) tend to have stronger foundations – particularly in governance and financial management – but after working with Cranfield Trust show more modest, incremental improvements, typically refining rather than transforming practices.

There is a lot to discover in our data, and we look forward to publishing more information, but also hope that this first report on five years of Journey to Excellence will provide valuable insight into the state of the sector following a very turbulent period.

## Introduction: Journey to Excellence

Journey to Excellence (J2E) is Cranfield Trust's own unique performance and impact framework. The Trust introduced the tailor-made assessment tool five years ago, having developed it based on information from the Charity Commission and Charity Governance Code, combined with Cranfield Trust's own experience.

J2E frames the Trust's pro bono consultancy projects, measuring capabilities, development and change in four key management areas before and after we deliver our support, through pre-project and post-project assessments. The assessment framework helps a charity to identify its capabilities and strengths as well as its development needs, and allows Cranfield Trust to measure the impact and benefit of the consultancy support provided by its volunteers and staff team. At the end of the process, the client is provided with a J2E Client Report summarising the results of the assessments, and an electronic J2E Recognition Badge which they can upload to their website and marketing materials to demonstrate their commitment to improvement.

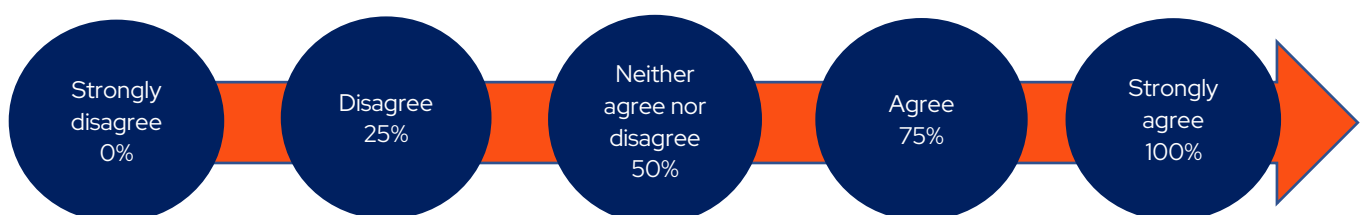
J2E is designed to be useful to the organisation completing it, as well as enabling Cranfield Trust to demonstrate its impact. Critical to the framework is that it is used in conversation with the client's local Cranfield Trust Regional Manager, and is geared to action by the participating organisation. J2Es are usually completed by the Chief Executive of each charity client, but sometimes management teams work together to discuss and complete the scores, and occasionally Boards will also be involved.

When using J2E, charity clients score their own strengths and areas for development, answering a series of questions that have been designed to explore four essential management areas:

- Leadership and Strategic Direction
- People Management
- Financial Management and Sustainability
- Performance and Impact

Each J2E assessment is a subjective measure by the individual charity and is based on an organisation's own views and responses to a range of questions, guided as needed by their Cranfield Trust Regional Manager. Scores are based on a simple scale: strongly agree, agree, neither agree nor disagree, disagree, strongly disagree.

Charities rate themselves on a scale between these points, and we assign percentage scores to their responses from 0% for strongly disagree to 100% for strongly agree. We aggregate this data to look at average scores across all our charity clients. An average score below 50% indicates that more charities responded negatively (disagree/strongly disagree) to a question, and an average over 50% indicates more positive responses (agree/strongly agree).



Each organisation scores its capabilities individually, starts its development journey at a different point and makes its own progress, based on a measure of where it was before and after the consultancy project.

In using J2E after we have provided consultancy support, we ask charities about the impact of the support on the main focus area of the project, and on the organisation as a whole, providing two different journeys – an overall journey across all four project areas, and a journey in the main project area. We also ask them to distinguish the impact of the Trust’s support from other changes happening over the same time period, to understand our own impact in context – we refer to changes in score being directly or indirectly due to Cranfield Trust’s support, or completely external to our support.

The outcomes from the assessment can be variable. Occasionally, scores can drop post project if the charity has experienced a major change, for example loss of funding or change of leadership, or if they feel that their initial scores were over-optimistic. The table gives a summary of our J2E results overall.

	2020	2021	2022	2023	2024
<b>Pre-project average score</b>	66%	62%	65%	65%	63%
<b>Post-project average score</b>	75%	74%	75%	75%	73%
<b>Average journey (main project area)</b>	13%	18%	16%	18%	16%
<b>Average journey (across all project areas)</b>	9%	12%	10%	10%	10%

## What we do with J2E and how it's evolved

Cranfield Trust's J2E helps individual charity clients to review their management capabilities and confidence, to help identify areas for development and to measure progress. It helps charity leaders to feel confident in focusing their time and resources on organisation development.

To provide a wider picture, J2E measures across the four key management areas and not just the area of focus for the consultancy project, so charities can both consider how a Cranfield Trust project has affected the organisation as a whole, and identify other areas where we can help in the future or where they want to focus their resources and capacity.

While not all consultancy projects are suitable for an assessment, J2E is very beneficial when used to discuss, scope and measure the impact of strategic and development projects. We know that some organisations who have worked with Cranfield Trust using J2E have also used their J2E Client Report in discussion with their teams and Boards, and to reflect on organisation capabilities more widely.

Cranfield Trust uses J2E measures to review the impact of the tailored pro bono management consultancy it provides to individual charities. Using J2E has substantially increased the number of returning charity clients: the post project assessment highlights areas where change has been achieved, and areas which could benefit from further focus.

As our recording and analysis of the J2E data has developed, and we are gathering more data, we are starting to use the insight we gain in different ways, including exploring sub-sectors, charities of different sizes and enabling individual charities to benchmark their results against our larger sample, overall and within their income band.

Aggregated results provide interesting discussion points, and allow us to make some observations about particular groups of organisations within the wider portfolio of clients we support. Our aggregation dashboard allows us to measure our impact on an aggregated basis by:

- Programme
- Region
- Project type
- Project area
- Client income
- Year/month/quarter and more

Client data is confidential and will only be used anonymously in our aggregate measure of all projects in the year in which a project is completed.

In May 2024, to mark Cranfield Trust's 35<sup>th</sup> anniversary, we introduced the Journey to Excellence Recognition Badge to recognise our charity clients' commitment to organisation development by working with us. To date, 120 charity clients who have worked through the assessment framework have been awarded the recognition badge to display in their own communications.

## Journey to Excellence Data

Since its introduction, **645** pre-project J2Es and **541** post-project J2Es have been completed. We sometimes use J2E as a stand-alone diagnostic without going forward to a full consultancy project, but the main reason why there are more pre-project assessments than completed J2Es is that there are always projects in progress, our projects last on average between 8 – 11 months.

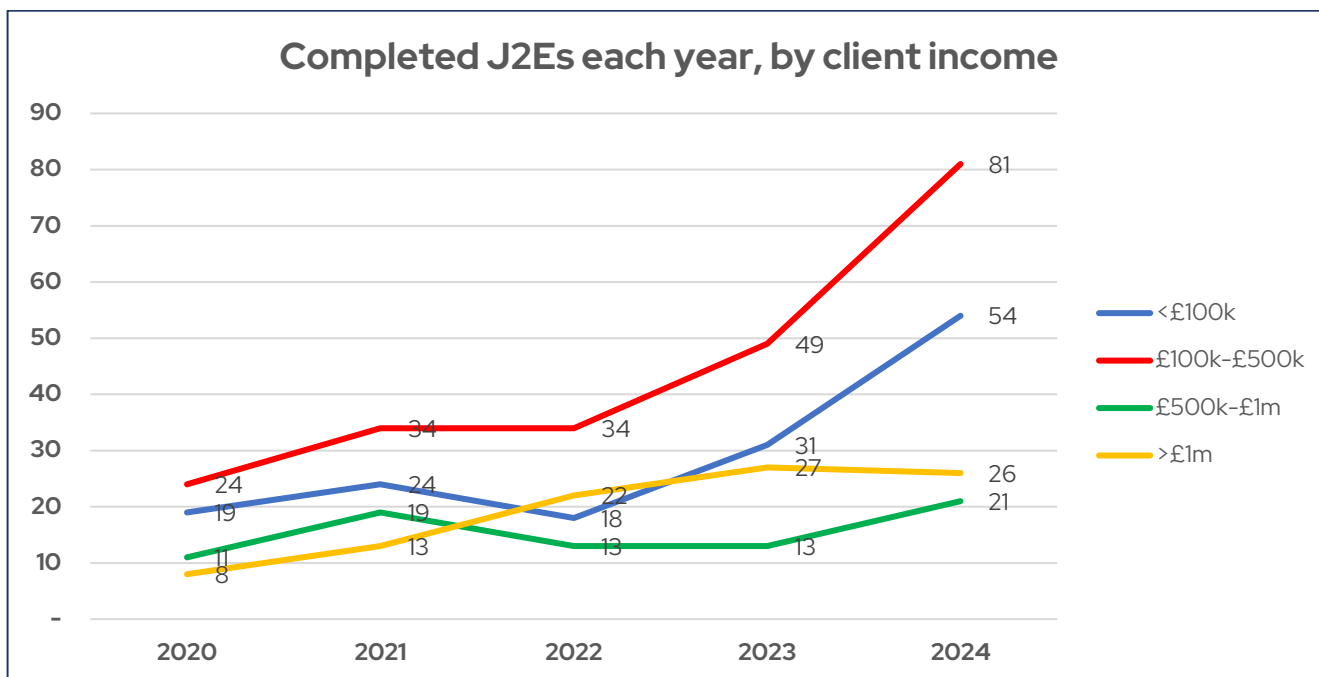
Collected over the period of the last five years, we have increased the use of J2E assessments as our consultancy practice has grown. The J2E data provides the opportunity to assess the impact of our pro bono management consultancy, as well as giving an indication of the strengths and areas for development for small to medium sized charities.

