

LLOYDS BANK FOUNDATION

England & Wales



EMPOWERING PEOPLE, CHARITIES AND COMMUNITIES:

OUR IMPACT IN 2015

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.



Stephanie, service user at W.A.I.T.S

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Watch our Funding in Action

Wherever you see this symbol, click to watch more of the story on film or visit: www.lloydsbankfoundation.org.uk/about-us/success-stories



Message from the Chair and Chief Executive



2015 was a significant year for the Foundation. We reflected on our 30th anniversary and the **£340m** we have distributed to **42,000 charities** during that time, and joined with Lloyds Bank as they marked their milestone anniversary of 250 years. To celebrate, we hosted our Charity Achievement Awards which recognised the fantastic charities we support and the lives they have changed. Our Trustees and staff worked hard to fulfil the promise of our new strategy to break disadvantage.

Our impact was broad and deep; we awarded a total of **£22.1m** in funding, reaching communities across England and Wales. We supported **1,765** charities through our grant making and a further **1,267** by matching the fundraising and volunteering efforts of Lloyds Banking Group staff, including substantial support for the Group's Charity of the Year.

As ever our regionally based Grant Managers remain at the heart of what we do. They identify great charities, take time to assist and assess them through grant applications, monitor their progress, build an ongoing relationship and mobilise further resources to help the charity thrive longer term. We made **374** new Invest and Enable grants and through our Enhance programme, we are helping charities to develop and become stronger. Our Charity Mentoring pilot grew into a valuable programme this year, harnessing the expertise and enthusiasm of senior colleagues in Lloyds Banking Group and making a real difference to almost **200 charities**.

But being an effective funder of great small and medium-sized charities is not enough. Our report, **Expert Yet Undervalued and on the Frontline**, drawing on the experiences of **800 grantees**, highlighted the challenges they face. Demand for charities who are experts in reaching people facing disadvantage and communities is growing, yet these charities are increasingly marginalised by reductions in government funding centrally and locally and the move to commissioning at scale. We have voiced their concerns far and wide; to the Minister for Civil Society, to MPs and AMs through receptions in Westminster and Cardiff Bay, to the media, the wider sector and beyond. We have begun to influence policy and practice through our new strategic programmes. Our Homeshare initiative brings together isolated older people needing support and younger people unable to find affordable accommodation, making life better for both parties. Our new national programme on domestic abuse is helping to strengthen the sector, seeking to reform how services are commissioned and better tackle domestic abuse at source through challenging those who perpetrate it.

Underpinning all of our work is of course our partnership with [Lloyds Banking Group](#). The Group today has a retail presence on almost every high street and we, their independent Foundation, are supporting important but often unseen work on virtually every backstreet. We are making a real difference, but know there is so much more we can and must do to help all of Britain's communities to progress and prosper in 2016.

Baroness Rennie Fritchie DBE
Foundation Chair and Trustee

Paul Streets OBE
Foundation Chief Executive



Our 30th Anniversary Year

2015 marked three decades of helping small and medium-sized charities tackle disadvantage. Alongside our grant making, the year was filled with events to celebrate and strengthen those we support.



We organised the Charity Achievement Awards, selecting winning charities out of almost 1,000 of those we fund. Lloyds Banking Group Chair, Lord Blackwell and Lloyds Bank Foundation Chair, Baroness Fritchie congratulated the winners at the UK Final.



 Women Acting in Today's Society, winners of our Against The Odds Award



 Lord Blackwell and Baroness Fritchie name Twenty Twenty 'Charity of the Year'

We showcased the work of our Welsh charities at the Senedd, connecting Assembly Members with local organisations and also announced the Charity Achievement Award winners for Wales.

We helped charities we fund meet with their MPs at Westminster, where Rob Wilson, Minister for Civil Society endorsed the work done by the Foundation and the importance of small and medium-sized charities.



 Charity Achievement Award winners recognised at the Senedd




 Paul Streets and Rob Wilson MP talk with charities we fund at Westminster



We joined Lloyds Bank in celebrating their 250th Anniversary. Our staff, along with charities we fund, and representatives of the Group's Charity of the Year, Children in Need, visited local branches to mark this milestone year.



The Foundation joins Lloyds Bank colleagues and charities in branches

Lloyds Banking Group Mentors, the charities they support, and the Group Chief Executive joined us at London's historic Mansion House to share learning and celebrate our Charity Mentoring programme.



Mentors and charities help shape our Charity Mentoring Programme



Lloyds Banking Group Chief Executive, António Horto-Osório speaks at our Charity Mentoring event

Our work on Homeshare was featured in the national press, showcasing our work to improve life for both older and younger people.

We published the views and voices of 800 of the small and medium-sized charities we fund and used what we learned about the challenges they face to champion their role to policy makers and influencers.

Report published July 2015



Our Programmes

We support people to break out of disadvantage by funding, strengthening and championing small and medium-sized charities with an income between £25,000 and £1 million via three main programmes of long and short-term grants.



Invest grants provide long-term funding of core or delivery costs for charities working to deliver clear outcomes for disadvantaged people. Grants can cover part funding of salaries, management costs, or the operational costs that keep the charity running.



Enable grants help charities to grow stronger and develop so that they can be more effective. Grants can cover activities such as piloting a new stream of work or looking into new ways of diversifying income, e.g. through a social enterprise.



 Kim Inspire supports women in North Wales to improve their mental health

“ We received an Invest grant for three years funding for our Community Coordinator, who organises our groups, meets new clients and designs new programmes. This is a vital role for the charity and we are really grateful to Lloyds Bank Foundation for funding it. ”

Annie Donovan, Joint Chief Executive, Kim Inspire



 Parveen Mirza at Asian Women’s Project in Nottingham

“ The Enable grant from Lloyds Bank Foundation is enabling us to capture the voices of south Asian women and their experiences of domestic abuse, honour based violence and forced marriages and to work with them to identify appropriate and acceptable solutions... women are leading the change! ”

Parveen Mirza, Chief Executive, Asian Women’s Project



“I had no idea how much I would gain from getting involved – now when my staff ask me how they can enhance their career and skills my answer is simple: become a Charity Mentor.”

