

LLOYDS BANK FOUNDATION

England & Wales



# IMPACT REPORT | 2014

**BREAKING DISADVANTAGE BETTERING LIVES**



**We invest in charities supporting people to break out of disadvantage at critical points in their lives, and promote practical approaches to lasting change.**

Women Connect First, Cardiff

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**BREAKING DISADVANTAGE BETTERING LIVES**

# Message from the Chair and Chief Executive

2014 was a significant year for the Foundation.

We became the Lloyds Bank Foundation and finalised, fine tuned and launched our new Strategy "Breaking Disadvantage, Bettering Lives". The Strategy builds firmly on our strengths and expertise from 29 years of grant making across the country. We reviewed the tough context but, most importantly, consulted and listened to the organisations we fund as well as our locally-based Grant Managers, other staff and Trustees.

The starting point for us and our new Strategy is clear: tackling multiple disadvantage, underpinned by our analysis that this is compounded at critical points of transition. At its heart is our knowledge that an effective, locally-based small or medium-sized charity is able to reach people and communities and engage them in a way that larger organisations cannot. Yet it is these organisations who are most affected by the combination of austerity and national and local commissioning becoming increasingly competitive and focused on scale. So our response has been to move to bigger, longer grants (Invest), to provide new funding (Enable) to help organisations develop, and to offer additional support for all those we fund (Enhance) – "grants plus" consultancy and practical help so that they might grow and improve their capability. All of these ambitions are clearly reflected in the six objectives in our Strategy and our new programmes which we began to award grants for from July.

In total in 2014 we awarded £16.4 million to 533 charities who have

“**The starting point for us and our new Strategy is clear: tackling multiple disadvantage, underpinned by our analysis that this is compounded at critical points of transition. At its heart is our knowledge that an effective, locally-based small or medium-sized charity is able to reach people and communities and engage them in a way that larger organisations cannot.**”

directly helped over 250,000 beneficiaries to tackle disadvantage and better their lives. In addition we awarded 9,278 Matched Giving claims worth an additional £3.18 million.

To allow for our new Strategy we brought our existing Community Programme to a close having invested £132.4 million in six years in over 5000 organisations, helping us bring about change in communities across England and Wales. Our national programmes around criminal justice and mental health and services for older people continue to support innovative services on the ground.

Of vital importance has been our "kitchen cabinet" of small charity CEOs from across the country feeding into all aspects of programme design and implementation, ensuring we stayed rooted, relevant and realistic. In November we also brought together grantees from across the country to share ideas and question and challenge us and we engage

on an ongoing basis through our new website and social media. We are telling the story of the organisations we fund, and crucially the people they support, through films and photography and by taking them directly to politicians through our annual reception in Westminster.

None of this would be possible without the hard work of Trustees and staff but in particular we are grateful for the ongoing support of Lloyds Banking Group. Perhaps more significant, however, was the development and piloting of our Enhance programme whereby senior Bank staff have become involved as mentors with charities. Hearing the responses from both the charity and their Bank mentor, how uncertain initial introductions led to real partnerships and added value, it is clear we are at the start of a really different way for corporate organisations and charities to engage with and add value to each other, something we look to extend in 2015 – our 30th anniversary year.



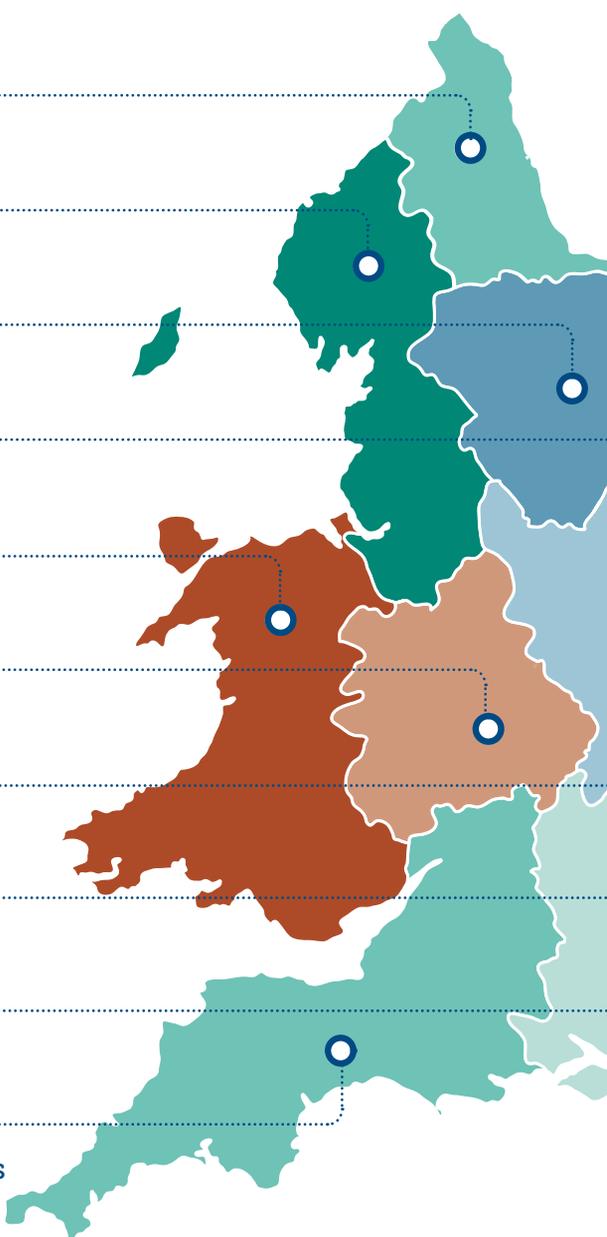
**Professor Sir Ian Diamond**  
Foundation Chair and Trustee