Consultancy projects in the Leadership and Strategic Direction category make up the Trust's largest area of demand, and this is reflected in the number of J2E assessments undertaken with this as the main area measured. In 2020, 68% of assessments were in this area and it has remained the top project area year on year, up to 82% of all post-project J2Es in 2024.

Cranfield Trust clients tend to be smaller charities; the majority of our clients have income under £500,000 a year. The table below shows the number of completed pre- and post-project J2Es by income size of charity clients, by year (total number = **541**). Increasing numbers demonstrate both the growth of our activity, and our increasing use of J2E.

The number of completed pre- and post-project J2Es by year is as follows:

**2020: 62      2021: 90      2022: 87      2023: 120      2024: 182**



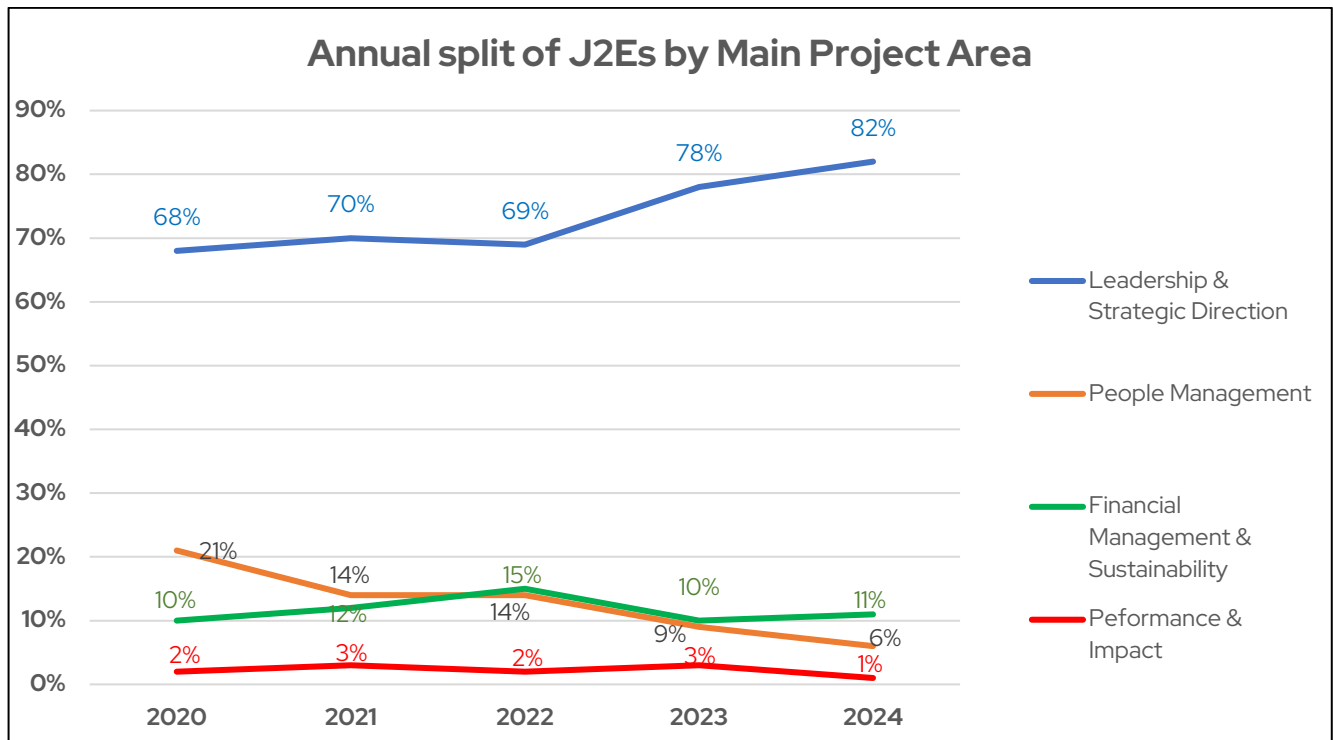
Cranfield Trust's mix of consultancy projects has changed a little over time. We have stepped back from providing some areas of HR support and so the proportion of completed J2Es in the People Management category has fallen from 21% in 2020 to 6% in 2024.

The level of activity in the Financial Management and Sustainability area has remained stable, with 10%-15% of total projects measured by J2E every year. Our business planning projects often include

an element of developing and reviewing financial information, but we would like to carry out more work in financial management, as this is such a critical area in a challenging climate.

The lowest number of J2E assessments over the last five years has been in the area of Performance and Impact at between 1-3% of the overall number, however we are seeing more organisations starting to focus on monitoring and evaluation of their work and demonstration of their impact.

The graph below shows 541 completed pre- and post-project J2Es by main area of consultancy project. 82% of projects covered by J2Es in 2024 were in the Leadership and Strategic Direction area.



## Highs and Lows

We know that organisations face different challenges as they grow and change, and that Cranfield Trust support can help them with different issues at different stages of their development.

We have explored our data to give a picture of the main management challenges faced by organisations of different size (by income), and found that the main issues for charities across all income brackets are similar, as are the areas of greatest confidence. The following is based on pre-project J2E scores, so is applicable to sector organisations in general:

In terms of income, our 645 pre-project J2E results break down as follows:

- 168 organisations with income under £100,000 a year
- 255 organisations with income between £100,000 and £500,000 a year
- 99 organisations with income between £500,000 and £1m a year
- 123 organisations with income over £1m a year

Smaller organisations tend to give themselves lower scores than larger ones, but across all four income brackets, the two lowest scoring questions (rated negatively, below 50% 'neither agree nor disagree') were:

- We have adequate succession planning for key roles, especially the Chief Executive
- We have an up to date marketing plan aligned to our business objectives

Other areas scoring consistently in the bottom 10 rated areas were around IT/digital strategies, robust fundraising/income strategies, having an up to date business plan – and one which reflects strategy, and having a reputation outside the community served by the organisation.

We know that many charities do not have a formal marketing or comms function, and were not surprised that they lacked marketing plans, although we would have expected some of the larger organisations to have plans in this area.

All but the smallest organisations scored themselves low on having diverse Boards, and having sufficient volunteer capacity to deliver their purpose. Only the smallest organisations scored themselves poorly on having an active risk register (this was one of the highest scoring questions by organisations with income over £1m).

The areas of greatest confidence (rated 75% 'agree' and above) were also fairly consistent across organisations of all income sizes: top scoring areas were

- Clarity of organisational purpose
- Appropriate review or audit of financial statements (compliance), and tracking of restricted funds
- Having equity, diversity and inclusion policies and recent values statements
- Board and CEO alignment and good Board/governance practices

Other strong areas for organisations with income over £1m were around financial and people management: measuring financial performance against budget, preparing regular management accounts, and having a staff appraisal and structured feedback system.