 Robert Kennedy, Regional Director at Lloyds Bank and Charity Mentor for Synergy Addiction in Billericay



Our Enhance programme provides charities already receiving an Invest or Enable grant with additional support delivered from a variety of Foundation partners. In addition to offering consultancy services and resources, we also offer our Charity Mentoring Programme, working with our partner Lloyds Banking Group.

Charity Mentoring harnesses the skills of senior staff at Lloyds Banking Group to strengthen small and medium-sized charities.

Stitches In Time £60,000 Invest grant over three years

Darren Cable, Area Director in Legal Practices at Lloyds Bank was matched with Paul Garayo and Katie Adkins at Stitches In Time. This charity supports women from different cultures to integrate into their local community by developing sewing skills and language skills to help them find work and live more independently.

Paul, Director of Projects and Partnerships at Stitches In Time, said of Darren’s support, “Being able to run ideas past Darren has been brilliant – he’s like a business agony uncle and a great sounding board. He’s helped us see things from the perspective of a larger organisation like Lloyds Bank, and his support is enabling us to go from strength to strength in our work.”

For Darren, Charity Mentoring has been a process of learning and teaching, “I’ve seen how important it can be to work collaboratively, which Katie and Paul do really well. I’ve taken this approach back to the office, and now I talk a lot more about ‘our plan’ instead of ‘my plan’, which makes my colleagues feel more involved in the journey.”



 Katie and Paul with Darren Cable at Stitches In Time’s workshop in East London

Women Acting in Today’s Society £34,000 Invest grant over three years

Jo Harris, Managing Director of Small Business Banking at Lloyds Banking Group, was matched with Marcia Lewinson, CEO at Women Acting In Today’s Society (W.A.I.T.S).

“The support from Jo Harris in addition to our grant has been invaluable to us. She is helping us implement a new strategy and business plan so that we can ensure that W.A.I.T.S will be sustainable in the future and continues to do what it does best – helping vulnerable women, many of whom have suffered abuse or have survived very traumatic life events,” said Marcia Lewinson.

For Jo, Charity Mentoring has been an opportunity to share her skills and learn more about a local charity, “Charity Mentoring made me realise just some of the work that’s going on in our local communities and how much more opportunity we have to support that work and each make a difference by volunteering through Lloyds Banking Group. At W.A.I.T.S I use the skills I use every day in my day job to help them with things like creating a crisper business plan.”



 Charity Mentor Jo Harris with Marcia Lewinson, CEO, W.A.I.T.S, working in Birmingham

Our Impact in 2015



WE DELIVERED AGAINST OUR 6 STRATEGIC OBJECTIVES:

1. To focus our work and impact on people facing multiple disadvantage

- ✓ Supported 1,765 small and medium-sized charities tackling disadvantage across England and Wales.
- ✓ Awarded 374 of these charities new Invest and Enable grants totalling £15.8m.
- ✓ Ensured those we funded set objectives and targets for how they will help people improve their lives.

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

- ✓ Funded charities through Invest grants to deliver specific projects or for vital core costs.
- ✓ Developed our Enable and Enhance programmes to provide a wide range of support to help charities grow and thrive.
- ✓ Ensured our funding criteria and decision-making supported quality charities and services.

3. To develop our national profile and impact in England and Wales

- ✓ Achieved significant press coverage and social media reach of our Charity Achievement Awards regional and national winners.
- ✓ Launched new national programmes to influence policy and practice around small and medium-sized charities, domestic abuse and developing the Homeshare model.
- ✓ Surveyed 800 grantees and took their concerns to Ministers, MPs and AMs.

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

- ✓ Assessed charities' progress and achievements through regular grant monitoring visits and reports.
- ✓ Brought grantees together nationally and locally to learn from each other and share approaches.
- ✓ Developed our use and analysis of data and commissioned new evaluations and research.

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

- ✓ Ensured the Foundation's 30th Anniversary was marked as a key part of Lloyds Bank's own 250th Anniversary.
- ✓ Grew our Charity Mentoring programme bringing 197 Lloyds staff together with charities for mutual benefit.
- ✓ Matched the fundraising and volunteering efforts of Lloyds Banking Group colleagues contributing £3.3m into 1,267 charities.

6. To provide best in class customer service

- ✓ In an independent survey 77% of grantees and unsuccessful applicants ranked our application processes as excellent or very good.
- ✓ 86% of the charities applying for funding rated the support provided by our regionally-based Grant Managers as very helpful.
- ✓ Developed and refined our systems and processes and recruited new roles to enable us to deliver effectively.

WE AWARDED A TOTAL OF £22.1 MILLION ACROSS OUR PROGRAMMES

Investing in Small and Medium-Sized Charities

£16.5m was awarded under the Invest, Enable and Enhance programmes



Influencing National Policy and Practice

£2.3m was awarded to national programmes to champion the role of small and medium-sized charities, tackle domestic abuse and develop a national Homeshare programme



Matching Fundraising Efforts of Lloyds Banking Group Colleagues

£3.3m was donated to 1,267 charities through Matched Giving, including £955,174 for the Group's Charity of the Year



Charity Mentoring

197 senior staff from Lloyds Banking Group are now mentoring charities receiving a grant



£13.9m

in Invest grants to 230 charities (1-3 years)



£1.9m

in Enable grants to 144 charities (1-2 years)



