

A Record-Breaking  
Year in 2025

2025 marked a milestone for the Foundation – our largest funding year to date, made possible by the unwavering support of our sole funder, Lloyds Banking Group.

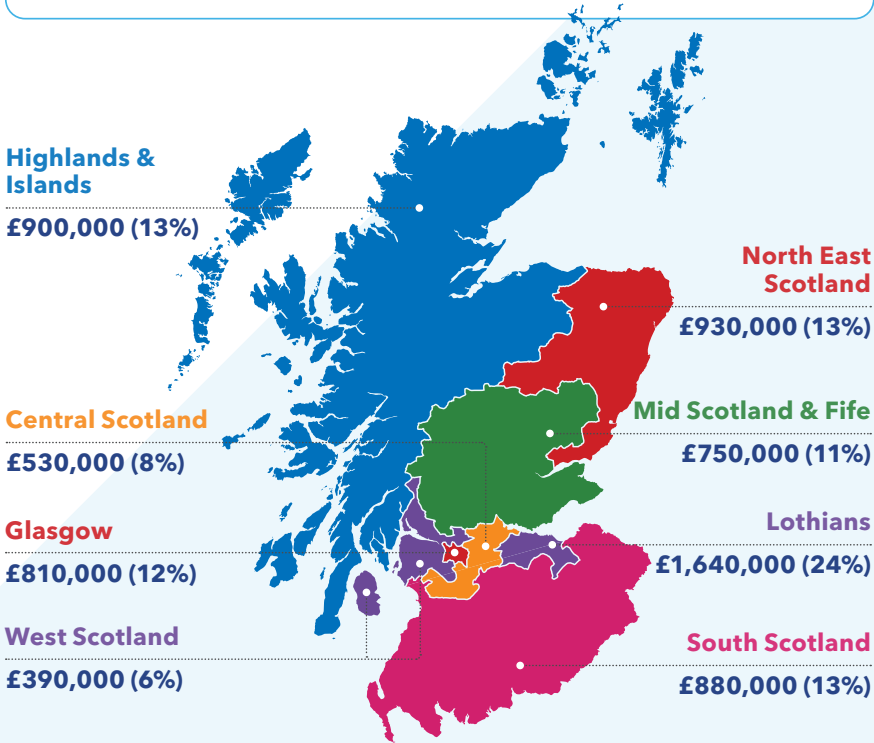
Through our Energise, Empower and Thrive grant programmes, we invested over £6.8 million in 126 small grassroots charities, providing multi-year, unrestricted grants that strengthen long-term resilience.

These charities are the lifeline of communities across Scotland, tackling urgent challenges such as food insecurity, mental health struggles, family breakdown and addiction. Their work transforms lives – delivering hope, stability and essential services where they are needed most.

Across Scotland, charities are grappling with rising costs and growing need, making it harder than ever to sustain vital services for communities. By backing these organisations for the long term, we’re not just funding projects, we’re building stronger communities and creating lasting change.

Driving Impact Across Scotland

As part of our “Building a Brighter Future for Scotland” strategy, Bank of Scotland Foundation invested over £6.8 million in grants to charities across the country. Through our 2025 programmes, we reached communities in 69 of Scotland’s 73 constituencies, enhancing local capacity and enabling pathways to sustainable change.



Powering the Future of Communities through Energise 2026

We’re delighted to announce Energise, our first 2026 grants programme, created to help communities grow stronger together. And there’s more to come – additional programmes will be announced early next year. Follow us online and on social media to stay informed and involved.

	PROGRAMME (Income criteria)	OPEN	CLOSE	CHARITIES ADVISED OUTCOME BY
	Energise (less than £150k)	Monday 2nd March 2026	Wednesday 11th March 2026	Early June 2026

A Foundation First – Thrive

This year, we proudly partnered with Lloyds Banking Group and our sister foundations: Halifax Foundation for Northern Ireland, Lloyds Bank Foundation for England and Wales, and Lloyds Bank Foundation for the Channel Islands to launch a £4 million Financial Resilience Fund.

Through our Thrive programme, we focused on charities working directly with people facing financial vulnerability. Across Scotland, 19 charities will share over £1.4 million in multi-year, unrestricted funding, giving

them the stability and flexibility to strengthen long-term sustainability and continue supporting those most affected by financial insecurity. Beneficiaries include Jubilee House, Caithness Citizens Advice Bureau and Glasgow the Caring City.

This collaboration marks a significant step towards building financial resilience and creating lasting impact for communities across Scotland.





## Lloyds Banking Group Colleagues are Driving Community Impact

Colleague engagement with the Foundation remains strong, reflecting our shared commitment to Scotland's communities.

Through our Matched Giving programme, colleagues can claim up to £500 in matched fundraising and £10 per hour of volunteering (up to £500 annually) for causes they care about. So far this year, over 1,200 claims have generated over £466,000 for charities including Stillbirth and Neonatal Death Society, Whiteleys Retreat, Loaves and Fishes Foodbank and Chest, Heart & Stroke Scotland.

Our Enhance Mentoring Programme continues to pair grassroots charities with Lloyds Banking Group colleague mentors. In 2025, 14 grant-funded charities have been paired with Lloyds Banking Group colleagues who provide strategic guidance and hands-on support to strengthen operations.

### Empowering Communities, Changing Lives

Our grants programmes are more than funding, they're lifelines for charities across Scotland. By simplifying processes and offering flexible support, we help organisations focus on what matters most: delivering vital services and creating lasting impact.

The feedback we receive from charities is a powerful reminder of why our work matters and how it helps to change lives every day:



*"We found the application and reporting process really simple, helping us to save time and focus more on supporting people who need our service. Thank you."*  
- Glasgow North East Foodbank



*"This fund has been a lifeline for us. We feared closing after 40 years but Energise kept our doors open for our community."*  
- Ladywell Neighbourhood Network SCIO



*"Your grant makes such a difference for survivors of abuse, giving hope that people truly care."*  
- Mairsinn, formerly Ritual Abuse Network Scotland

## OUR CHAIR REFLECTS ON 2025



**2025 has been an outstanding year for Bank of Scotland Foundation, and I couldn't be prouder.**

We awarded a record £6.8 million to charities across Scotland, transforming lives and strengthening communities. These figures aren't just numbers – they represent hope, resilience, and real change.

The launch of Thrive, our multi-year, unrestricted grants programme, was a defining moment. By offering up to £90,000 over three years, we're giving charities the stability to plan ahead and support those most affected by financial hardship.

We also welcomed new Trustees, whose insight and expertise will help shape our future strategy.

A highlight was celebrating Scottish charities at our Annual Reception at The Mound – a powerful reminder of why we do what we do. Since inception, we've now invested £43 million in 2,700 charities, supporting 1.6 million people across Scotland.

This wouldn't be possible without the steadfast support of Lloyds Banking Group. Together, we're shaping brighter futures.

Looking ahead to 2026, our ambition is bold: deepen impact, champion grassroots charities, and collaborate to help ensure every community in Scotland has the opportunity to flourish.

As Christmas approaches, we extend our heartfelt thanks to charities across Scotland for their dedication and resilience. From all of us at Bank of Scotland Foundation, we wish you peace, joy, and a prosperous New Year.

Together, let's make 2026 our most impactful year yet.

**Donald MacKechnie, Chair**

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