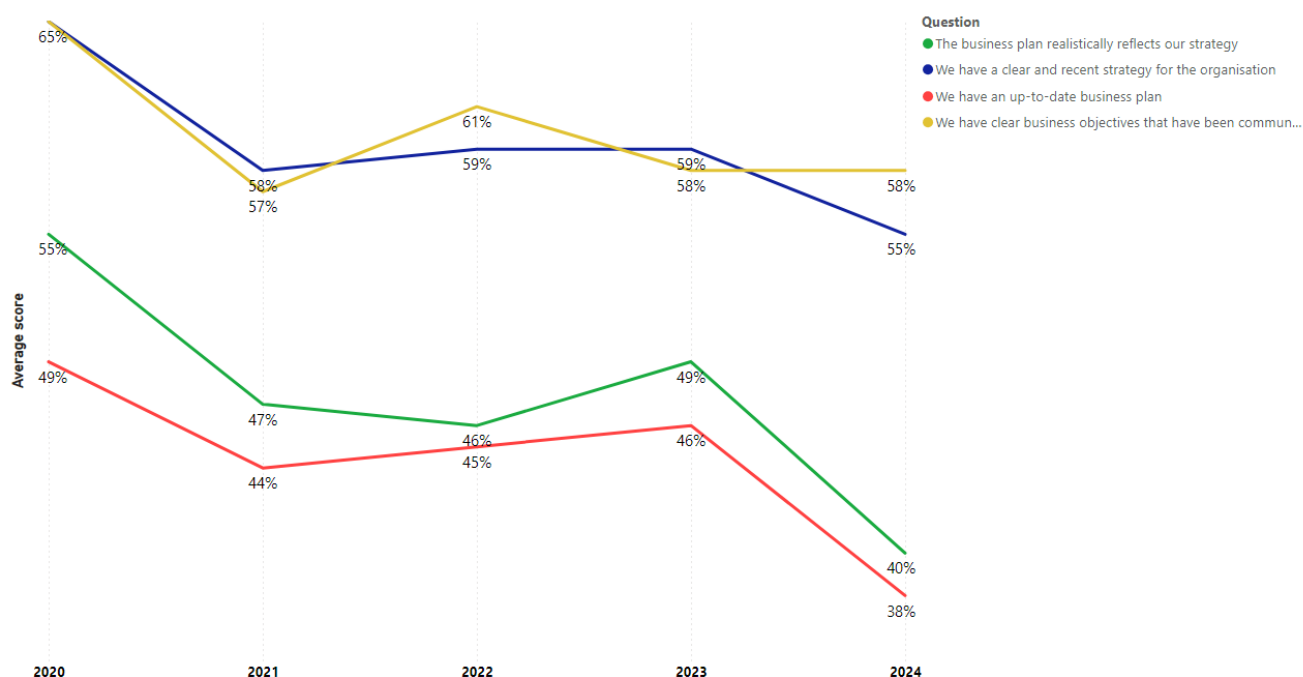
## Leadership and strategic direction

While we use J2E to measure the impact of our support, the pre-project scores give us valuable information on the management challenges charities face in terms of their capabilities and confidence.

Over five years there has been a strong downward trend in the scores that charities give themselves before we work with them across questions in the Leadership and Strategic Direction area. We have seen the scores for organisations who feel that they have an up to date business plan drop from an average of around 50% ('neither agree nor disagree') to an average of 38% (closer to 'disagree') and the statement 'the business plan realistically reflects our strategy' has also shown average scores falling from an overall 55% in 2020 to an overall 40% in 2024.

Voluntary organisations have been through enormous change – alongside other sectors – over the past five years. Changes due to the pandemic such as delivering services remotely, and remote working, trying to establish the 'new normal', the workforce crisis and emerging from the pandemic into the cost of living crisis and global uncertainty have been more than challenging. Charities have seen huge changes in the way they work, often coupled with increased demand, and it is difficult for them to plan ahead in such an uncertain environment.

Leadership and Strategic Direction #1 Pre Scores



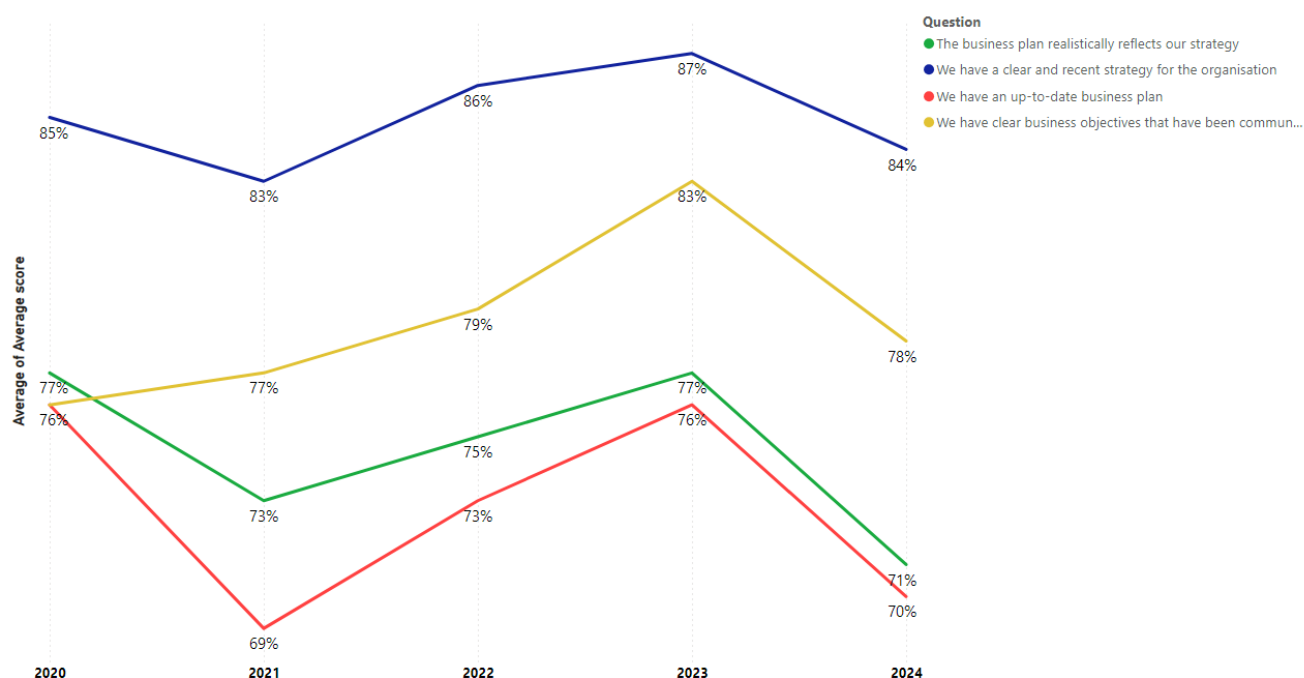
In 2020 charity leaders expressed some confidence in having a clear and recent strategy (average score 65% – between 'neither agree nor disagree' and 'agree'). Over the five years to 2024, average scores fell to 55% – much closer to 'neither agree nor disagree'. They are no longer confident of having a clear strategy, nor of having an up to date business plan, nor that any business plan they hold reflects the strategy. Unexpectedly, average scores for having clear business objectives were higher than for having a plan in place. This may be because organisations have found the time to agree business objectives in principle, but not in detail due to other commitments on their time.

Across all the questions shown on this graph, the overall trend was down over the last five years, with a particular decline in the last year as the cost of living crisis continues to have an effect.

Post-project scores were higher – the chart uses data showing the impact of projects on all areas of the charity’s management, not just on the main area of the project. Many of our projects are about confirming strategy and supporting the development of a business plan, so unsurprisingly scores for having a clear and recent strategy have increased to over 80%, and having a plan to over 70% in most years. Scores relating to the business plan reflecting the strategy also increased from a range between 55% and 40% over the five year period to a range between 77% and 71%.

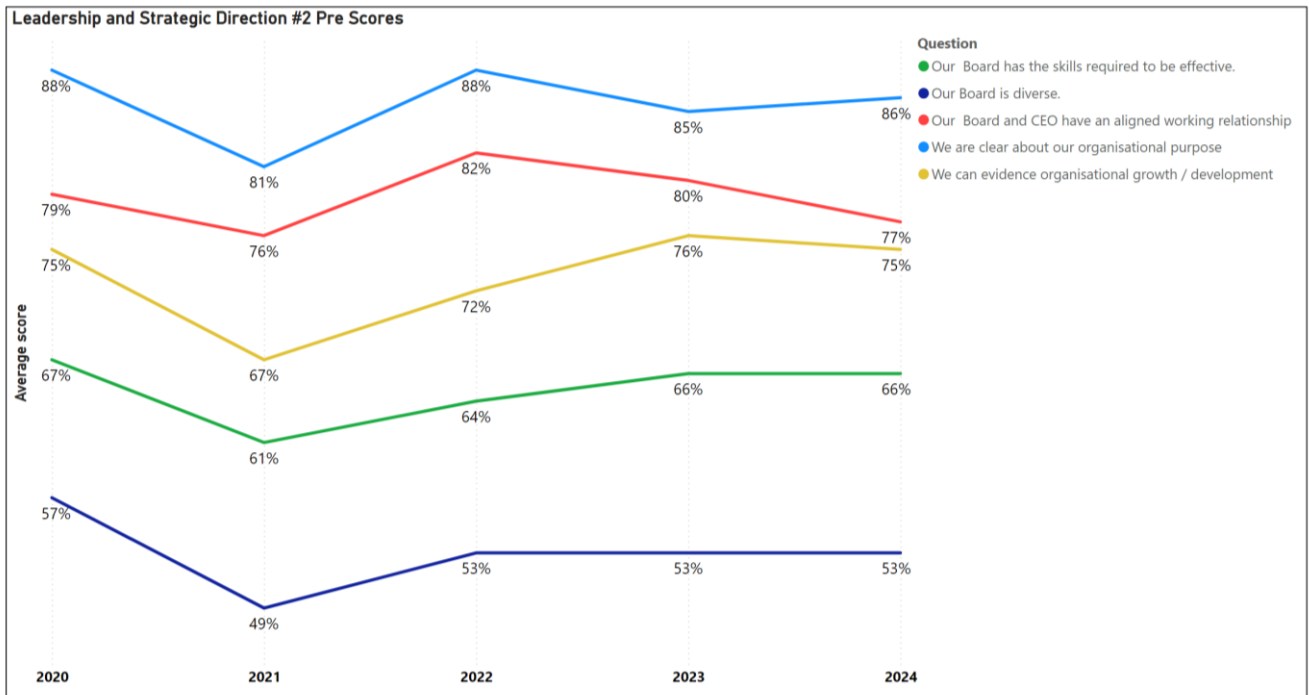
There is still a strong downward trend in scores in 2024 – perhaps reflecting the challenges of the operating environment – although the changes we have helped charities to achieve in 2024 are an increase of around 30 percentage points between pre and post-project scores.

