



# 2016 ANNUAL REVIEW

# Contents

- **03** Message from the Chair
- **04** Supporting Scottish Communities
- **06** Grants Programme Information
- **08** Small Grants
- **10** Medium Grants
- **12** Large Grants
- **14** Matched Giving
- **16** 2016
- **18** The Year Ahead

# Message from the Chair



**I am delighted that 2016 has been another successful year for Bank of Scotland Foundation, with the distribution of £2,335,339 to charities across Scotland through our Grants Programmes and Matched Giving Programme.**

We are extremely proud to have reached an important milestone this year, having now distributed over £10m to charities to develop and improve communities, and increase financial literacy and financial inclusion across Scotland. Through this funding we have enabled over 500,000 people to benefit from a variety of much needed local services and personal support.

Our Small Grants Programme awarded over £410,000 to charities with a strong community impact, while our Medium Grants Programme provided over £530,000 to charities working with people who are excluded or disadvantaged in society. This was the second year of our Large Grants Programme which carries the additional advantage of providing steady, reliable, funding over a longer period. Through this, six charities supporting different areas of need across Scotland shared over £481,000 of funding.

Our Matched Giving Programme continues to grow and in 2016 we supported the fundraising and volunteering efforts of Lloyds Banking Group employees, receiving over 2,400 Matched Giving applications from employees across Scotland. As a result, a record £909,158 was shared with over 530 charities and with an increasing number of employees choosing to support small, local charities, our funding reached communities across Scotland at a grass-roots level.

We launched a new initiative this year, our 'Branch Roadshow Programme', where we visited local Bank of Scotland branches in regions across Scotland. We used the opportunities to meet charities and customers and increase awareness of our Grant Programmes and Matched Giving Programme. The feedback from the roadshows was extremely positive, particularly from some of the local charities who visited and found out more about the funding available from Bank of Scotland Foundation. I am very pleased that we will be continuing this outreach programme throughout 2017.

Another 'first' for Bank of Scotland Foundation this year was our free half-day digital workshop in Edinburgh, hosted in collaboration with Bank of Scotland, Google and Reason Digital. We helped over 80 charities to better understand the benefits that being online can bring to their organisation. With so many charities lacking basic digital skills, we have committed to holding more Digital events across Scotland in 2017.

Of course, our work in Scotland is not possible without the generous support of our sole funder, Lloyds Banking Group who donated £2,116,860 to the Bank of Scotland Foundation in 2016 as part of their commitment to Helping Scotland Prosper.

With continued funding from the Group, we look forward to supporting many more charities in 2017 and making a tangible difference to the communities in which they live.

A stylized, handwritten signature in white ink, appearing to read 'Philip Grant'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