**Paul Streets OBE**  
Foundation Chief Executive

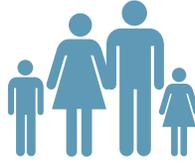
# Grants made in 2014 by Region

	January - December 2014 Grant Programmes	Matched Giving
<b>North East</b>	41 Grants <b>£832,718</b>	460 Claims <b>£156,000</b>
<b>North West</b>	63 Grants <b>£1,955,112</b>	1,072 Claims <b>£358,000</b>
<b>Yorkshire and the Humber</b>	46 Grants <b>£1,513,008</b>	1,425 Claims <b>£477,000</b>
<b>East Midlands</b>	36 Grants <b>£1,054,323</b>	353 Claims <b>£100,000</b>
<b>Wales</b>	51 Grants <b>£1,292,886</b>	762 Claims <b>£275,000</b>
<b>West Midlands</b>	53 Grants <b>£1,679,524</b>	912 Claims <b>£304,000</b>
<b>East of England</b>	27 Grants <b>£1,005,750</b>	497 Claims <b>£171,000</b>
<b>London</b>	97 Grants <b>£3,383,388</b>	1,237 Claims <b>£467,000</b>
<b>South East</b>	48 Grants <b>£1,624,325</b>	1,190 Claims <b>£413,000</b>
<b>South West</b>	71 Grants <b>£2,082,350</b>	1,370 Claims <b>£459,000</b>
<b>Total</b>	<b>533 Grants</b> <b>£16,423,384</b>	<b>9,278 Claims</b> <b>£3,180,000</b>



**256,714**

beneficiaries supported



**1,744**

active grants worth

**£46.5m**

**£16.4m**

invested into

**533**

charities



**96**

Invest grants averaging

**£63,418**

(over 3yrs)



**552**

salaries funded

**TOTAL IMPACT | 2014**



**9,278**

Matched Giving claims awarded worth

**£3.18m**



**16,627**

volunteer roles supported

**74**

charities supported to improve their capability (Enhance & Enable)



**3,365**

initial funding enquiries from charities



Full annual reports and financial statements can be accessed via [www.lloydsbankfoundation.org.uk](http://www.lloydsbankfoundation.org.uk)

# Our Strategy

In April 2014 we launched our new Strategy after examining what is happening to people and communities that we wish to reach, what we do best as a funder and how we can improve.

Our new Strategy is built on our strengths, and our wish to work in partnership and where we believe we can make the greatest impact on those facing disadvantage in 21st century Britain.

We discovered that in the current social and economic climate there is an increasing need to reach those facing multiple disadvantage at key points of transition in their lives, who often have little back-up or support. There is also a compelling need to fund and champion the role of small and medium charities dedicated to being that support but which are increasingly facing a challenging funding environment themselves.

Our new programmes – **Invest, Enable** and **Enhance** – will help charities break or prevent cycles of disadvantage. We also seek to deliver changes to practice and policy, tackling a selected number of issues at national level arising from our grant making. We develop and promote practical solutions to enable sustainable futures for charities – made possible by our long standing funding agreement with Lloyds Banking Group – and for disadvantaged people to achieve lasting and positive change in their lives.

## INVEST

Long-term funding of core or delivery costs for charities working to deliver clear outcomes for disadvantaged people.

Grants from £10k to £25k per annum for 2 to 6 years.

## ENABLE

Grants for specific organisational development to strengthen the effectiveness of the charity.

The planned work must improve one of the following areas – activities/services, leadership/governance, strategic planning/policy, structures/systems and communications.

Grants up to £15k for 1 to 2 years.

## ENHANCE

If the charity is successful in being awarded an Invest or Enable grant we will work with them to identify whether they would benefit from additional support under the Enhance Programme.

A range of tailored support will be offered working with a number of partners including Lloyds Banking Group.

# Our six core objectives

1

To focus our work and impact on people facing multiple disadvantages, funding organisations which target their support to people during key life transitions/events seeking to break, or prevent cycles of disadvantage.



2

To develop flexible responsive grant making, tailored to the needs of those we support.



3

To develop our national impact through practice, policy and partnerships in England and Wales.



4

To become a learning organisation, working to improve our impact and the quality of what we do.



5

To realise the value of our strategic partnerships with Lloyds Banking Group.



6

To provide best in class customer service by making it easier and quicker for charities to access support.



“  
**The Lloyds Bank Foundation for England and Wales has always been the one funder that we could rely on to really appreciate our development needs and the journey that we were on. The Foundation has listened to us, understood us, and then invested in our vision.**

”

**Phil Davies**

Chief Executive, Encompass South West, Devon – *Charity that provides a range of services to people who are experiencing homelessness and poverty – participated in Enhance programme pilot.*

# Transition Points



We focus on transition points because we believe these are critical points in people's lives where positive interventions can have the greatest impact. Here are some examples of transition points charities have committed to.