Leadership and Strategic Direction #1 Post Scores



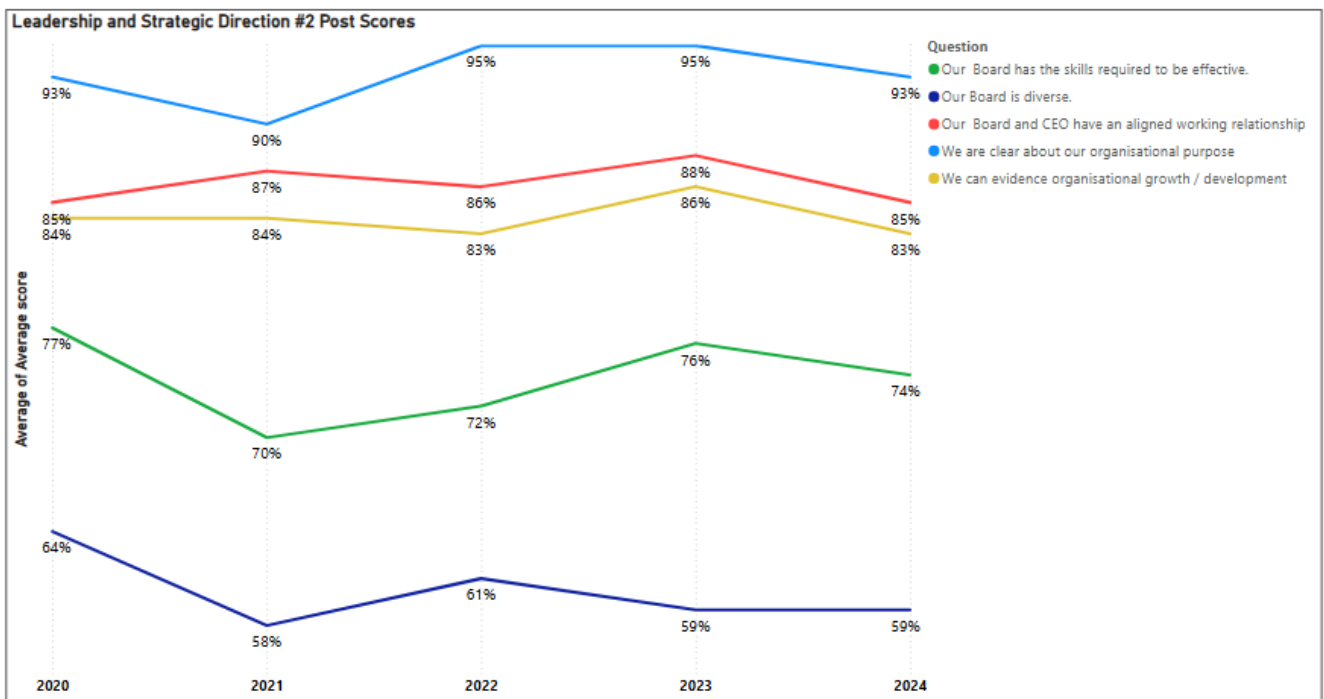
Again, looking at pre-project scores, on questions around Board skills and Board/CEO relationships our findings were consistent over five years: most charities scored themselves between 60% and 82% at different times on these questions, demonstrating some confidence.

Board diversity scored much lower: consistently, around 53% of charities each year rated their Boards as diverse (50% score = ‘neither agree nor disagree’). This contrasts with one of the top four most highly rated statements which is that organisations have an equity, diversity and inclusion policy: it is highly possible that charities have policies in this area which have not yet translated to implementation at Board level.



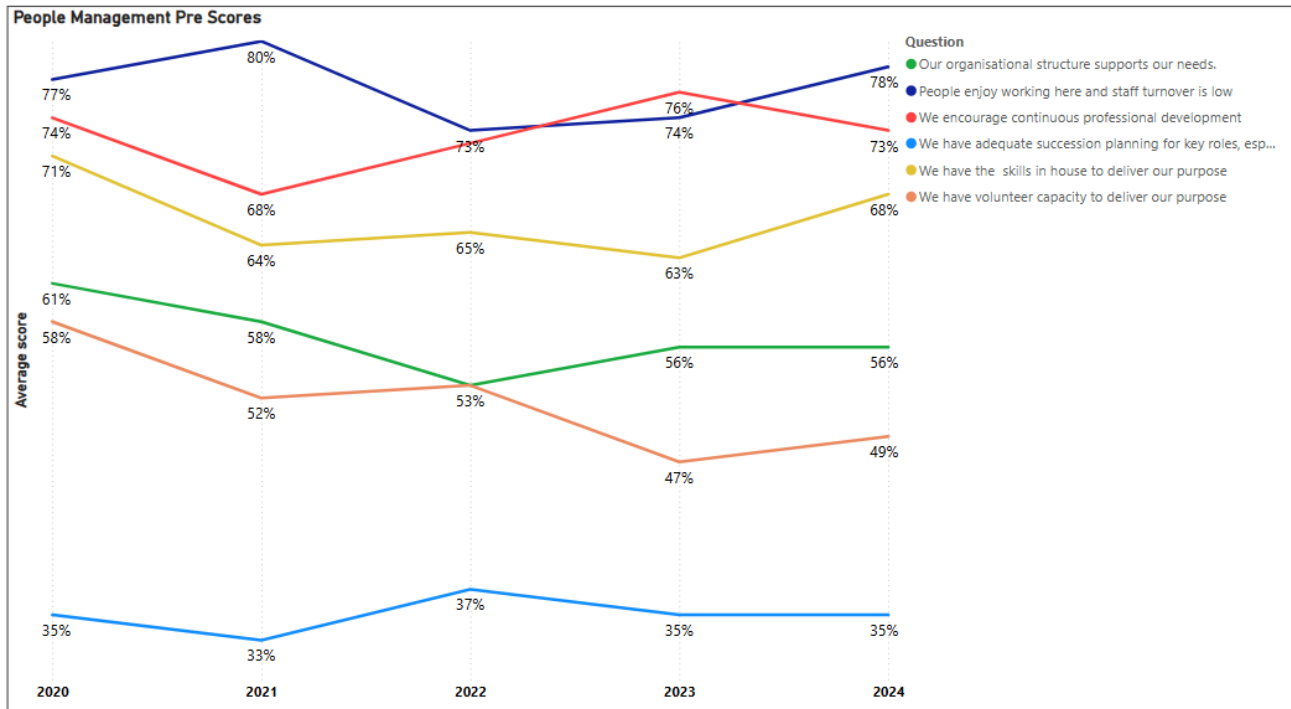
One area with clarity and confidence is organisational purpose: the average score was consistently over 80% over the five years. Not surprisingly, the charities who approach us for support are usually very clear about the “why”, and are looking for our help in identifying or improving the “how”.

Post-project assessments showed general positive changes in questions about the Board with around 7-10% positive change in these questions pre and post-project. Only a very slight change (+6% in the last year) was measured on Board diversity – we do not offer a trustee recruitment service, so while our support may help organisations to feel more actively engaged with increasing diversity, we are not able to influence direct change in this area.



## People Management

Although the number of completed J2E assessments in People Management is much lower than our highest area of Leadership and Strategic Direction, overall, our support does have an impact in this area.