186

charities supported by Enhance consultants, to the value of £700,000



58,013

beneficiaries supported



6,319

volunteer roles supported



342

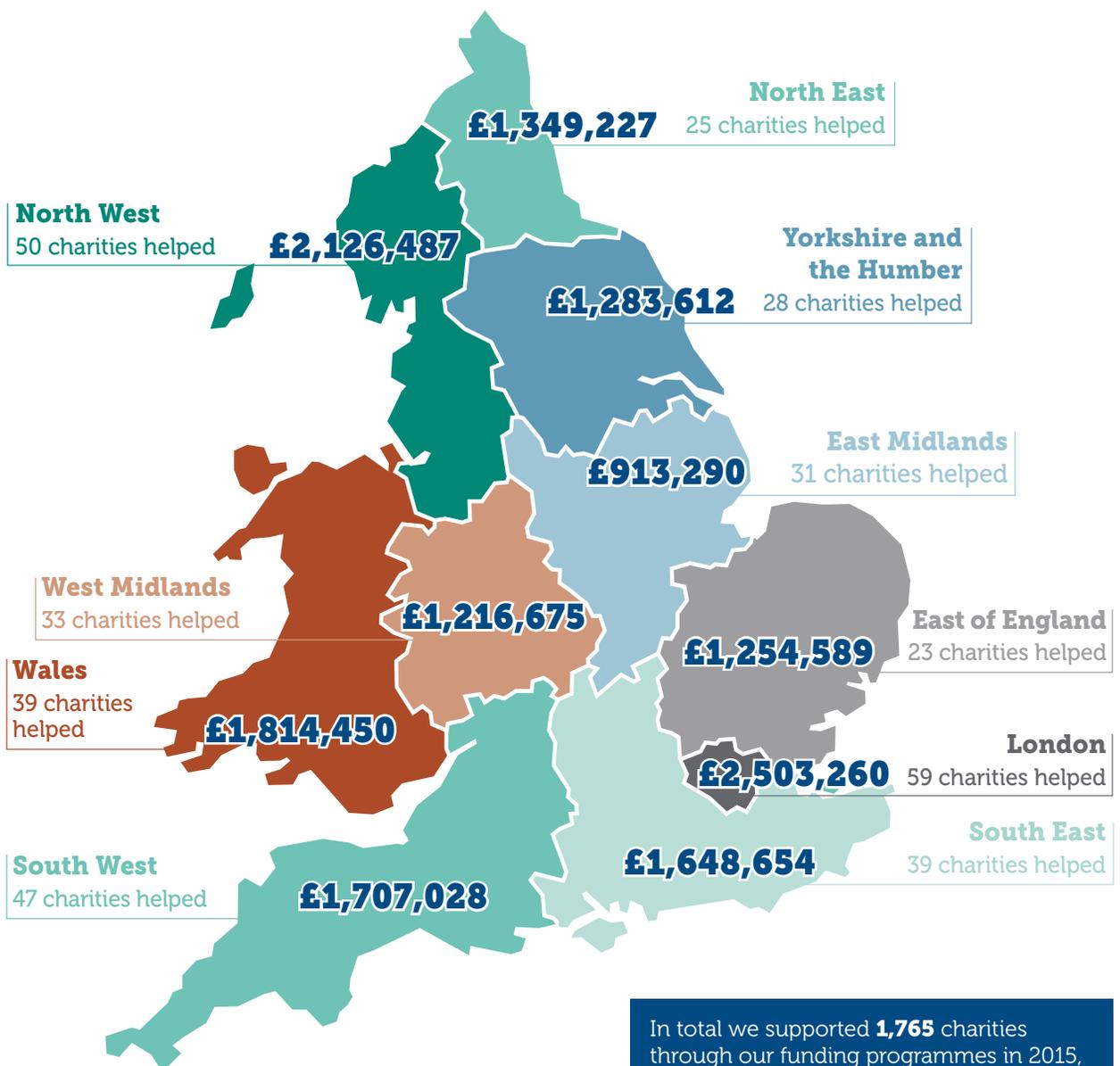
salaries funded under Invest



£16.5M AWARDED

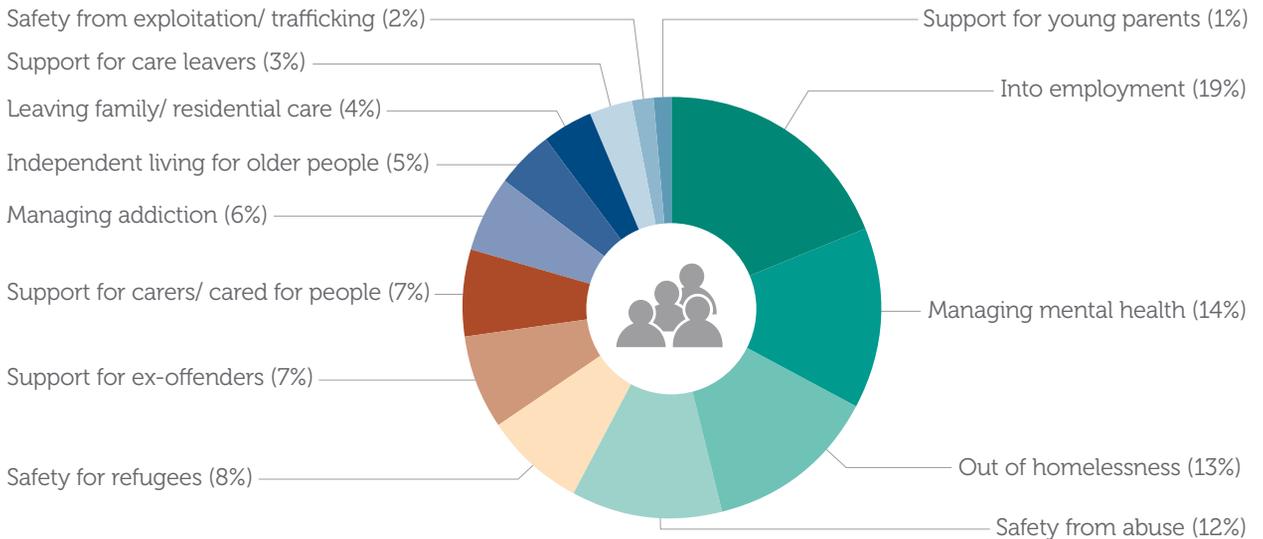
Our Reach in 2015

We awarded **£15,827,272** in **374** new Invest and Enable grants in 2015, funded for between one and three years. Of those grantees, **186** received additional support from our Enhance programme, to the value of **£695,829**.



In total we supported **1,765** charities through our funding programmes in 2015, including these newly awarded grants and grants continued from previous years.