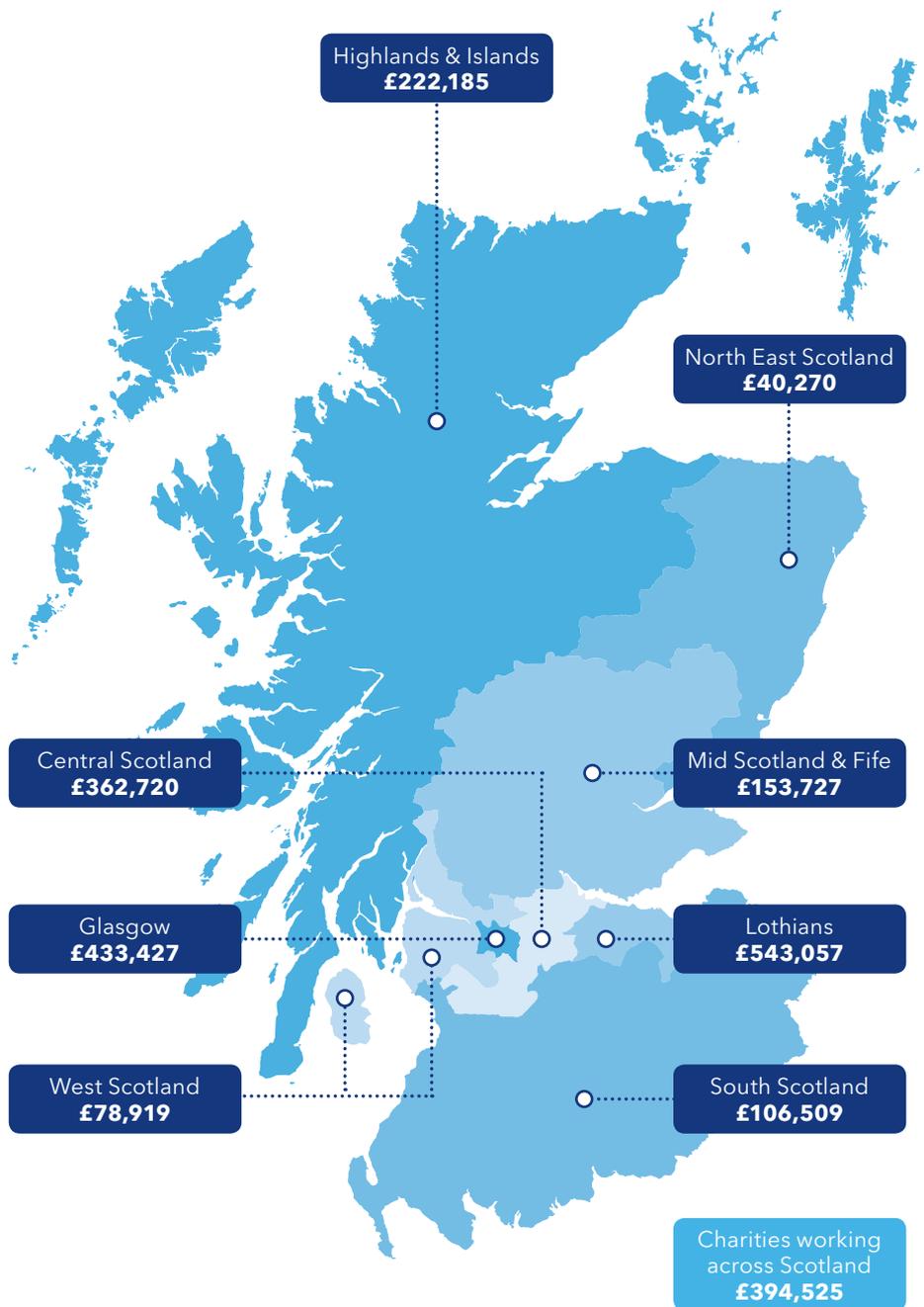
**Philip Grant**, Chair, Bank of Scotland Foundation

# Supporting Scottish Communities

In 2016, Bank of Scotland Foundation provided £2,335,339 to charities across Scotland through our Small, Medium and Large Grants Programmes and Matched Giving Programme addressing areas such as mental health, isolation, debt management and job creation.

## Regional Breakdown of Grants and Matched Giving by Registered Region of Charity

January - December 2016



## Who we supported in 2016



### Small Grants

- ① Advice/Advocacy/Outreach **22%**
- ② Arts and Culture **4%**
- ③ Children and Young People **20%**
- ④ Disability **11%**
- ⑤ Elderly **7%**
- ⑥ Employment **1%**
- ⑦ Financial Advice and Financial Literacy **7%**
- ⑧ Health including Mental Health **14%**
- ⑨ Other **14%**



### Medium Grants

- ① Advice/Advocacy/Outreach **25%**
- ② Arts and Culture **3%**
- ③ Children and Young People **16%**
- ④ Elderly **11%**
- ⑤ Financial Advice and Financial Literacy **23%**
- ⑥ Health including Mental Health **10%**
- ⑦ Other **10%**
- ⑧ Training and Education **2%**



### Large Grants

- ① Advice/Advocacy/Outreach **12.5%**
- ② Disability **17%**
- ③ Financial Advice and Financial Literacy **56%**
- ④ Other **14.5%**



### Matched Giving

- ① Advice/Advocacy/Outreach **10%**
- ② Arts and Culture **2%**
- ③ Children and Young People **42%**
- ④ Disability **5%**
- ⑤ Elderly **1%**
- ⑥ Health including Mental Health **36%**
- ⑦ Other **3%**
- ⑧ Training and Education **1%**

# Grants Programme Information

## Bank of Scotland Foundation supports people and their local communities across Scotland.

The Foundation aims to do this by assisting charities in their work with funding through our Small, Medium and Large Grants Programmes. The concerns that charities address may be unique to their own area, or they may be shared with other organisations in other regions. They may even be of national importance.