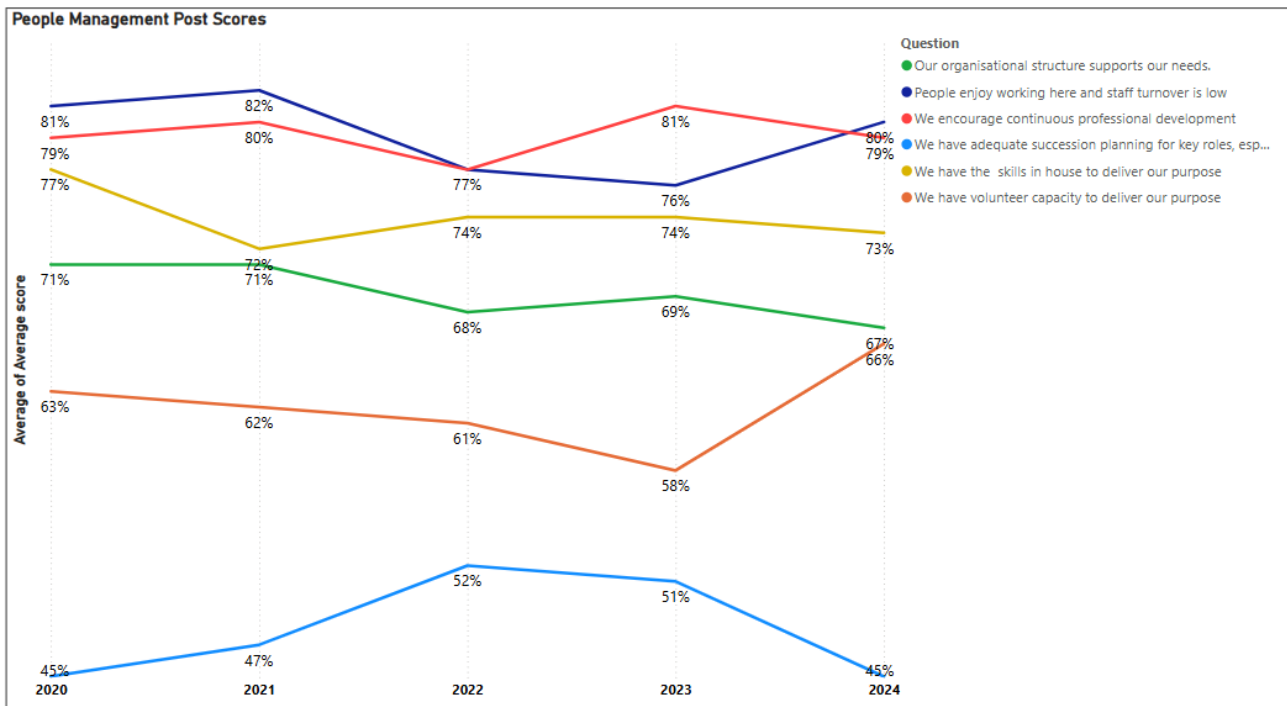


Despite the constant challenges faced by staff in the third sector, the area that scored highest throughout the last five years was 'people enjoy working here and staff turnover is low'. This is a positive finding.

In contrast, scores around having sufficient volunteer capacity have gradually reduced year on year, which confirms what we are largely hearing from our charity clients and across the sector, particularly since the cost of living crisis started to take hold – it is getting increasingly difficult to find and retain volunteers, and charities coming to us for support are highlighting this trend.

We have been concerned to discover that the question that has consistently been scored the lowest over the last five years has been in relation to having adequate succession planning for key roles. It is important to consider succession plans for key roles, to provide consistency and reassurance to service users and stakeholders during an already volatile and challenging time.

We believe that, very widely across the sector, there is little succession planning in smaller charities, and a potential succession crisis could be on the horizon as established leaders step down and not enough people with strong management experience are in place to take over.



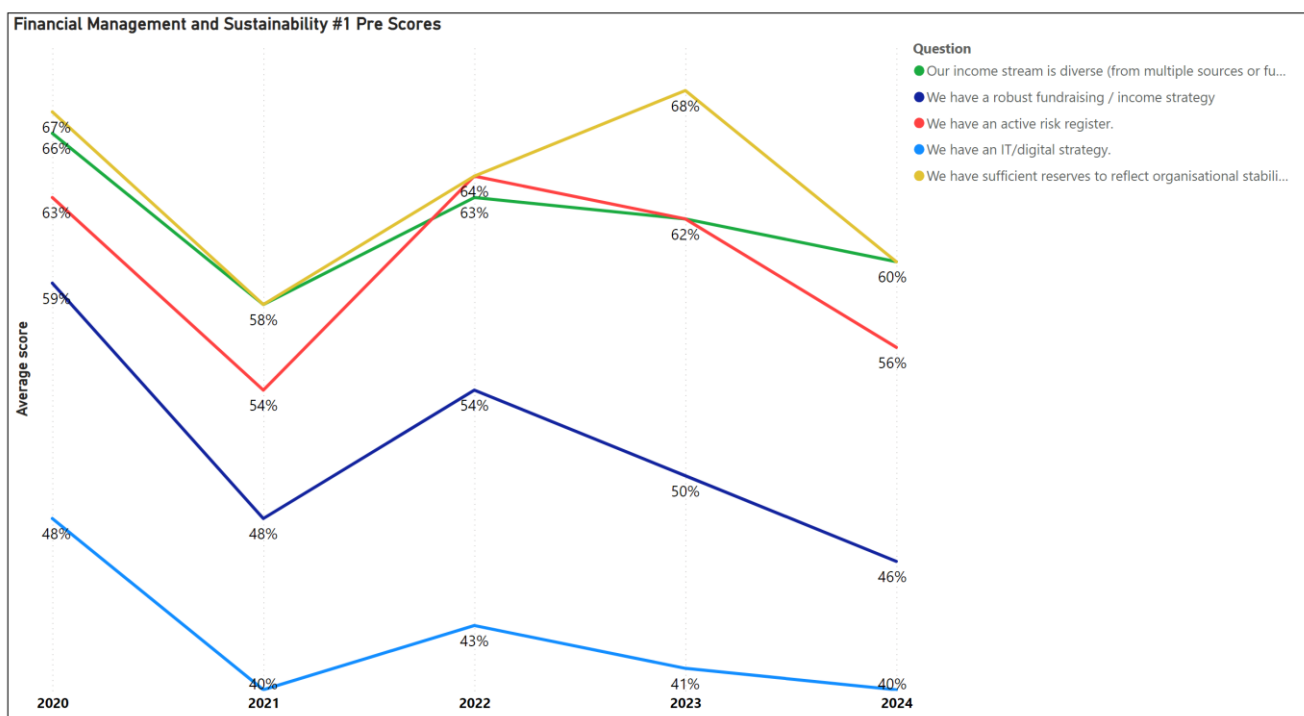
In post-project scores, the strongest change in scores is around the question 'we have volunteer capacity to deliver our purpose' where there was positive change from 49% (just negative) to 66% (positive) in 2024. It is particularly encouraging to see this increase in confidence with respect to finding and retaining volunteers – an area that we've already identified as becoming increasingly challenging.

Other increases in scores were smaller, between 2% and 11% across these questions. We carry out few focused projects in the People Management area (10 in 2024) so these changes are largely due to the positive impact of consultancy projects focused on other areas (mainly strategic and business planning) spilling over and having a beneficial effect on People Management.

## Financial Management and Sustainability

The number of J2E assessments in the area of Financial Management and Sustainability has grown over the last five years, from 6 in 2020 to 20 in 2024. We ask charity clients to score themselves across all management areas both pre- and post-project, so although we have carried out far fewer assignments focused on financial management and sustainability, we are able to see impact in this area from all our project work.

Scores over five years show a very sharp dip in 2021, much more pronounced than the dip in the Leadership and Strategic Direction area. We attribute these lower scores to the highly uncertain financial and funding environment in the second year of the pandemic. There was a very positive response to the pandemic by many funders in 2020, but by 2021, the initial energy of the response had slowed and organisations were struggling with very uncertain income, and constantly changing regulations and working patterns.

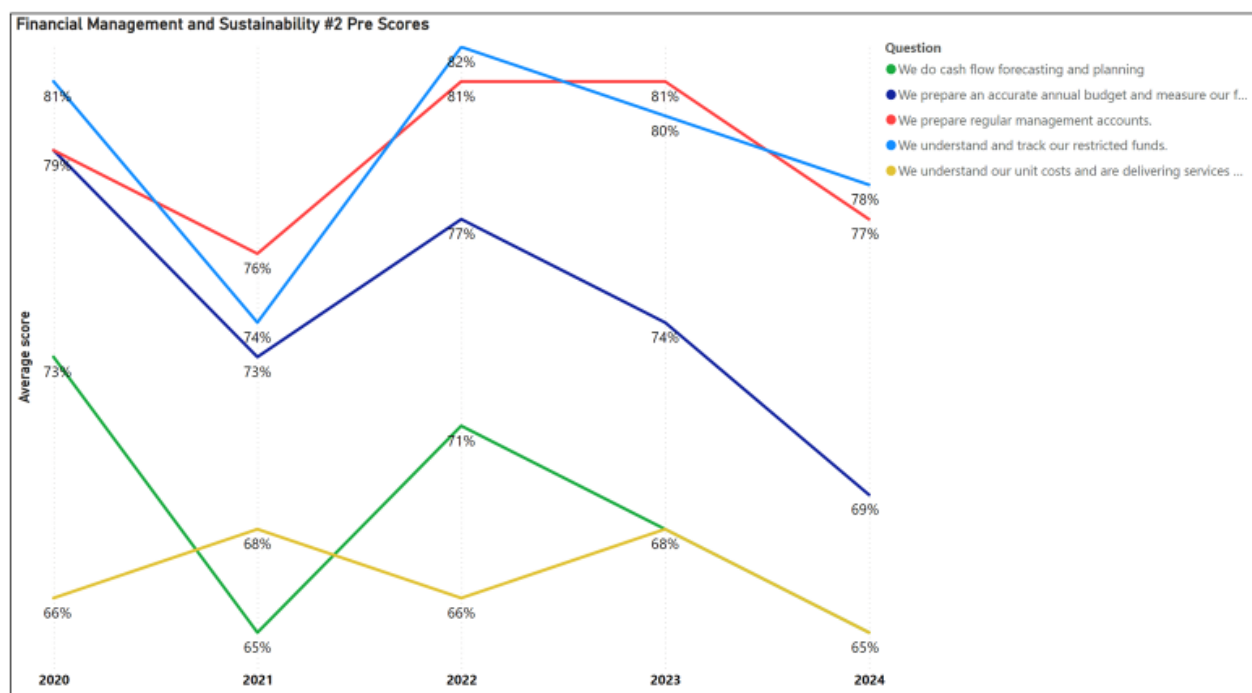


Over five years, confidence in reserve levels has not been particularly high: the average did not reach the level of 'agree' to this statement but was between 'neither agree nor disagree' and 'agree'. Although it is good to see positive scores on this question, the average score has dropped from 68% to 60% in the last year measured, as cost of living challenges including energy price rises have continued to affect organisations and their reserves.