ISSUES WE SUPPORTED THROUGH NEW GRANTS IN 2015



2015 OUTCOMES OF THE FIRST 73 INVEST GRANTS FUNDED IN 2014

817

people didn't reoffend

1,296

people helped into work

1,327

people achieved qualifications

2,911

people saw improved mental health

1,625

people found safe and suitable accommodation

1,164

people safely managed their addictions



PROJECTED OUTCOMES OF THE 230 INVEST GRANTS FUNDED IN 2015

1,863

people helped not to reoffend

2,170

people to be helped into work

2,257

people achieving qualifications

8,484

people to have improved mental health

6,271

people into safe and suitable accommodation

2,539

people to safely manage their addictions

Addressing Multiple Disadvantage

We award grants to charities supporting people to break out of multiple disadvantage at critical points in their lives. We believe this is where positive interventions can have the greatest impact.

The following examples illustrate the way that grants we award are 100% focused on helping people overcome a specific issue, yet the charity often has significant impact on multiple other issues faced by the people they support. The diagrams illustrate the percentage of service users for whom more than one issue is being addressed.

INTO EMPLOYMENT 71 GRANTS



With the first year of our funding these 71 charities have committed to helping **582** people into work and:



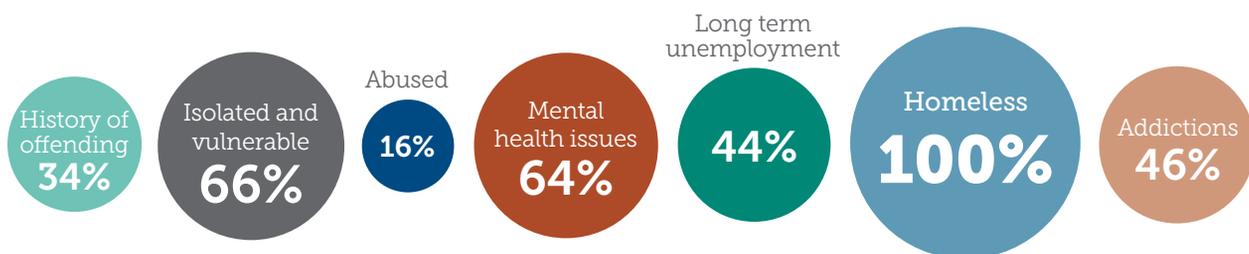
IMPROVED MENTAL HEALTH 52 GRANTS



With the first year of our funding these 52 charities have committed to helping **2,381** people to improve their mental health and:



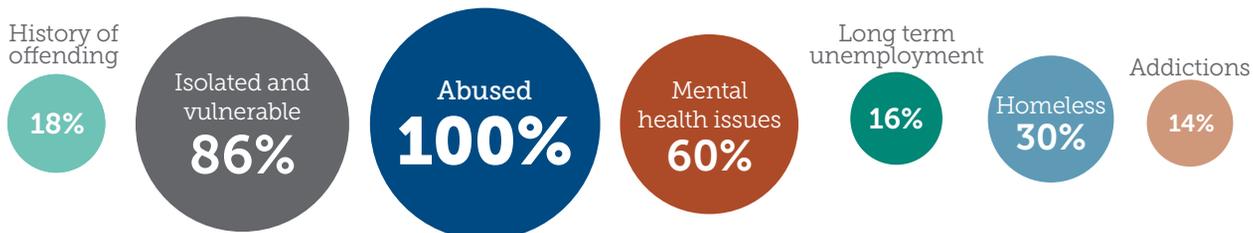
OUT OF HOMELESSNESS 50 GRANTS



With the first year of our funding these 50 charities have committed to helping **2,964** people find safe and suitable accommodation and:



SAFE FROM DOMESTIC ABUSE 44 GRANTS



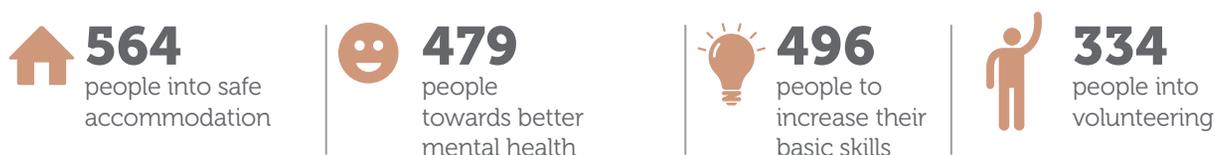
With the first year of our funding these 44 charities have committed to helping **3,508** people to safety and independence and:



MANAGING ADDICTIONS 21 GRANTS



With the first year of our funding these 21 charities have committed to helping **975** people to safely manage addictions and:



Real Support, Real Outcomes

We support charities tackling a range of different issues. The following are just some examples of the difference our grants are making.



 Jasmine, service user at Working Chance



ENSURING SAFETY FOR REFUGEES

The Baca Charity

£14,710 OVER 12 MONTHS

Supporting asylum seekers and refugees into independent living

Our funding helped Baca improve their systems and business strategy so that they're better equipped to support refugees and asylum seekers in Leicestershire. Our support has helped Baca reach more service users and has also helped them access a wider range of funding opportunities.

“Our Enable grant has helped to shape and strengthen Baca as we move forward and look to expand into new locations and areas of work. The support of our grant manager and the funding of the grant has been invaluable to the growth of the organisation.”

Louise Jarvis, Chief Executive, Baca



TOWARDS INDEPENDENT LIVING

East Devon Volunteer Support Agency

£15,000 OVER 12 MONTHS

Supporting local organisations in and around East Devon to increase their capability

Our funding supported EDVSA to develop and improve their existing services. They've been able to increase their offering and help more than 600 additional people per year, across a range of issues including mental ill health, care for older people and unemployment.

“The support from Lloyds Bank Foundation has enabled us to achieve real change for the organisation and for our service users. We are now in a much stronger position to provide relevant, quality and impactful services to those vulnerable individuals that need our support.”