It is our intention to make a genuine tangible difference to communities and enable people to benefit from a variety of much needed local services and personal support.

## Our two key themes are:

### Developing and improving local communities

Within any community, there will be a diverse collection of individuals and charities tackling local issues. Some issues will be unique to the local area, others will be replicated across the country or parts of it. We feel it is important to help individuals and groups work together to ensure a better quality of life within their community.

Practical ways of making this happen may include:

- Initiatives designed to encourage the involvement in the community of those too often excluded
- Working with people on low incomes, at risk from poverty or with problems finding accommodation
- Improving the standard of local facilities

### Financial inclusion and financial literacy

Making informed judgements and taking effective decisions regarding money are important skills – skills which some people can find to be beyond their grasp. Building the confidence and competence of everyone about finance is a particular priority for Bank of Scotland Foundation. In order to achieve this, we are committed to supporting financial literacy and financial inclusion right across Scotland.

We aim to help make these essential skills both easy and accessible for all and could for example support charities who are:

- Promoting financial awareness and money advice
- Enhancing debt counselling services within the community
- Supporting life-skills in all age groups and sections of the community



To test eligibility for our Grants Programmes, please visit [www.bankofscotlandfoundation.org](http://www.bankofscotlandfoundation.org)

**Right:** Leading family support charity Home-Start East Fife received £3,500 to assist with salary costs of their Family Support Group Co-ordinator.



## 2016 Small Grants

① Central Scotland  
6 charities  
**£40,331**

② Glasgow  
15 charities  
**£86,004**

③ Highlands & Islands  
7 charities  
**£25,471**

④ Lothians  
21 charities  
**£99,889**

⑤ Mid Scotland & Fife  
12 charities  
**£53,051**

⑥ North East Scotland  
2 charities  
**£5,319**

⑦ South Scotland  
8 charities  
**£57,365**

⑧ West Scotland  
8 charities  
**£41,818**

National  
1 charity  
**£5,000**

**Total**  
**80 charities**  
**£414,248**



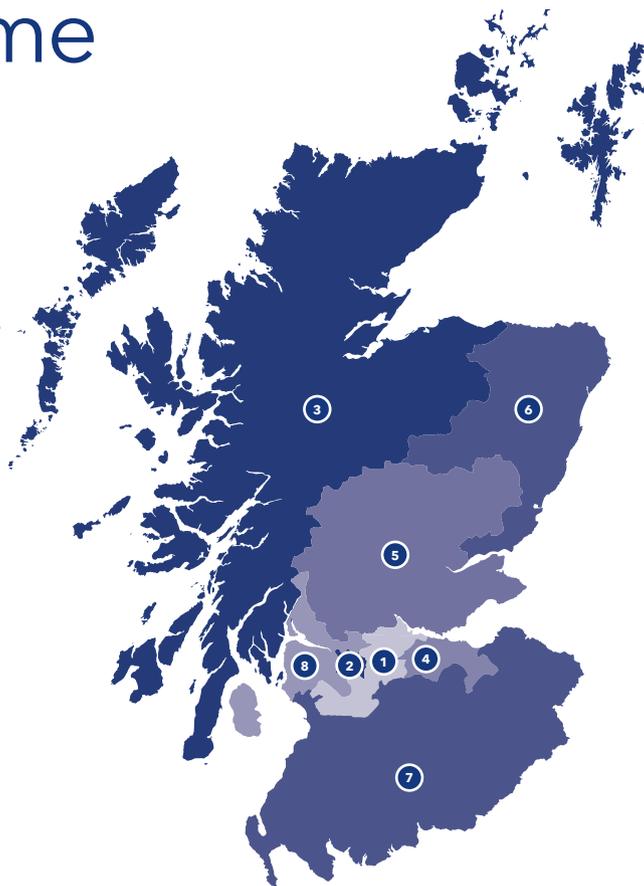
# Small Grants Programme

**Through our Small Grants Programme, we accept applications for between £1,000 and £10,000.**

The diverse nature of the projects we support allows charities to apply for the funding that will make the greatest impact on the people within their community.