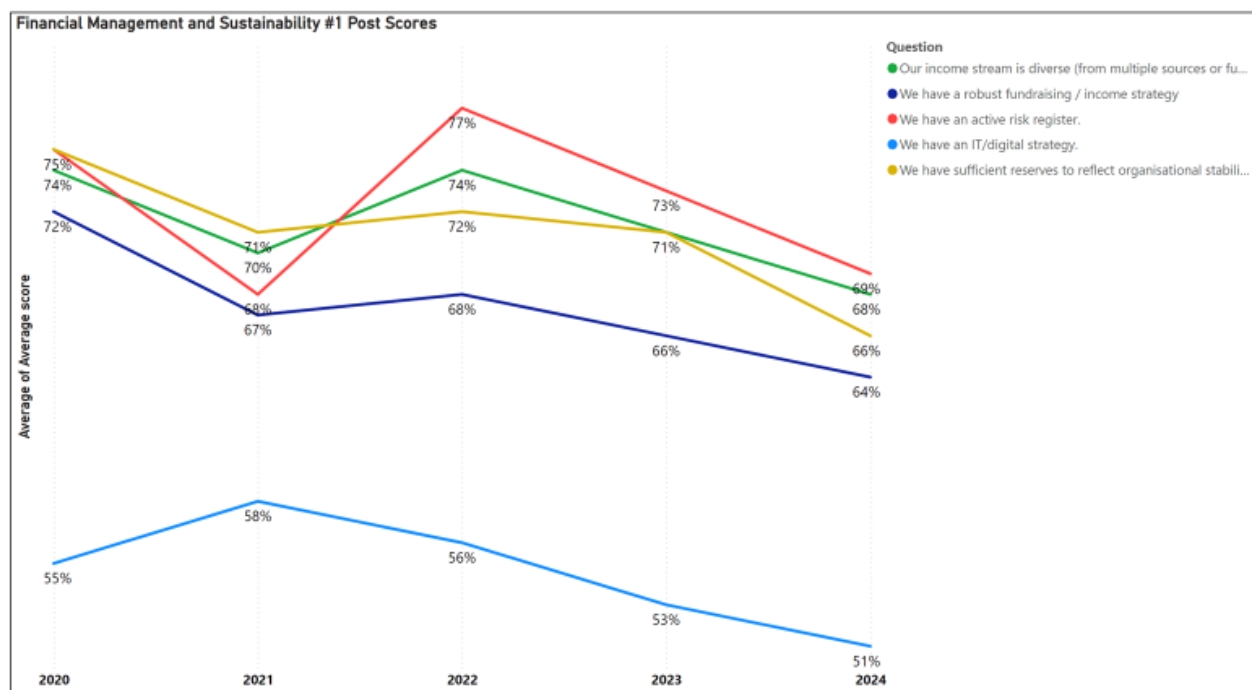
Charities scored themselves at around the same levels over the five years on whether they have an income stream that is diverse (from multiple sources or funders), which is important for organisational resilience.

The scores which show the most marked drop are those about having a robust fundraising/ income strategy, which started at 59% in 2020 but fell to 46% in 2024. This downward trend may reflect the increasing challenges in strategic fundraising or shifting confidence in existing income strategies as charities face rising competition for funds, and some funders have paused or closed programmes of support while they consider their own strategies.

'We have an IT/digital strategy' has consistently been the lowest scoring question in this area over the last five years, starting at 48% in 2020 and falling to 40% in both 2021 and 2024. This ongoing low score suggests a persistent challenge or underdevelopment in digital infrastructure and planning, and a widening gap between the advancements being made in digital and AI driven systems and processes in the commercial sector compared to the voluntary sector.



Looking at financial information, the pre-project assessment shows that most organisations are confident about tracking restricted funds, to comply with funding arrangements, and in preparing regular management accounts (scores in the high 70%*s* and 80%*s*). They are less confident on budgeting and measuring financial performance, on cashflow forecasting and understanding and managing unit costs.

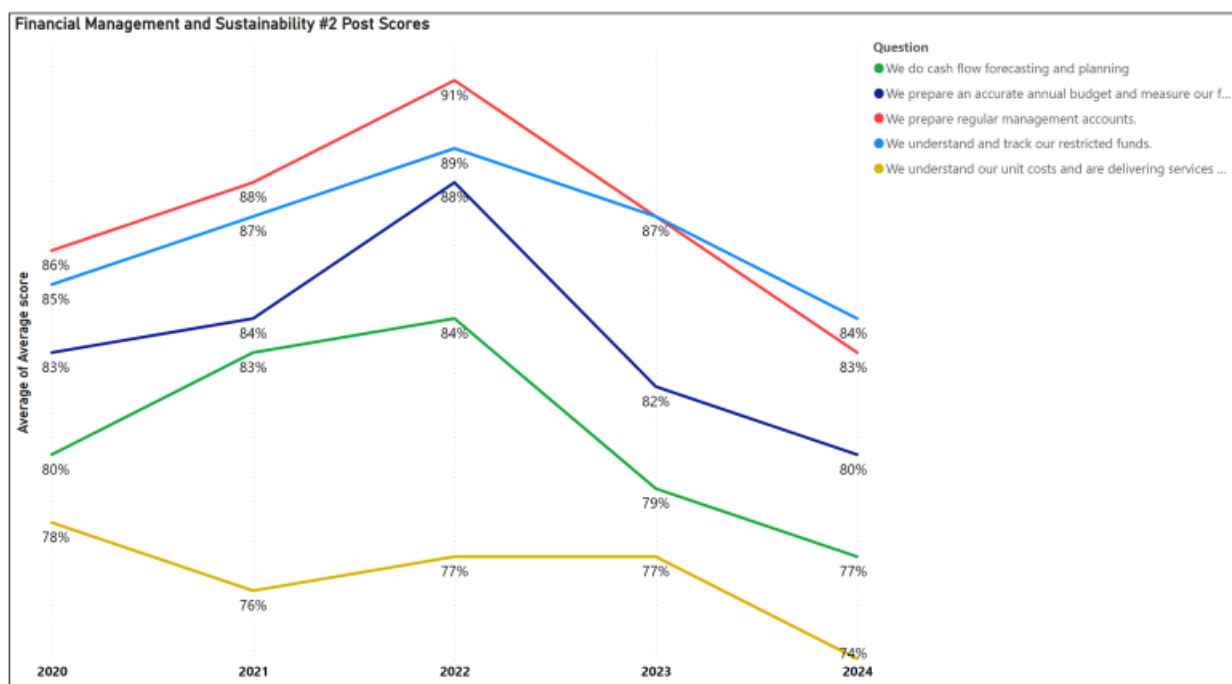


Post-consultancy support scores showed a lower dip – although still a dip – in 2021. The question with the most positive change was ‘we have a robust fundraising/income strategy’ which, in 2024 moved from 46% (negative) pre-project to 64% (positive) post project. Other questions showed lower changes between 6% and 13% positive change in our latest year. We have very few projects which focus on IT/digital strategies, but overall, scores in this area increased by between 7% and 18% over the five year period.

Despite the relatively small number of consultancy projects specifically focused on financial management skills and activities, overall our projects have a positive impact in this area, and post-project scores remain above average. We are especially interested in forecasting; we believe that cashflow forecasting is essential in fast-changing times.