From prison or offending... >

£49,438 over two years to Northern Learning Trust (Newcastle) supporting ex-offenders to reintegrate into the community.



...to training and employment, community resettlement and stability.

From unemployment for those hardest to support... >

£30,000 over two years to AHOY (London) for the Pathway to Employment Programme which trains people in a wide range of skills for construction and industry.



...to employment for the most vulnerable.

From moving on from community mental health care... >

£75,000 over three years to KIM Inspire (Flintshire) helping women to be better able to manage their mental health.



...to resilience, improved health and wellbeing.

From arrival in the UK for refugees and asylum seekers... >

£75,000 over three years to Migrant and Refugee Communities Forum (London) helping migrants and refugees build new lives in the UK.



...to safety and improved social networks.

From dependency on alcohol, drugs and gambling... >

£15,000 over two years to Dance Voice (Bristol) for people in recovery from drug and alcohol use. The grant will help to develop these sessions and introduce outcome monitoring.



...to freedom from addiction.

From leaving care of the family home or residential establishment for those with a disability... >

£73,013 over three years to the Crumbs Project (Bournemouth) to provide support for those with a disability to gain life skills, work and volunteering experience.



...to greater independence, improved life skills, health and mental wellbeing.

From homelessness... >

£47,275 over two years to Manna House (Cumbria) to support homeless or vulnerably housed to secure and maintain safe and suitable accommodation.



...to gaining accommodation and life skills.

For older people losing independence... >

£39,600 over three years for Omega – The National Association for End of Life Care (Shrewsbury) providing support for people dealing with a significant diagnosis.



...to dignity, independence and life skills.

For those aged 21 and under becoming parents... >

£69,600 over three years to WILD Young Parents' Project (Cornwall) supporting young people to become confident parents.



...to employment and education.

From trafficking and sexual exploitation... >

£73,500 over three years to Link to Change (Cambridgeshire) offering one-to-one support for young people.



...to safety and secure housing.

From young people aged 17-25 leaving care... >

£75,000 over three years to Carefree Fostering (Cornwall) supporting young people leaving care to improve their independent living skills and to keep themselves safe.



...into employment, education or training, and a more independent lifestyle.

From an abusive or exploitative relationship... >

£75,000 over three years to My Sister's Place (Middlesbrough) offering support to women escaping domestic abuse.



...to safety and freedom from abuse and exploitation.

# INVEST

**96 Invest grants totalling £6.1 million have been awarded since July 2014.**

The grants awarded under the Invest Programme are providing long-term funding and core delivery costs for a diverse range of charities to deliver clear outcomes for disadvantaged people.

The average grant size is £63,418 over three years and is supporting crucial services to continue their work, expand or follow a new impactful approach to tackling disadvantage.

The funding is going towards a diverse range of charities including helping disabled people to be empowered to have greater independence and choice, domestic violence victims to rebuild their lives, refugees to gain safety and the long-term unemployed to find and maintain employment. This sustainable and targeted funding allows charities to be supported through a journey of development.

**29,714**

beneficiaries to be supported in year one

**£6.1m**

invested in 96 charities

**98**

salaries supported & 3946 volunteers

**60,855**

outcomes committed to in the first year

**96 INVEST GRANTS**

(JULY-NOV 2014) & THE INTENDED OUTCOMES

**2,051**

people to be supported into safe & suitable accommodation

**TOP ISSUES FUNDED:**

unemployment;  
homelessness;  
domestic abuse

**998**

people to be helped not to reoffend

**1,046**  
people to be helped into work;

**1,419**

people to be helped to reduce their substance misuse

**1,400**

accredited qualifications to be achieved

# Advocacy Matters Wales

We awarded £74,400 over three years to fund the salary of a part-time Independent Casework Advocate. The advocate will support adults with a learning disability who have been the victims of crime or exploitation and need help contacting legal authorities.

Many of these cases require lengthy and in-depth support from an advocate, and typically take around six months to resolve. The funding will enable the charity to work with more than 50 additional people over three years.

The provision of one-to-one support from a named caseworker will help those using the service to gain self-esteem, and feel empowered to address the issues they face, allowing them to move from an unsafe or exploitative situation, to a position of safety.

“**It’s all too easy for instances of abuse or exploitation of vulnerable adults to remain undiscovered because they lack confidence to speak out. With funding from Lloyds Bank Foundation we can provide advocates to make sure more voices are heard.**”

Jane Lane, Director,  
Advocacy Matters Wales

**Sue called the charity when she discovered that someone she knew was stealing from her home:**

“The first time it happened I forgave the person after they apologised, but when it happened again I became upset and angry. With the help of my advocate I was able to contact the police and report what had happened. As a result, the offender was cautioned by the police and the thefts stopped. If I hadn’t had help from Advocacy Matters Wales the thefts would still be going on. I’m so grateful for all their support”.

**Peter approached the charity after a traffic accident:**

“I’d lost confidence in myself. I was having mood swings and I didn’t know why. I was unable to cross the road. It was difficult to cope. I needed something to change to get back on track.