In an increasingly challenging funding environment, Bank of Scotland Foundation continues to be one of the few grant makers to provide funding for core costs, providing stability for many charities.

Across Scotland, 80 charities shared Small Grants totalling £414,248 in 2016.





○.....

**Forrester React 2 Rugby** was set up to attract, develop and retain young people to sport, not only as players, but through other roles such as administrators and youth leaders. They were awarded a Small Grant of £4,000 as a contribution to their Community Development Officer

who is key in providing 'taster rugby sessions' to primary and secondary schools in the West of Edinburgh and also to provide facilities within the club for youngsters to participate in rugby during the evenings and weekends.

## 2016 Medium Grants

① Central Scotland  
4 charities  
**£73,089**

② Glasgow  
13 charities  
**£217,410**

③ Highlands & Islands  
2 charities  
**£27,584**

④ Lothians  
7 charities  
**£123,271**

⑤ Mid Scotland & Fife  
1 charity  
**£24,999**

⑥ North East Scotland  
2 charities  
**£25,250**

⑦ South Scotland  
2 charities  
**£23,865**

⑧ West Scotland  
1 charity  
**£15,000**

**Total**  
**32 charities**  
**£530,468**

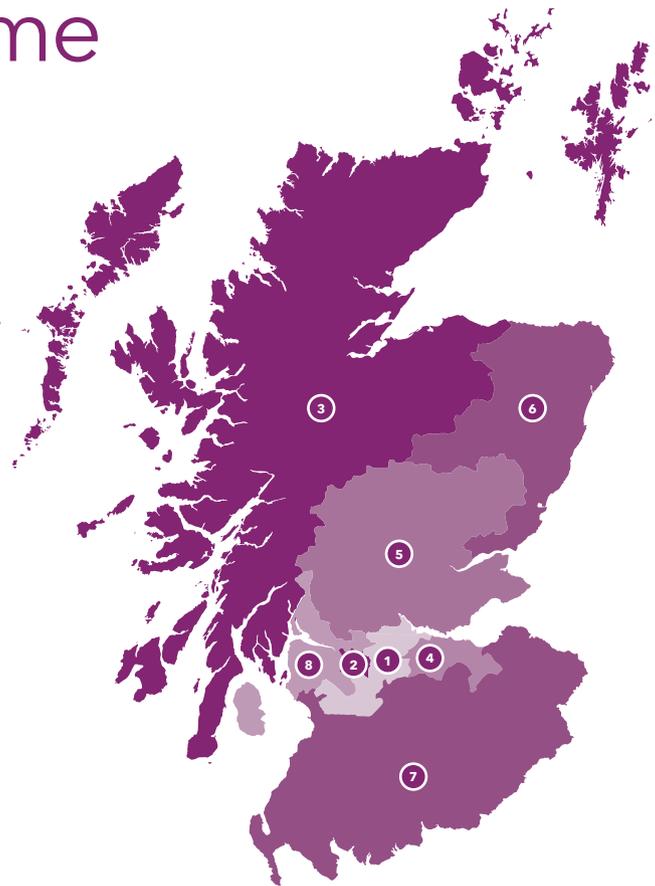


# Medium Grants Programme

**Applications of between £10,001 and £25,000 are accepted for our Medium Grants Programme from charities registered in Scotland that meet our funding criteria.**

Funding is allocated on a quarterly basis and we particularly wish to help supports charities that work with people who are excluded or disadvantaged in society and those that increase financial inclusion and financial literacy.

During 2016, 32 Scottish charities were awarded Medium Grants totalling £530,468.





### **Cowal Elderly Befrienders SCIO**

works with a referred client group of over 65s living at home or in sheltered housing, and identified as experiencing some degree of loneliness and isolation. In December 2014 they launched a pilot project on the Isle of Bute, Bute Elderly

Befrienders. Bank of Scotland Foundation's Medium Grant of £12,703 allowed the project to be expanded from three to four days on the island, increasing its reach from 35 elderly people per week (60% of which are over 80 years old) to almost 50.

