The Bank of Scotland Foundation Grants Programmes are designed to make a genuine, tangible difference to individuals and their communities. Our programmes provide funding of between £1,000 and £25,000 to local, regional and national charities throughout Scotland. The aim of our grant funding is to develop and improve communities and increase financial literacy and financial inclusion across Scotland.

In 2014, £815,271 was invested in 98 charities through our Small, Medium and Financial inclusion Grants Programmes, helping communities across Scotland to flourish.

The average grant size was £8,319. The awards ranged from £1,000 to £25,000 with applications being received from all regions in Scotland.

The Foundation runs a straightforward grant process and continues to be one of few grant makers to provide funding for much needed core costs. In 2014 over 60% of the funding provided by the Foundation was awarded to charities for salaries. Our investment of £505,464 supported 97 jobs in Scotland enabling those roles to make a substantial impact on their communities by supporting over 35,000 people in the year.

At a time when charities are finding it more difficult to source the income required to ensure their services continue, the provision of core funding provides the stability for many charities to continue offering their services and identify opportunities for future funding.

Through the funding of core costs the Foundation was able to help 44 charities with over £158,000 to continue to provide their much needed services to communities across Scotland.

In 2014 over 74% of our funding went to charities supporting Advocacy & Outreach, Children and Young People, Health including Mental Health and Financial Literacy and Financial Inclusion. The diverse nature of the projects supported by the Foundation allows the charities to apply for the funding that will make the greatest impact on the people they support.

The Foundation awarded Grants to charities supporting different areas of need across Scotland. In 2014 over 38% of our grant awards went to charities supporting areas of deprivation received funding from the Bank of Scotland Foundation, making a significant difference to the communities that need it most. Our Grants Programme funding helps to improve the lives of many people across Scotland addressing areas such as debt management, increased community engagement and supporting job creation in some of Scotland’s most deprived areas. In 2014, communities in the top 30% of deprived areas in Scotland received over 38% of our grant awards.

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“The Foundation awards...”

Source: Scottish Index of Multiple Deprivation Report 2012

For more information on the Bank of Scotland Foundation please visit [www.bankofscotlandfoundation.org](http://www.bankofscotlandfoundation.org), call [0131 659 2599](tel:0131%20659%202599) or email [enquiries@bankofscotlandfoundation.co.uk](mailto:enquiries@bankofscotlandfoundation.co.uk).

**Case Study**

**Ocean Youth Trust Scotland (OYTS), Greenock**

Ocean Youth Trust Scotland aims to inspire young people to achieve their potential in life through the challenge of adventure under sail, using sail training yachts that need teamwork to sail them safely through the wind, waves and Scottish weather. The voyages provide physical, mental and emotional challenges, often resulting in unique life changing learning experiences.

A Foundation grant of £5,000 enabled young carers from disadvantaged backgrounds to participate in an inspiring sailing adventure in which they gained valuable new skills and had some respite from their often onerous caring responsibilities.

The voyages resulted in enriched learning, improved mental and emotional wellbeing and reduced isolation through valuable peer support.

**Making our funding go further**

42 charities have reported increased access to funding as a result of receiving support from us in 2014 and have subsequently received grants from other Trusts and Foundations.

The charities who secured additional funding reported that for every £1 of their Grant award they were able to secure on average a further £5.65 from other funders. The total monetary value of our Grants for these charities was raised from our contribution of £815,271 to over £2,155,000.

**Our reach**

98 charities shared £815,271 through our Small, Medium and Financial Inclusion Grants Programmes in 2014. We aim to maximise the amount of people who benefit from the Grants awarded and the reach of our funding is a key indicator that our Grant awards are being used effectively. Through our funding, charities were able to positively affect almost 110,000 people in 2014, making a tangible difference to communities across Scotland.

Most of the charities succeeded in what they wanted to achieve with our funding, with some charities exceeding their initial aims.

**The future**

The Bank of Scotland Foundation made a significant impact on communities throughout Scotland through the Grants Programme in 2014. Providing funding to those charities that need it the most, allows our funding to make a tangible difference to people across Scotland.

The success of the Foundation and our programmes is only possible though the ongoing support of our sole funder Lloyds Banking Group plc and with funding from the Group, we look forward to supporting many more charities in the future.

**Ocean Youth Trust Scotland (OYTS), Greenock**

With funding from the Foundation of £9,032 we recruited and trained 12 multi lingual volunteer caseworkers to support a Money Skills Project. The project offered an in-depth series of Financial Literacy Workshops to support vulnerable individuals and help them to take hold of and better manage their personal finances in an effort to help them rise above the poverty line.

Positive Action in Housing, Glasgow

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