Advocacy Matters Wales arranged a solicitor to help me get a social worker, and when the one I was assigned wasn’t suitable, they helped me sort it out.

After my accident I felt like I was at rock bottom, but with the help of Advocacy Matters Wales I’ve become a different person. They do a really good job for people with disabilities, helping them to change and to have their voice heard. They certainly helped me.”





“  
**When I think of myself in the future, I see us living in a new house, being back at work, providing my son with a warm home. Coming to WILD has changed my life.**  
”

## **WILD Young Parents' Project**

We awarded £69,600 over three years to contribute towards the salaries of three link workers who will support vulnerable young parents in areas of high deprivation across Cornwall.

WILD runs activity sessions for young mothers and their children, equipping them with practical skills and advice. The appointment of additional link workers will enable the charity to increase the number of young parents who can also receive one-to-one support, and help with issues including advocacy, social work, and mental wellbeing.

90% of the young parents supported by WILD have experienced mental health problems, and 79% have been the victims of domestic violence. The charity is now able to help around 400 families per year; removing them from harmful situations, and helping them to build resilience and support networks, so they can become confident parents and integrated members of the community.



**Lauren is the single parent of Tyler, who suffers from two heart conditions. These can cause him to become short of breath, or for his heart to race and due to lack of oxygen in his blood his lips sometimes turn blue. He has growth problems and is prone to chest infections and fatigue. Living alone in a new area Lauren has sometimes felt isolated. Her neighbour introduced her to WILD:**

“At WILD I have met other mums in similar situations as me and Tyler has the chance to interact with kids his own age. We’ve been swimming, done healthy eating workshops, and we learnt first aid too which is useful because Tyler sometimes doesn’t breathe properly and it’s nice to know what I should do.

WILD recently helped me with my housing issues too. The flat I live in is damp, which is affecting Tyler’s health. They arranged a meeting with the housing authority and my health visitor. They also helped me fill out a welfare assessment, to help me apply for a house back in my hometown. I wouldn’t have been brave enough to get this involved with housing on my own.

If I think of myself in the future, I see us living in a new house, being back at work, providing my son with a warm home. Coming to WILD has changed my life.”

# Eva Women's Aid

We awarded £60,000 over three years to fund an additional support worker and contribute to core costs for a new older women's centre. The charity, which has been in operation for 27 years has identified an increase in sexual violence and abuse cases among women over the age of 45, and the new centre will provide support for these women.

The organisation, based in Redcar near Middlesbrough, provides a range of services including safe houses, high street drop-in centres, counselling, and training programmes. The service has developed since its inception, extending its reach to support a greater number of women, and to cater more specifically to their needs.

The women's centre at which the newly appointed staff member will work will help around 270 women to get out of abusive relationships over three years. It will provide them with safe accommodation, protection, and opportunities for a more independent future.

**“What I appreciate most about the organisation is that nobody there judges me for having been in an abusive relationship. I can always pick up the phone and rely on my support worker.”**

”

## Wendy, aged 47, was referred to the charity by her local women's refuge:

“I was in an abusive relationship for 15 years. I didn't realise the extent of it because my partner became more controlling over many years. He slowly chipped away at my confidence. He controlled all my finances and wanted to know what I was doing at all times. He made me give him proof of where I went, even asking to see my bus receipts. I became completely isolated.

When I went to the women's refuge in my home town I had nothing except the clothes I was wearing. My partner soon found me there so I was offered a place at Eva Women's Aid refuge. They gave me a support worker who helped me find my accommodation and sort out my finances.

What I appreciate most about the organisation is that nobody there judges me for having been in an abusive relationship. I can always pick up the phone and rely on my support worker. If I return to my home town where my partner is living in our house I still have to keep looking over my shoulder but now at least I am able to do things. It's nice to have my sister back in my life as my partner wouldn't allow me to see her.”

# Hetty's

“**I expected Hetty's to be nosey do-gooders but after a couple of sessions I thought, 'hold on a minute, this is doing me good!'**”

**We awarded £44,000 over two years to contribute towards the salary of a care worker to support people who are affected by a family member's substance misuse.**

Hetty's, based in Mansfield, delivers nationally recognised services to enable whole families to recover from problems relating to alcohol and drug addiction. It empowers them to build coping strategies, increase confidence and improve self-worth and to make life better for them and those around them.

Our grant is allowing Hetty's to continue to meet the demand for support from families across Nottinghamshire in spite of funding cuts from the Local Authority. The services they provide for family members acting as carers include a confidential helpline, and advice around benefits, financial planning, legal care orders, housing, employment and social care.

**Adam, aged 65 was referred to Hetty's by local authorities because he and his wife suddenly became responsible for their granddaughter due to her mother's use of drugs:**

“My wife and I have had so many set-backs trying to cope with our daughter's and our granddaughter's behaviour. The whole situation has put a lot of pressure on our own relationship. The issues also affected my other daughter and my grandson, and at times I felt guilty about the effect it had on relationships with them.

I expected Hetty's to be another set of nosey do-gooders, but after a couple of sessions with them I thought, 'hold on a minute, this is doing me good!'. With their help I've got better peace of mind and even a better understanding of life itself. I felt like I was in a hole but someone had thrown me a ladder to get out.