Charlotte Hanson, Chief Executive, EDVSA



INTO EMPLOYMENT



Twenty Twenty

“ My life’s improved a lot since being at Twenty Twenty. I’ve changed into a confident, hard-working manager of a restaurant, it’s changed my life. ”

Dan, now 21, was supported by Twenty Twenty after leaving school





£75,000 OVER THREE YEARS TOWARDS THE SALARY OF THE OPERATIONS MANAGER

Twenty Twenty helps disadvantaged and disengaged young people in Leicestershire to get back into education or find meaningful employment.

In the first year of their funding they have been able to help 245 young people gain accredited qualifications and support 103 of these young people into employment.

SUPPORT THROUGH ENHANCE AND CHARITY MENTORING



Twenty Twenty received additional support as part of our Enhance Program, including a Charity Mentor and a course at the School for Social Entrepreneurs, enabling them to work with more disadvantaged young people and take a more strategic and financial approach to their work.

Dave Box, Local Director for Halifax provides regular support to Twenty Twenty's Operations Manager, Sarah Ford. Dave helps with setting measurable objectives and improving the organisation's monitoring. Dave found he gained a lot from the experience:

“ My role as a Charity Mentor has definitely opened my eyes to the real difficulties disadvantaged young people are facing in my local community.”

OUT OF HOMELESSNESS >

The Bridge Trust



“
If it wasn't thanks to The Bridge Trust I'd definitely be on the street now, homeless, begging, probably contemplating suicide. Just wouldn't be happy.

Gary, supported by The Bridge Trust

”





£15,000 OVER 12 MONTHS TOWARDS A SERVICE USER INVOLVEMENT OFFICER

The Bridge Trust in West Kent offers life-changing services to vulnerable, homeless adults; turning their lives around and moving them on into independence. The need for their services in the local community is high, with demand constantly outstripping their supply.

With their Enable grant, The Bridge Trust recruited a dedicated Service User Involvement Officer, who focused specifically on getting input from their service users, including on the way they support them, the accommodation they provide, the services they are able to give and feedback on how they are supporting them.

“ We now have a full Service User Involvement strategy in place and a resource to carry out this strategy, meaning we’re able to refine our services to give much better support to our clients. We get our residents to take responsibility for their futures and get them involved in what we do, which makes us better at supporting them. We couldn’t have funded this without the support of Lloyds Bank Foundation.”

John Handley, Chief Executive, The Bridge Trust

ENHANCING THE BRIDGE TRUST

Through our Enhance programme, we provided a Communications Specialist to The Bridge Trust to help them produce a long-term communications strategy, allowing them to reach their key audiences and spread the word about what they do. Further consultancy support helped The Bridge Trust improve the monitoring and reporting for their service, so they can produce data more efficiently when it’s needed and provide clear information to funders and supporters about where their money goes.

INTO EMPLOYMENT

The Ahoy Centre

“
I have achieved a lot being at AHOY. I wouldn't have had a career ahead of me if I hadn't come here.
”

Lucy, supported by the Ahoy Centre



£30,000 OVER TWO YEARS

Supporting disadvantaged, at-risk young people, building life skills and employability in Greenwich

Our funding supports a Leadership and apprenticeship programme aimed at getting young people not in education, training or employment ready for work.

Now a full time instructor at the Ahoy Centre, Lucy turned her life around as a result of her apprenticeship, and has gained internationally recognised qualifications in instructing both sailing and rowing.

SUPPORT FROM A CHARITY MENTOR



Paul Johnson, Senior Manager Operations and Risk at Lloyds Community Bank was matched with Clair Ongley, Operations Manager at the Ahoy Centre. Paul works with Clair on the charity's business plan, recruitment strategies and to help them achieve their overall aims.

“It has pushed me out of my comfort zone, made me think outside the box and helped me realise strengths which I haven't used for some time and identify my own development areas,” said Paul of his Charity Mentoring experience.

TOWARDS INDEPENDENT LIVING



Yellow Submarine

£50,000 OVER TWO YEARS

Supporting people with learning disabilities and autism into employment

Our funding supports the salary of the Work Experience Manager in Yellow Submarine's new café in Witney, giving participants the skills to move into paid work and independent living.

“Lloyds Bank Foundation has not only given our charity much needed financial assistance, but a wealth of sector advice and support. Combined with our local expertise this creates a winning partnership which has already seen us help seven young adults with learning disabilities into employment.”

Toby Staveley, Founder and Manager of Yellow Submarine

TOWARDS BETTER MENTAL HEALTH



NIWE Eating Distress Service

£15,000 OVER 12 MONTHS

Supporting people with mental ill health in Newcastle

Our funding supports the salary of a Business Development worker to assist with strategy, business planning and income generation, allowing NIWE to revamp their organisation, increasing their capacity to meet the demand for help from people with eating disorders.

“Our Enable grant has made such an important difference to NIWE and the people who we work with. It was the right support at a crucial time. Our strategic position has been enhanced meaning that NIWE is better placed to make the most of opportunities for ‘future proofing’ the service.”

Ann Dymyd, Chief Executive, NIWE Eating Distress Service

SAFE FROM DOMESTIC ABUSE

Cheshire Without Abuse

£62,000 OVER THREE YEARS TOWARDS THE CHIEF EXECUTIVE'S SALARY AND CORE COSTS TO SUPPORT FRONTLINE WORK

Cheshire Without Abuse helps to break the cycle of domestic abuse by offering services including crisis accommodation, one-to-one support and recovery programmes.

Since receiving our funding Cheshire Without Abuse has been able to offer risk assessments and safety planning to 367 service users, all of whom reported increased confidence and resilience as a result. This year they also supported 296 individuals with a personalised support plan and helped 27 people find safe accommodation.

“**The grant from Lloyds Bank Foundation has enabled us to expand our services to even more people affected by domestic abuse, meaning families and individuals will be able to focus on recovery, access safe, emergency accommodation and rebuild their lives with the help of specialist support and programmes in the community.**

Saskia Ritchie, Chief Executive,
Cheshire Without Abuse

SUPPORT THROUGH ENHANCE AND CHARITY MENTORING



Cheshire Without Abuse received additional support through our Enhance programme, including a Charity Mentor, specialist consultancy support and a course at the School for Social Entrepreneurs, allowing them to develop their new outcome framework, deliver their digital strategy, and develop a financial model for income generation – strengthening the charity and improving their systems and processes.