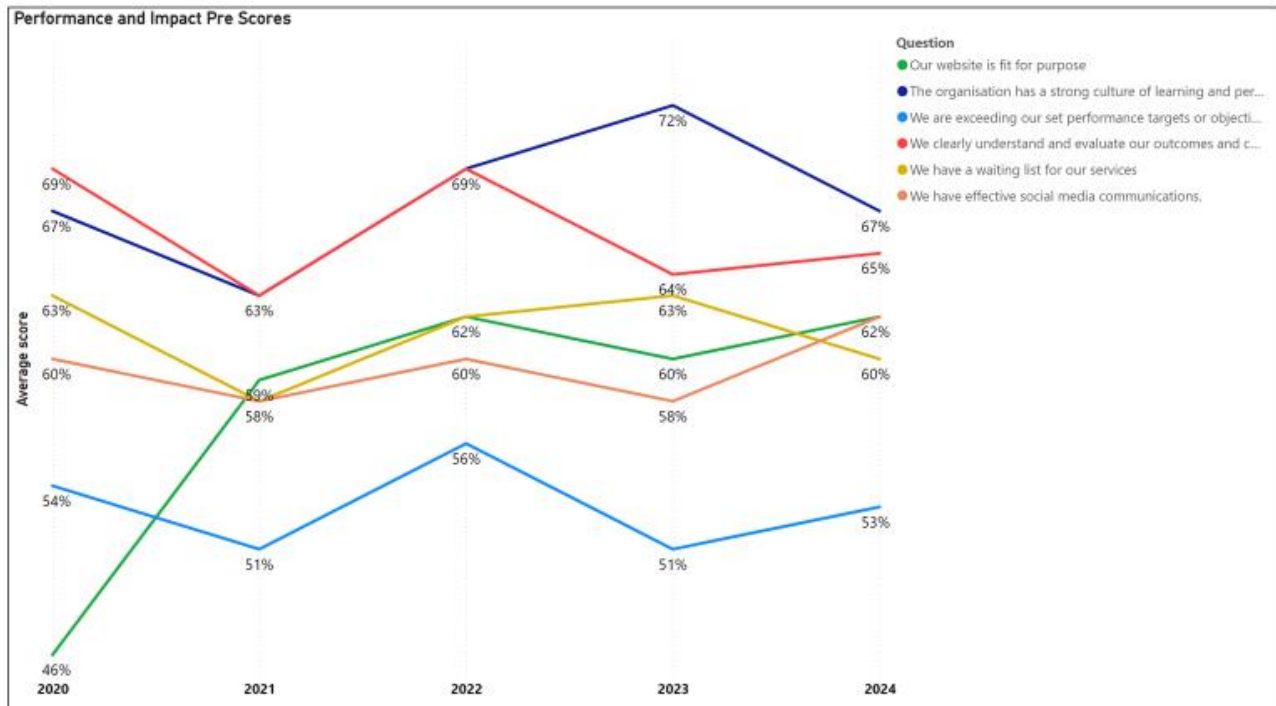
Clients’ scores in this area showed a 12% increase after our support, and there was also increased confidence in budgeting. Unit costs, management accounts and managing restricted funds all showed smaller improvements in scores, perhaps because clients scored themselves fairly strongly in these areas initially.

Again, average scores have declined in the last three years – overall, confidence is lower.



## Performance and Impact

We have a very small number of consultancy projects focusing primarily on the Performance and Impact area (only 2 in 2024), but our consultancy does have a positive impact here. The graph below shows average scores for all 645 pre-project J2Es completed.



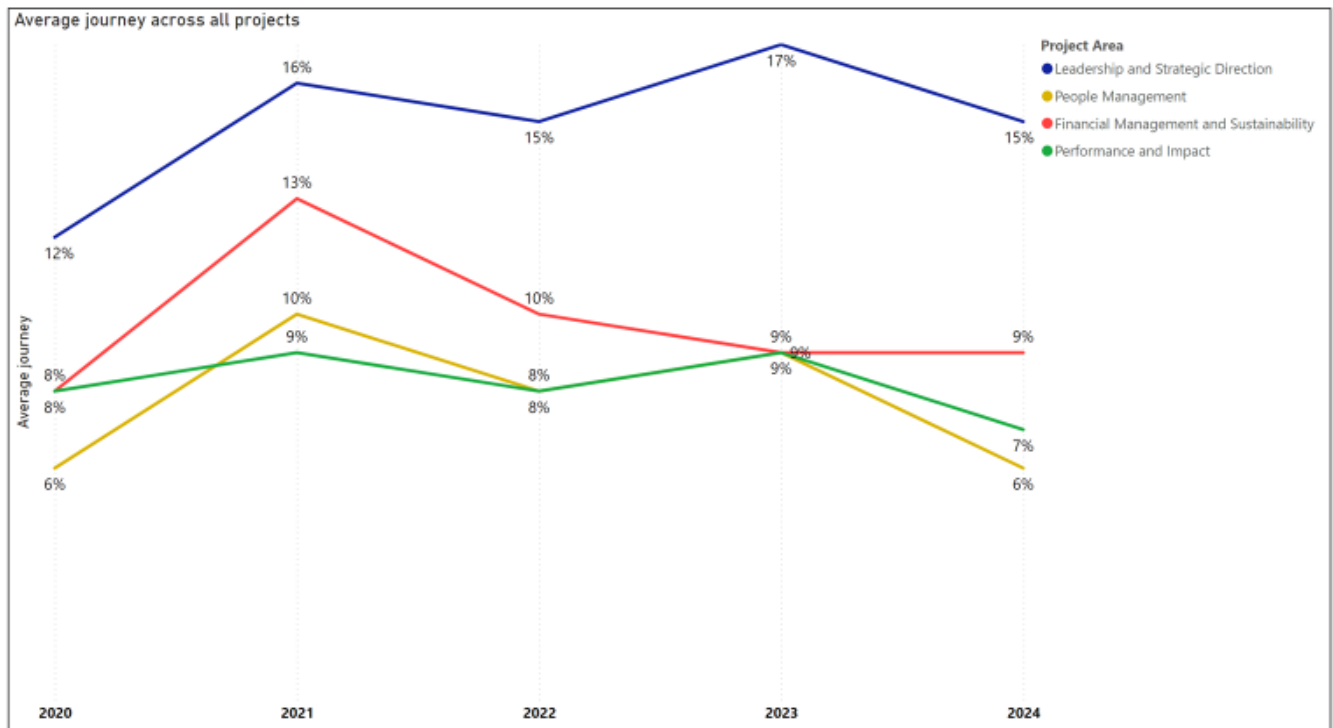
Charity leaders scored themselves reasonably positively on aspects of Performance and Impact: average scores were in the 60% for questions in this area, with the strongest responses for 'the organisation has a strong culture of learning and performance' and 'we clearly understand and evaluate our outcomes'. Social media was also scored positively, and fit-for-purpose websites were at around the same level in the last year – having started off with a much lower score five years ago.

Many organisations have waiting lists for their services, and although the graph above does not show what proportion of organisations have a waiting list, in 2024 the average score on the question 'we have a waiting list for our services' was 60%, demonstrating that there is strong demand for services.

Given that we have few consultancy projects specifically focused on performance and impact, our consultancy had modest but positive impact on average scores. In 2024, the strongest impact was on the ability to understand and evaluate outcomes, and the effectiveness of social media communications, followed by having a strong culture of learning and performance.

## Our impact – aggregated

Each charity has an individual journey, and scores are subjective, as they are self-assessments carried out by our charities, but aggregation allows us to see an overall pattern, and to assess our own impact.



The above graph shows the difference in scores in each project area between the pre- and post-project assessments – before and after working with Cranfield Trust. These figures are subjective and are drawn from individually tailored projects with charities, but they do allow us to see whether we are making a positive difference. The average journey in our main consultancy area of Leadership and Strategic Direction has been between 15% and 17% over the past four years – a fairly consistent, positive change.

The graph shows Cranfield Trust's impact across all project areas, irrespective of the main focus of the project (ie a project in Leadership and Strategic Direction can also have an impact on Financial Management and Sustainability, and this graph includes that secondary impact in the figures). We would expect a project focused on a particular area to have a stronger impact than the secondary impact of a project focused in another area, and our relatively small numbers of projects in Financial Management and Sustainability, People Management and Performance and Impact mean that substantial impact is much lower in these areas – most of the positive change is due to overall impact from Leadership and Strategic Direction projects.

Our impact varies from year to year, depending on which charities we are working with, and at what stage in their development journey they are when we start our work together. A charity which is already strong in a particular management area may have a smaller journey, but that improvement can still represent a crucial step forward. We are glad to see positive figures across all four management areas.