Hetty's has helped us to heal as a family; helping us to understand the different dynamics of what's going on behind the eyes. They have mediated, supported, listened, laughed and cried with us.

Our life isn't perfect and there will always be things to test us, but our lives have definitely improved. Our wellbeing is better, we have grown in confidence, we have more knowledge, and we are far less isolated. I am still having support to help me deal with the legacy of the past. It is going well and I know that as long as Hetty's number is there to ring, the future will be better.”

# Bristol Refugee Rights

We awarded £75,000 over three years to contribute towards the salary of a Manager and the core running costs for its drop-in centre for asylum seekers and refugees.

Now in its eighth year of operation, the centre has extended its opening hours from one day to three days per week and is regularly visited by 200 members each week. The grant will enable the charity to increase its provision of services still further. These include language lessons, advice on matters such as housing and finance, and support with mental health, which is often affected by the experience of seeking asylum.

The centre combats the social isolation and poverty that is commonly experienced by refugees and asylum seekers, allowing them to build social networks and provide a gateway to employment and integration in the UK.



“  
**I have never seen volunteering,  
 help and support like that of Bristol  
 Refugee Rights. If the organisation  
 did not exist, asylum seekers and  
 refugees in Bristol would be lost.**  
 ”



### **Abdulfadil arrived in the UK from Sudan:**

“I was forced to leave my home because my life was in danger. I claimed asylum in the UK but it took eight years to get registered refugee status. Those years were very difficult; I spent time in detention, I had nowhere to live, and was reliant on handouts for about four years.

When I first came to Bristol Refugee Rights I felt good about discovering a place where I could meet people and share a hot drink. Later I returned to the centre as a volunteer; unofficially interpreting for others. Volunteering has given me the confidence and experience to get a job, and next I hope to take a course to prepare me for work.

I have lived in the UK for eight years and been to several other cities, but have never seen volunteering, help and support like that of Bristol Refugee Rights. If the organisation did not exist, asylum seekers and refugees in Bristol would be lost. It gives people life and hope, and without it, those people would have nothing. When I was destitute I relied on the weekly food bag and hot meal that I received at the Welcome Centre to keep me alive.”



# The Commonwork Land Trust



The Commonwork Land Trust, based in Chiddingstone, Kent, was awarded £74,417 over three years to fund an Occupational Therapist and contribute to the core costs of its Grow2Grow project. Grow2Grow is a social enterprise based on an organic farm which provides long term placements for young adults with complex mental health issues.

Practical tasks, such as growing fruit and vegetables and caring for animals help participants to develop confidence and vocational skills. At the same time, the one-to-one support of qualified clinicians paves a path to better mental wellbeing. The placements provided can be for up to two years, which is often the time needed for participants to develop trusted relationships with clinicians and decide on the next step of their journey.

With the appointment of a new Occupational Therapist, the project can benefit 36 participants per year. 72% of these are not in employment, education or training when they start the project, and a third are at the point of leaving care. By the end of their placements, 80% of the young people go on to pursue further education or employment.

**Ben has a diagnosis of severe ADHD and a history of self-harm and multiple hospital admissions. His mother has Bipolar Disorder. He is extremely bright but left school with no qualifications because of his mental health difficulties:**

"When I started coming to Grow2Grow I couldn't concentrate for more than a minute at a time. I was easily distracted and didn't finish anything I started. Through the project I've improved a lot. I recently cooked a meal for the group which I didn't know I could do. Now I'm on a paid placement at Grow2Grow, selling the organic produce at local markets. I've achieved a lot."

**Callum is 23. He has acute anxiety and learning difficulties:**

"Before I came to Grow2Grow I just used to stay at home and play on my computer. At Grow2Grow I've learnt about dairy farming and worked with the herdsmen on the farm. I now have a paid work placement which I really enjoy. Recently the Head Herdsman described me as 'an asset to the team' which feels fantastic."

**“Now I'm on a paid placement at Grow2Grow, selling the organic produce at local markets. I've achieved a lot.”**

# ENABLE

**19 Enable grants totalling £243,468 have been awarded since July 2014.**

Enable grants have allowed charities to become stronger so they can deliver their work more effectively. By investing in specific areas of development we have improved charities' core activities to increase their capability. Funding has been given to improve structure and systems, communications, strategic planning, leadership and governance.

“**The support from Lloyds Bank Foundation under the Enable Programme has allowed us to review our current programme format. We now begin working with young people on the development of attitudes and soft skills, helping them overcome issues that can be barriers to our more practical help with tasks such as CV writing and mock job interviews.**”

Michele McKendry  
CEO, Futureversity



# Futureversity

**We awarded £15,000 to enable Futureversity to pilot a new approach to its 'Job Ready' programme, which works with young people who have been out of the education system, employment or training for six months or more.**

The charity had found that the general funding available for employability programmes was better suited to larger scale projects and that their tailored approach to providing services often meant they didn't qualify for grants. The fact that Enable grants cater for specific development needs allowed them to review their current programme and make the necessary improvements.

Futureversity identified that while Job Ready was still in high demand, it was not being accessed by the young people that needed it most. Their review incorporated feedback from 400 of the scheme's alumni, and they worked to make changes that will make it a better fit and be better publicised to the people it was intended to help.