Their Charity Mentor, Alyson Armstrong, a Risk and Compliance Manager at Lloyds Banking Group, supports Saskia Ritchie, Chief Executive of Cheshire Without Abuse. Alyson draws from her own experience with domestic abuse as motivation to help, and uses her knowledge around risk assessments and business strategy to help plan for the future and improve people management at the charity.

“**Domestic Abuse affects people from every walk of life and I want to do whatever I can to help others overcome it. If charities like this were to disappear it would make the local community a less safe place for people in their time of need. I didn't think I'd get as much back from helping a charity as I have done and I'm looking forward to helping them in the future**” says Alyson.



“
I came to the organisation and straight away it was like having something lifted off you. I really don't know what I'd have done without them. I'd probably still be there, scared. It's like walking out of a dark place to a sunny place on the other side.

Cassie, supported by
Cheshire Without Abuse



Recognising Excellence

This year we joined with our sister Foundations to create the Charity Achievement Awards, which recognised the life-changing impact made by the charities we fund.

We asked charities to tell us their greatest achievements and heard almost 1,000 incredible stories from across England, Wales, Northern Ireland and the Channel Islands. The charities were judged against six categories, and six outstanding winners from each region were chosen.

2015 CHARITY ACHIEVEMENT AWARDS



ONE25 LTD

One25 Ltd won our Outstanding Impact award for the South West of England for their commitment to helping women escape a life of street sex work in the Bristol area.

One25's vital service has supported 55 women to escape a life of street sex work over the last year. They work closely with other authorities and service providers to deliver extensive support, helping women build lives away from the streets.





THE LIVING ROOM

Laura Drane, drug counsellor at The Living Room in Stevenage was the winner of our Unsung Hero award for the East of England and UK Runner Up. Laura battled drug addiction and abusive relationships for many years before undergoing an 18 month treatment programme at The Living Room and then training to become a specialist addictions counsellor. Now she transforms the lives of others facing similar struggles, and has also gained a master's degree in Psychodynamic Psychotherapy.

LEEDS GYPSY AND TRAVELLER EXCHANGE

Leeds Gypsy and Traveller Exchange (GATE) were the Yorkshire and the Humber winner, and UK Runner Up for their tireless work championing change to improve the lives of travelling communities in Yorkshire.

After proposing a change in the way local authorities work with Gypsy and Traveller Communities, Leeds GATE now liaise between the two parties, ensuring that people have places to stay while awaiting long-term solutions, improving their access to health and education.



HIJINX THEATRE COMPANY

Hijinx Theatre Company were recognised for their outstanding impact in Wales and as our UK Runner Up for their work enabling people with learning disabilities to pursue careers in professional theatre while challenging public perceptions of learning disabilities.

Through their productions, Hijinx champions the casting of actors with learning disabilities on stage, screen and TV, and provide training opportunities for new actors across Wales.



Celebrating Success

We invited our 72 regional winners to attend our UK Final awards ceremony in London, where our Charity of the Year and UK winners were announced.

Winners were presented with their awards by Lord Blackwell Chair of Lloyds Banking Group, and Baroness Fritchie, Chair of Lloyds Bank Foundation for England and Wales.



UK AWARD WINNERS

Charity of the Year
Twenty Twenty

★
Outstanding Impact (Joint)
Working Chance, Twenty Twenty

★
Against The Odds
Women Acting In Today's Society

★
Valuing Volunteers
Manchester Action on Street Health

★
Championing Change
Autism Northern Ireland

★
Unsung Hero
Mood Swings

★
Enterprising Collaboration
Beyond Food Foundation



Our UK Final awards ceremony at Banking Hall, the historic London headquarters of Lloyds Bank



MANCHESTER ACTION ON STREET HEALTH

Manchester Action on Street Health (MASH) won our Valuing Volunteers award for their impressive approach to working with and supporting the unpaid staff who support female sex workers, and who carry out some of MASH's most important work.

Through their volunteers, MASH are able to offer choice and empowerment to female sex workers to promote individual life changes, and address the multiple and complex problems many of their service users face.





MOOD SWINGS

Tom McAlpine has contributed more than 40 years' service to helping those with mental ill health and their friends and families in Manchester.

As the founder of Mood Swings, an information, advice and support charity, Tom has personally helped thousands of people suffering from mental health difficulties, and through his tireless dedication, has proven that severe mental health problems need not prevent someone from achieving goals and leading the lives they want.

WORKING CHANCE

Working Chance won for their outstanding work supporting women in North London with a history of offending back into sustainable, long-term employment. Working Chance are helping to break the cycle of offending in future generations by placing particular focus on working with mothers.

Working Chance's high success rate is testament to their work, with 85% of the women they help still in their jobs after six months, and just 5% of them reoffending, compared to the national average of 45%.



BEYOND FOOD FOUNDATION

Beyond Food Foundation was recognised for their impressive partnership with PricewaterhouseCoopers and De Vere Venues in running the London Bridge based Brigade Bar and Bistro, taking a unique approach to breaking the cycle of homelessness.

Through investment in vocational training, catering, people management and the creation of apprenticeships, more than half of the apprentices at Brigade Bar and Bistro have graduated from the programme into full-time employment or training.



Influencing Policy and Practice



This year we launched new national programmes and policy work, including research, partnerships and events focused on championing small and medium-sized charities, and improving responses to tackling domestic abuse. We also funded Homeshare, enabling older and younger people to live together in a safe and supportive way.