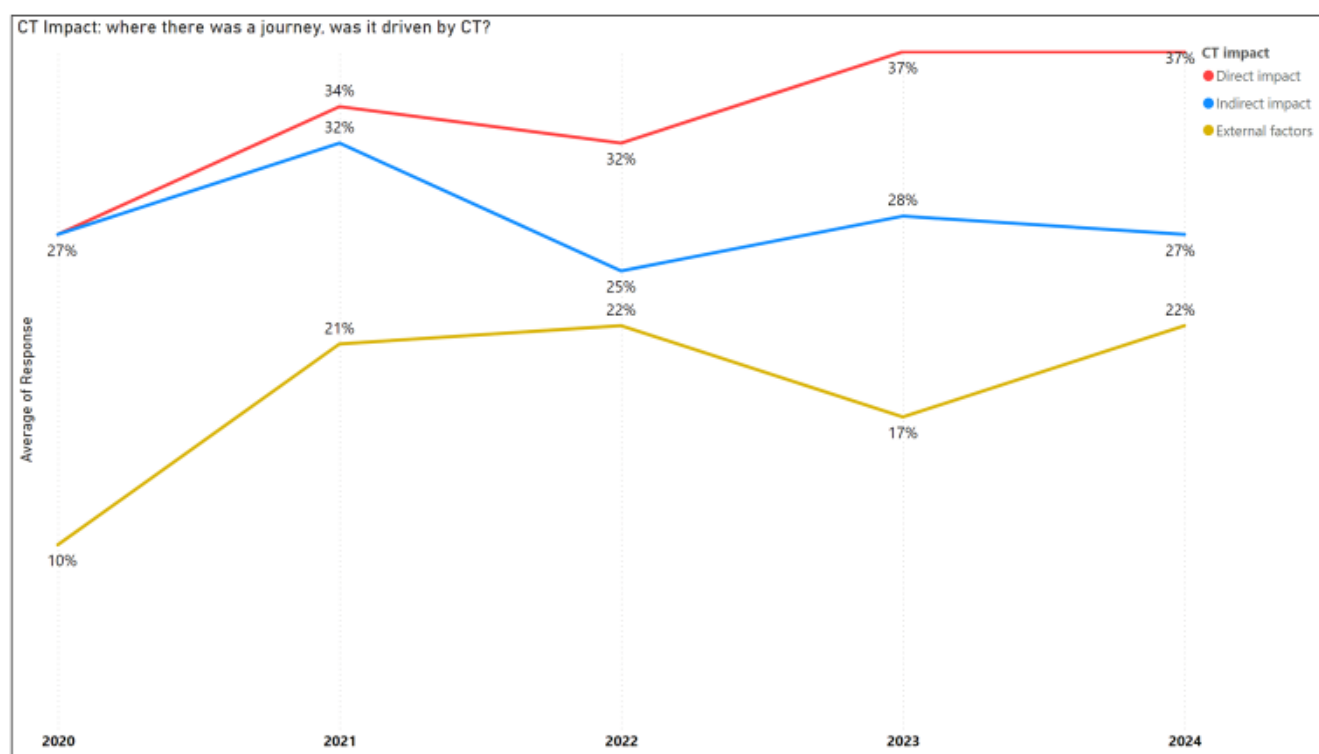
## Attributing impact to Cranfield Trust support

In the post-project discussion, we ask each organisation to attribute impact to Cranfield Trust – in the main area of the project, and in the other three areas. Some progress can be attributed to the Trust's support, other change can be due to other factors.

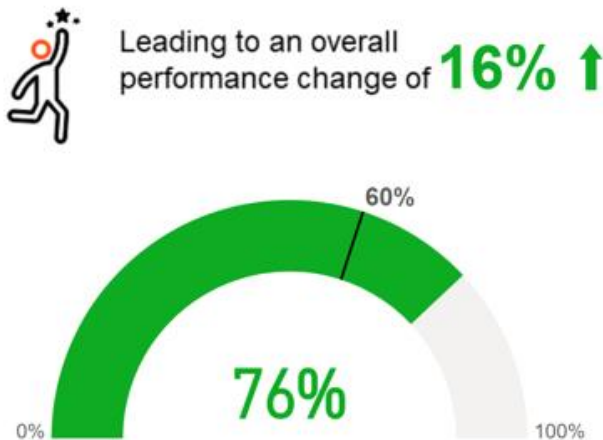
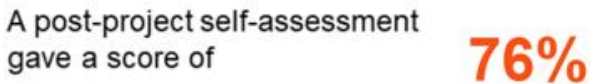
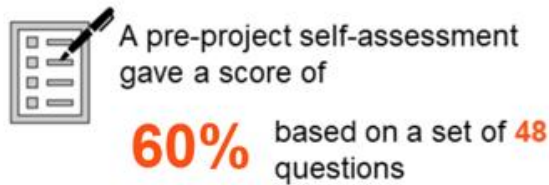
On the chart below, the red line shows the average journey which all our clients who completed the full J2E/consultancy journey (541) attributed directly to Cranfield Trust's input – a 37% improvement in 2024.

The blue line shows impact attributed to Cranfield Trust's support that was an indirect result of the work together. This could be in areas outside the main project area, or development that was not an expected part of the project work. In 2024, charities attributed a 27% improvement in areas that were indirectly affected by Cranfield Trust support.

The yellow line shows change in areas that were not due to Cranfield Trust, but that happened in the time between the pre-project J2E and the post-project assessment. These can be things like winning a grant, a change in senior leadership, or other change. Charities showed a 22% improvement over the time period due to external factors. It should be pointed out that all these changes are net of any scores that may have decreased during the period of our project with the client, which can and does happen in some cases where the performance of an organisation has declined due to external factors such as the worsening economy and the pressure on the sector to meet increased demand.



Overall Journey to Excellence



Journeys within each project area

Average scores of pre- and post-project questionnaire assessments in each focus area



Overall % Change

Growth seen across each project area after your Journey to Excellence, main project area highlighted below



Project Summary

Client Name	
Main Project Area	People Management
Project Name	J2E Example Project 01
Project Number	
Project Manager	
Client Contact	
Operating Sector	
Annual Income	
Region	
Coverage	
Project Start	
Project Completion	
Duration Months	8

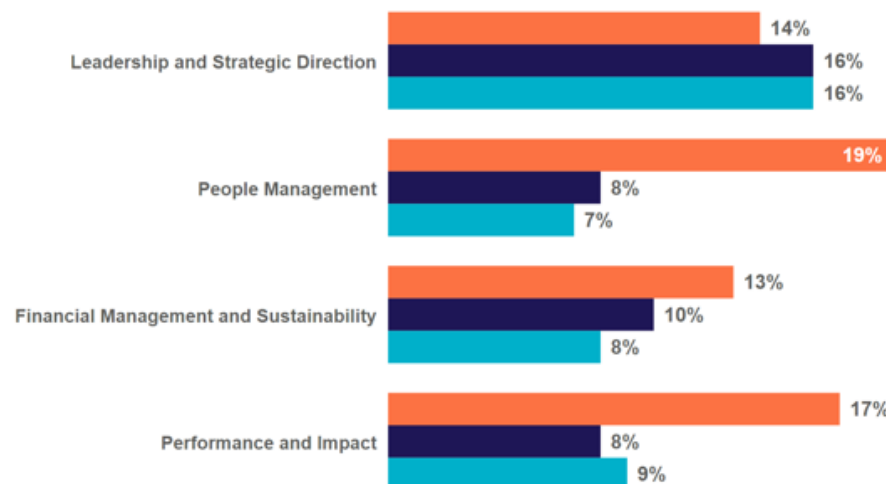
We aggregate information across all our consultancy projects, covering all areas of support. This allows us to benchmark our work and to provide our clients with a view of the level of benefit that Cranfield Trust brings.

Benchmarking allows our clients to measure **their results** vs. the average performance of **other charities** that Cranfield Trust has worked with

### J2E changes seen across all areas

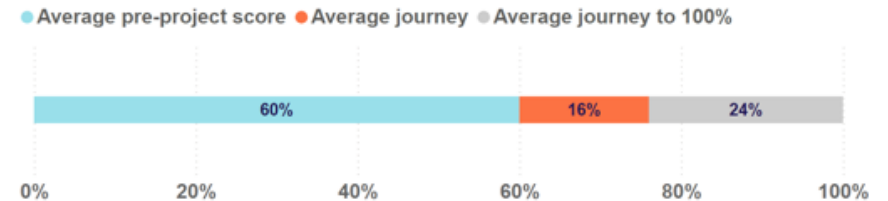
Your journey vs. average journeys seen across other Cranfield Trust projects

● Your Journey ● All CT Clients ● CT Clients in Same Income Bracket

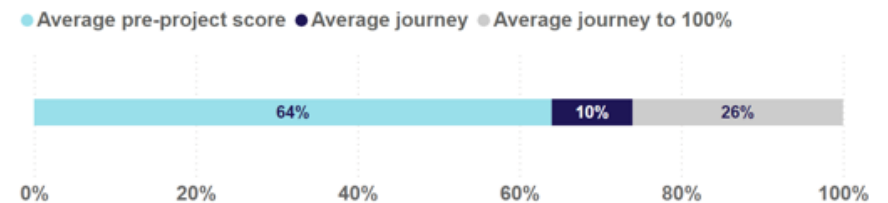


The data for CT clients in the same income bracket covers 126 clients of similar income level to your charity, to calculate a benchmark for your journey.

### Your overall J2E



### Average J2E of all Cranfield Trust clients



### Average J2E of clients in same income bracket