The reviewed programme will be more effective in training disadvantaged young people who have been unable to find work for more than six months. With the help of Job Ready, young people will move from a position of unemployment and dependency on others to a more independent way of living, with prospects of employment or further education.

## **Naheda joined Futureversity when she was 17:**

"I dropped out of school before my GCSEs because of personal issues. At a young age I had to take on responsibility for my family. I always felt everything was my fault.

When I first came to Futureversity I was very nervous and my confidence was very low. I was cooped up in my own zone and I wanted to be alone.

Doing the Job Ready course has given me a routine. Every time I come here I learn something new about work and life. The course is helping me get into an administrative apprenticeship.

The course is not just nine weeks and then you're out of the picture. The organisation helps put you on the right track for employment and a job. I love learning new things and experiencing different cultures. I hope to have the opportunity to work abroad in a few years time."



# Ryedale Carers Support

“  
**Nothing can prepare you for the intense, relentless and exhausting daily routine of being a carer. With no family close by, and living in a village, we'd be at risk of isolation without the charity's support.**  
”

We awarded a £15,000 grant to Ryedale Carers Support to fund additional managerial hours as they map out a collaborative partnership with two other care organisations in the region, following fierce funding cuts to each individual organisation. Ryedale Carers Support helps carers and the people they look after, providing visits from volunteers to give full-time carers respite, or to befriend elderly people living alone or in care homes who feel isolated.

Ryedale Carers Support and the two neighbouring care services in North Yorkshire have recognised the benefits of forming a partnership with a view to merging.

The grant will help facilitate the change being implemented in support services. By working together the three organisations will be able to respond more effectively to carers needs, which constantly change and develop in relation to the conditions of the people they care for.





**Penny cares for her husband, Eddie, who developed vascular dementia and vascular epilepsy shortly after they retired:**

"Eddie's diagnosis was the most critical single thing we have faced in 46 years of marriage. Having once shared all aspects of life, I became suddenly responsible for everything and Eddie is now totally reliant on me.

Ryedale Carers visited our home to outline what support they could provide. We use a range of their services but the Volunteer Sitting Service is of most value to me. Our volunteer, Bob, visits once a fortnight for a morning, which gives me some time to myself, away from home. I can have a spa treatment, a walk or a swim, and switch off.

Nothing can prepare you for the intense, relentless and exhausting daily routine of being a carer. With no family close by, and living in a village, we'd be at risk of isolation without the charity's support.

Eddie's dementia has affected him in ways I would never have imagined, but I hang on to moments when he smiles or responds to something I say. My dearest Ed is still there with a sparkle in his eyes, not to mention his architect's eye for detail - he recently placed six biscuits, chocolate side down, in a perfect line on the Aga. We just licked the chocolate off the biscuits and laughed!"

# ENHANCE

## **55 charities have been supported through Enhance to improve their capability.**

Enhance support is tailored to meet specific objectives identified by the charity, providing expertise in areas such as strategic business planning, business networking, fundraising, marketing, governance or evaluation, at no cost to the charity.

The pilot scheme in the summer of 2014 worked with 30 charities and was reviewed and improved by an independent evaluation. The programme is now being offered to all charities in receipt of Invest and Enable grants.

Centrepoint Outreach, Boston provides support for homeless and vulnerable individuals in South Lincolnshire. They requested assistance with strategic planning and were provided with an external consultant and a Charity Mentor from Lloyds Banking Group to provide ongoing support.

"I had several meetings with a consultant and he also delivered strategic planning training to our Board, which was hugely beneficial. As a result, we now have a draft strategic plan for the next three years and have started making the shift to a more outcomes based approach. I don't think we would have reached this point as quickly without the consultancy support.

I have also received mentoring support from a Local Director which I find really helpful. Overall the Enhance programme has been a very positive experience."

**Elizabeth Hopkins**, Chief Executive, Centrepoint Outreach, Boston



**“The relationship with the charity has helped me develop because it has made me think outside the box. It’s also building colleague engagement - branch staff at the Bank love being involved and I’ve even had to limit the numbers of volunteers so I can keep the branch open!”**

Dave Gornall,  
Manager for Halifax in Bolton

# Emmaus Bolton

Emmaus Bolton provides those who are homeless or isolated with a place to live, companionship and meaningful work. They applied to the Foundation for a Charity Mentor to help with planning and marketing, and were connected with Dave Gornall, Manager for Halifax in Bolton.

"Our social enterprise was thriving but we needed to increase our income to cover the rising price of utilities and expenses. We also had additional building works to fund.

With Dave's help we built and developed several new methods of attracting people to our site – including better use of social media.

With the help of staff at Dave's branch we distributed more than 350 'rucksack survival packs' to people living on our streets last winter. Branch staff also assisted with car washing for their 'Day to Make a Difference', raising funds and awareness about our work. Dave helped outline how we can replicate and build on this event in future."

**Tony Stephenson**  
Manager, Emmaus Bolton



# The Archway Project



The Archway Project offers a unique learning experience for young people and has a proven track record for minimising social exclusion, empowering at risk young people, providing meaningful qualifications and reducing crime rates.