93 year old Tom Clibbon and 22 year old Anthony Johnson, matched through Novus Homeshare, funded by Lloyds Bank Foundation as part of our new Homeshare programme. Photo credit: George Jaworskyj



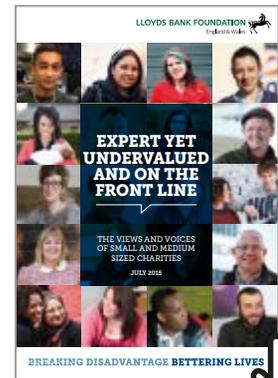
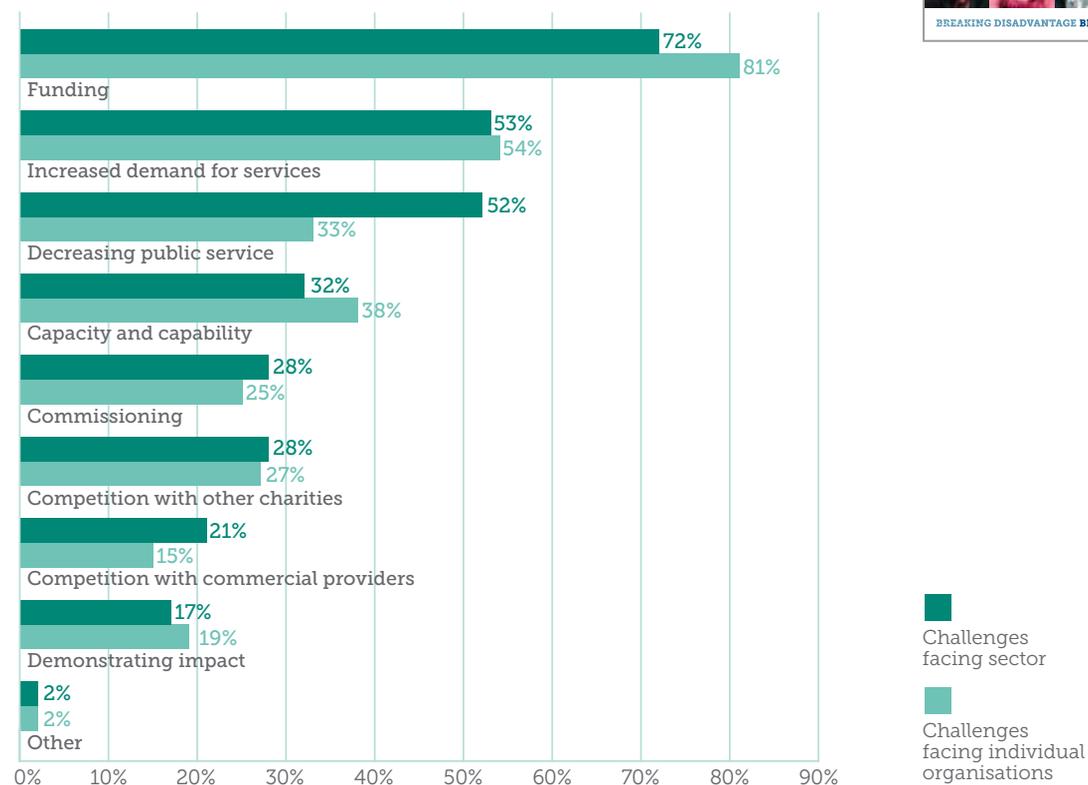
Championing Small and Medium-Sized Charities



We know small and medium-sized charities are best at reaching people and communities facing disadvantage yet they are facing many challenges. Our research report **Expert Yet Undervalued and on the Frontline: the views and voices of small and medium-sized charities** captured the perspectives of 800 grantees and the pressures facing them. It highlighted that charities are responding to rising and more complex demand, but with reduced funding.

Main challenges facing the sector and individual organisations

(percentage of charities identifying issues as one of the top three challenges)



The report highlights how the government increasingly commissions and contracts services in a way that fails to recognise the vital role played by good small and medium-sized charities and has seen them lose out to private companies and some larger charities. We disseminated our report widely across the sector and beyond and met with the Minister for Civil Society, Rob Wilson, who recognised these concerns and promised to do more to help.

To strengthen the evidence base we commissioned two further pieces of research into the economic value of small and medium-sized charities. We have also funded a new policy role at the Small Charities Coalition to help them lobby on behalf of the sector and ensure the concerns of small and medium-sized charities are not ignored.

Strengthening the Domestic Abuse Sector and Challenging it at Source



We have always supported individual local charities tackling domestic abuse, but this year we launched a new strategic national programme through which we plan to invest £3m over three years to help the sector respond to the challenges facing it and develop new approaches. We are particularly concerned about changes to the way local and central government are funding and commissioning services, so we are investing in strengthening Women's Aid Federation of England, Imkaan and Welsh Women's Aid so they are able to advise and support specialist charities to prepare for and be more successful in bidding for funding. We are also working with these same partners, as well as SafeLives, to support commissioners in assessing needs and funding services in a way that recognises the value of specialist providers and those they serve.

Services for victims will always be the first priority in tackling domestic abuse but we know that if we are ever to challenge the patterns and prevalence of abuse it needs to be tackled at source by challenging those who perpetrate it – not just asking “why doesn't she leave?” but instead focusing on “why doesn't he stop?”. We are investing £1m in the Drive Project, a new pilot approach developed by SafeLives, Respect and Social Finance, working in three local areas, to challenge perpetrators of high risk victims and hold them accountable for their behaviour. As the leading charitable funder our investment will support the set-up, innovation and evaluation of the project

HELPING DOMESTIC ABUSE CHARITIES WIN NEW GOVERNMENT FUNDING

In response to campaigns highlighting the threat to vital women's refuge services, the government announced emergency funding. However the bidding process and timetables were very tight, making it hard for small, specialist providers to negotiate with their local authority and submit bids. We quickly awarded a grant of £70,000 to Women's Aid Federation of England so they could offer additional support to help charities meet the strict application requirements in time. 27 charities were successful in being awarded £4.2m of new government money – a 60 times return on our investment.

Staffordshire Women's Aid was one of the charities which, with our help, secured £116,946 in new funding towards the staff for a new purpose-built refuge:

“It is an incredibly important resource, representing high quality accommodation for the most vulnerable women and children who have been forced to flee their homes due to domestic violence. We needed specialist staff to make it work, and the bid has given us this.”