**Kelly Thorn, our Charity Mentor is helping The Archway Project develop relationships with local businesses, as she has a large network of contacts through her work with Lloyds Bank. She is instrumental in helping mentor our young people, to raise their aspirations and help them select meaningful career paths.**

**John Milton, CEO**

When I joined The Archway Project I had no idea about mechanics – all I thought about was annoying people. Now, because of them, I am at college and have a clear career path in mechanics. I also volunteer at the project, in order to give back what they have given me.

Del, 17

“  
**Kelly has been a valuable resource and asset to us, which we would not have been able to afford otherwise.**

John Milton, CEO ”



# NATIONAL AND ISSUE BASED PROGRAMMES

## **Continuation of funding for key criminal justice programme and older people's programme.**

In addition to our local responsive grant making we have always invested in thematic programmes, helping develop new approaches to tackling disadvantage which build learning. We are now looking to build on that experience in our new Strategy so we can more systematically influence policy and practice.

2014 represents the last year of an investment of over £10.5m in four portfolios of grants that supported charities in the criminal justice sector. We supported 13 charities working with young offenders and mental health, drawing from the work of the Bradley Report which highlighted the need to reduce reoffending and help mentally ill and learning disabled offenders. Alongside supporting the delivery of vital frontline work, the Foundation commissioned the Centre for Mental Health to work alongside the 13 projects to help them evaluate and improve their work as part of helping them make the case for further funding, and also brought these projects together at an event in December to share experiences.

This year we also continued to invest in 15 charities working with older people, with a focus on helping them acknowledge and deal with issues around money awareness and financial inclusion. In 2015 we will be looking to bring organisations together to consider what we can learn.

We also began to develop a new programme to pilot, develop and test the HomeShare model – whereby householders offer accommodation to young people in return for support with basic household tasks. Going forward, we'll be investing £1m in the initiative and have put together an innovative partnership with Big Lottery, Age UK, the Foyer Federation and Shared Lives Plus to pilot schemes, develop the overall model and make the case for its wider adoption.

Recognising the tough times facing small and medium-sized charities, we are determined to champion and make the case for what a good small and local charity offers the communities it supports. We held two events with key civil servants and other funders to highlight the issues and to begin to make the case for changes to policy, funding and commissioning to help small and medium-sized charities not just survive but thrive.



# Switchback

**We awarded £105,000 to contribute to the salaries of staff and the core costs of an employment, training and mentoring programme for young offenders aged 18-24 following their release from prison.**

**Switchback helped Dejan get back on his feet:**

"I first encountered Switchback whilst in HMP Isis working in the officer's mess. I thought they'd be another form of job centre. Switchback was patient with helping me understand who they were which took a few conversations.

I wanted to do something different. I felt like I had been wasting my time, doing pointless things for way too long. I started volunteer work in the kitchen at the Crisis Skylight Café straight away after my release from prison. Switchback has really benefited me and supports me to maintain focus. I'm working with good people, people that don't judge you at all and are open minded. I also go into the Switchback office, which is literally across the road from the café, to do my weekly planning sessions and job hunting.

I still have a long way to go and much more to improve on but I have done more with Switchback than I would have done by myself. And when I feel like I've had enough, they are always there to push me and keep me optimistic and positive.

“**Switchback has really benefited me and supports me to maintain focus. I still have a long way to go and much more to improve on but I have done more with Switchback than I would have done by myself. And when I feel like I've had enough, they are always there to push me and keep me optimistic and positive.**”

# COMMUNITY PROGRAMME

**418 Community Programme grants totalling £10 million were awarded in its final year.**

The Community Programme has had a big impact over the six years since 2008 with a total of £132.4 million invested through 5,224 grants to charities tackling disadvantage. The programme supported some excellent projects and organisations but given the changes in the external landscape we wanted to better support the needs of small and medium charities to meet the challenges they face by supporting charities more in-depth for longer. The last grants were, therefore, made under the Community Programme in February 2014 before we launched our new Strategy and Invest, Enable and Enhance grant programmes.

“  
**When people are so lonely and depressed and people don't know where to go Synergy is here for them and offers the way forward. I am now able to look forward to the future. Synergy gives structure to my life, it keeps me on track, it keeps me alive.**  
”

Jenny



# Synergy Addiction

We awarded Synergy Addiction, Billericay £30,000, over three years towards core costs under the Community Programme.

Synergy Addiction provides a range of support for people affected by alcohol and addiction related issues. Their services support people to maintain sobriety, increase self-worth and move towards new opportunities.

## **Jenny has benefited from attending Synergy Addiction:**

"I started drinking when I was 13 years old. The first time I became drunk I could forget the memories but after a while the drink no longer worked but I was desperate and I was hooked. I hated myself and I drank to self medicate. I had my own cleaning business until the depression and drinking became too much – I would drink to oblivion.

At Synergy they have top counsellors and you get help with anything to do with addiction – I wouldn't be here without them. I have been attending 'Breaking The Cycle' course which helps to give structure to my life. When people are so lonely and depressed and people don't know where to go Synergy is here for them and offers the way forward. I am now able to look forward to the future. Synergy gives structure to my life, it keeps me on track, it keeps me alive."

# Matched Giving

Thousands of Lloyds Banking Group Colleagues took part in 2014 in the Matched Giving Scheme which matches staff fundraising and volunteering efforts for charity. 9,278 claims were made for matched giving which raised a total of £3.18 million to make a difference to people and communities across England and Wales. The largest recipient was the Alzheimer's Society - Lloyds Banking Group Charity of the Year - which was awarded £735,723 of Matched Giving Funds.

## Trekking the Sahara

Last November, 35 colleagues from Lloyds Banking Group trekked 100km across the Sahara Desert raising over £215,000 for Alzheimer's society, including the money raised through Matched Giving. One of the team, Lynne Mitchell, raised an incredible £12,000. This involved some inventive fundraising ideas and a lot of support.

"All of the team members have received amazing support from family, friends and colleagues," she says. "We were all up for the personal challenge, the excitement of the trip and the bonding, but ultimately this is about the charity. We've all learnt so much and it is very rewarding to know the difference the Group is making."



# Wolf Run

The Wolf Run is an 10k off-road run featuring a series of man-made and natural obstacles located throughout the course.

“Ten people from our team signed up for it. I was very apprehensive about taking part; I hadn’t run since leaving school! We trained regularly in small groups but nothing could prepare us fully for the actual event.

On the day, our enthusiasm kicked in and we worked together to help each other through. We felt a great sense of achievement as we crossed the finish line and were thrilled to have raised £1,432.00 which was later matched by the Lloyds Bank Foundation.

Donations were split between Lloyd’s Charity of the Year; the Alzheimer’s Society and the British Heart Foundation, a cause which some of the team felt close personal ties to. Within a week of completing the Wolf Run we had already decided to take part in the next Wolf run – and have roped a few more wolves into our pack!

Stephanie Turnill and her colleagues from Commercial Banking at Lloyds Banking Group are pictured below:



# Looking Forward

2015 marks our 30th Anniversary and will see us build on and deliver in full the ambitions of our new Strategy. In particular we will:

- Make a full year of grants under our new programmes supporting quality applications, organisations and services but also ensuring a good spread of grants across the transition points and the regions and communities of England and Wales.
- Help organisations to develop and build their capabilities through making more Enable grants and encouraging all organisations we fund to take up additional support through our Enhance programme, including through expanding the pilot programme of Charity Mentors from Lloyds Banking Group up to 250 relationships.
- Support grantees to monitor and learn from their own work and to share with us how they are helping individuals to break out of disadvantage and the outcomes they have achieved. We will also develop our own abilities as an organisation to analyse and learn from the data we collect and to evaluate and disseminate learning.
- Wrap-up our existing national programmes around criminal justice and mental health and older people and ensure lessons learnt are captured and disseminated effectively.
- Develop our new approach to having impact on a national scale, including championing the role of small and medium-sized charities and taking the insights and concerns of our grantees to Whitehall, Westminster, Cardiff Bay and local town halls to influence policy and practice to better tackle the disadvantage of individuals and communities.
- Invest in the testing and development of new models for delivering services, particularly through piloting and developing local HomeShare schemes – matching older people who have space in their homes but need some care and support with those who are younger and struggling to afford accommodation but are able to offer some assistance in return.
- Develop how we listen to and engage with our grantees through monitoring visits, e-newsletters, social media, local and national forums and networks.
- Use the opportunity of our 30th Anniversary to mark the achievements of those we fund through a Charity Awards programme and to raise awareness of our work within Lloyds Banking Group.



- Continue to develop our systems and train and support our staff, developing their knowledge and expertise. We will also welcome a new Chair of Trustees.
- Look for opportunities to work in partnership with other funders and like-minded organisations, including our sister Foundations in Scotland, Northern Ireland and the Channel Islands and Lloyds Banking Group.

So whether through investing in vital core services, supporting small charities to grow and develop, or championing what they offer and bringing insights and ideas to the powers that be, we will remain at the forefront in 2015 of helping to break cycles of disadvantage and better lives.



# Our Values

**Credible** – a trusted and respected voice in the sector

**Open** – a flexible, responsive grant maker that is a leader in delivering quality service

**Aspiring** – bringing out the best in ourselves and others and in everything we do

**Engaging** – a learning organisation that listens, understands and responds to charities' needs

Overleaf: Chairs of Lloyds Bank Foundation and Lloyds Banking Group, the Shadow Charities Minister, the Chief Executive of the charity Encompass and the Encompass Charity Mentor.

## Trustees and Senior Management

### Trustees

**Professor Sir Ian Diamond**  
Chair

**Professor Patricia Broadfoot CBE**  
Vice Chair

**The Right Honourable Baroness Hilary Armstrong**

**Sir Clive Booth**

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### Senior Management Team

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Chief Executive

**Andy Clapham**  
Chief Operating Officer

**Chris Anderson**  
Director of Grant Making South

**Harriet Stranks**  
Director of Grant Making North

**Duncan Shrubsole**  
Director of Policy, Partnerships and Communications

**Rhod James**  
Head of Finance

# BREAKING DISADVANTAGE BETTERING LIVES

The Lloyds Bank Foundation for England and Wales is one of the leading community grant makers. An independent registered charity funded by the profits of Lloyds Banking Group.

The Foundation invests in charities supporting people to break out of disadvantage at critical points in their lives, and promotes practical approaches to lasting change.

Registered charity number 327114  
Company Limited by Guarantee  
Registered Number 1971242

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Cover photo: Safe and Sound Homes, York