Dickie James, Chief Executive, Staffordshire Women's Aid

Investing in New Solutions for Society's Big Challenges – Homeshare



We partnered with Big Lottery Fund, Shared Lives Plus, Age UK, the Foyer Federation and Social Care Institute for Excellence to develop a new programme designed to combat two of society's big challenges: increased isolation among older people and a lack of affordable rental accommodation for younger people.

In a Homeshare match the younger person typically pledges around 10 hours of companionship and help around the home in return for accommodation with the older person. Both contribute an affordable monthly fee which goes towards the costs of the matching process, running the scheme and creating a sustainable service.

We invested £1m in a new partnership programme which is exploring the piloting, development and evaluation of cost-effective, replicable homesharing models across the UK. The programme will explore how Homeshare can help older and younger people alike, in a safe and supportive way, and ensure that schemes are able to establish themselves and grow sustainably. As part of our investment we agreed funding for two new pilot schemes run by Novus Homeshare and Age UK Oxfordshire, as well as for a robust and independent evaluation of the programme to determine how Homeshare works best.

FINANCIAL EXCLUSION

Financial exclusion is a major cause and consequence of disadvantage for many of those using the services of the charities we fund. We continued to fund 15 projects specifically developing new services to help people improve their financial capability and awareness and we brought the projects together to share learning and experiences. We took the experience of the charities we fund to our partners in Lloyds Banking Group to help them in developing their own approaches to tackling financial exclusion. We also piloted linking charities more closely to Credit Unions to raise the profile of the support they can provide.



Matched Giving

Through our Matched Giving programme we supported the fundraising and volunteering efforts of almost 10,000 staff at Lloyds Banking Group, ensuring even more resources support the work of great charities. The following are some examples of their fantastic efforts:

£3.3m

contributed through Matched Giving



1,267

charities supported



£955,144

donated to Lloyds Banking Group Charity of the Year, Children in Need



Cricket for a Cause

Michael Yates, Halifax Retail, Ashford

Michael raised £671 for Brain Tumour Research, at a memorial cricket match he holds annually, in honour of his friend who passed away from a brain tumour in 2013.

“We both played cricket for the same team and he was a massive cricket fan so a memorial cricket match seems perfect for him. Once it was complete, I had a great sense of pride and achievement that we managed to raise £671 in his honour, which with the Foundation’s matching, meant £1,171 went to the charity in total.”



Cross-Atlantic Sailing Challenge

£5,900



Elizabeth Ziegler,
Lloyds Consumer
Finance, London

Elizabeth took a month out of her busy schedule to sail in a race across the Atlantic in support of charity.

“When I heard stories of the support that Children in Need gave to children and their families around the UK, I knew I had a purpose to do this race and raise funds.

The race itself had some wonderful highs but there were some lows too. It is physically and mentally hard work. It was such a wonderful experience and I’m still proud that I’ve done it and raised over £5,900. The race really was a once in a lifetime experience.”



Keeping the Community in Mind

Claire Diamond-Howe,
Lloyds Group Operations,
Sunderland

£500

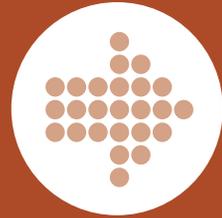


When a friend introduced Claire to Mind Washington, near Sunderland three years ago, it was the start of a great opportunity for Claire to make a difference in her local community, supporting an organisation that provides quality mental health services. Claire has been secretary of Mind Washington ever since, a commitment totalling almost 100 volunteer hours in 2015, which with the Foundation’s matching, also meant a £500 donation to the charity.

“Volunteering at Mind Washington attracted me because they really help our local community. I feel really proud to be part of Mind and know that just a little bit of my time helps make such a difference for them. Each time I go, they’ve achieved something new, and it’s amazing to see.”



2016: To Do List



If 2015 was about embedding the new programmes, 2016 will be about learning from them, driving further improvement and championing small and medium-sized charities.

- We intend to make 350 Invest and Enable grants across the year with applications and approvals structured through three main grant rounds.*
- We will continue to invest our resources for the greatest benefit to grantees and beneficiaries, measuring and evaluating outcomes achieved and refining our processes as required to improve the impact and quality of our grant making.*
- We will continue to develop the menu of support we provide to help small and medium-sized charities grow and develop through our Enhance programme, including trialling Repayable Finance.*
- We will continue to develop and expand our role in championing small and medium-sized charities through research, direct influencing, establishing new partnerships and active support for the sector to ensure that it is more robust in the years to come.*
- We will deliver and develop our strategic programmes to influence policy and practice, expanding the Homeshare model and strengthening the domestic and sexual abuse sector, including supporting the pioneering Drive project working to tackle perpetrators of abuse. We will also explore how we might develop a programme to tackle financial exclusion and we will participate in other partnerships and initiatives where we can add real value.*
- We will develop our strategic partnership with Lloyds Banking Group to maximise the positive impact we can have together on charities and communities and as a core part of the Group's commitment to Helping Britain Prosper. We will expand the Charity Mentoring programme and connect other Lloyds Banking Group colleagues with charities to help them develop and grow through skills-based volunteering and fundraising.*

“
Lloyds Bank Foundation’s funding has been outstanding for us; it’s been a breath of fresh air. Their funding has let us be who we’re meant to be and pushed us towards that and cheered us on. They’ve also given rafts of other support which has been life-changing.
”



 Andy Cook, Co-Founder of Twenty Twenty



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Chris Anderson
Director of Grant Making South

Harriet Stranks
Director of Grant Making North

Duncan Shrubsole
Director of Policy, Partnerships and Communications

BREAKING DISADVANTAGE BETTERING LIVES

The Lloyds Bank Foundation for England and Wales is one of the UK's leading community grant makers. An independent registered charity funded by the profits of Lloyds Banking Group as part of the Group's commitment to Helping Britain Prosper.

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.

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Company No. 1971242
Registered Charity No. 327114

Pentagon House
52-54 Southwark Street
London SE1 1UN

Telephone 0870 411 1223

 @LBFEW

 /lloydsbankfoundation

enquiries@lloydsbankfoundation.org.uk

www.lloydsbankfoundation.org.uk

Cover photo: Fatheha, service user at Stitches In Time