## 2016 Large Grants

① Central Scotland  
2 charities  
**£182,948**

② Glasgow  
1 charity  
**£60,000**

③ Highlands & Islands  
2 charities  
**£138,622**

④ Lothians  
1 charity  
**£99,895**

**Total**  
**6 charities**  
**£481,465**



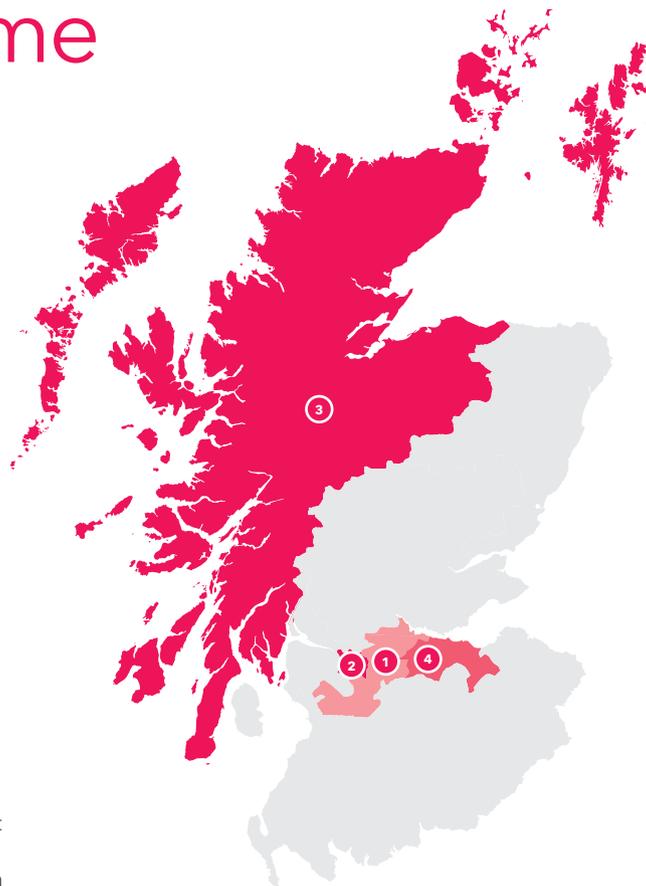
# Large Grants Programme

**This was the second year that we accepted applications of between £50,000 and £100,000, with the aim of helping charities whose projects cover our key themes - developing and improving local communities, and financial literacy and financial inclusion.**

Our Large Grants programme is awarded annually and provides successful charities with sustainable funding for up to two years.

Six charities received Large Grants in 2016, with over £350,000 of this funding awarded to charities that specifically address financial literacy and financial inclusion.

In addition to funding, our Large Grants Programme was specifically designed to encourage charities to indicate their need for volunteers/mentors. All six charities advised that there were opportunities available and throughout 2017 the Foundation will work with Lloyds Banking Group to engage its employees in helping to meet each charity's requirements.





**New Start Highland** relies on donated goods to supply people in need across the Highlands, and co-ordinates the collection, refurbishment and distribution of furniture and household items. They applied for a Large Grant in 2016 to help them buy a 7.5t lorry, pay a driver's salary and cover operating

costs for a year. Their award of £69,983 enabled New Start Highland to collect donated furniture and also deliver essential basic household items to people who have been referred to the charity, helping some of the most vulnerable people in their community.

## 2016 Matched Giving

① Central Scotland  
155 claims/33 charities  
**£66,352**

② Glasgow  
216 claims/46 charities  
**£75,013**

③ Highlands & Islands  
94 claims/30 charities  
**£30,508**

④ Lothians  
579 claims/180 charities  
**£220,013**

⑤ Mid Scotland & Fife  
177 claims/78 charities  
**£75,665**

⑥ North East Scotland  
26 claims/17 charities  
**£9,701**

⑦ South Scotland  
57 claims/32 charities  
**£20,279**

⑧ West Scotland  
50 claims/23 charities  
**£22,101**

National Benefit  
1,107 claims/96 charities  
**£389,526**

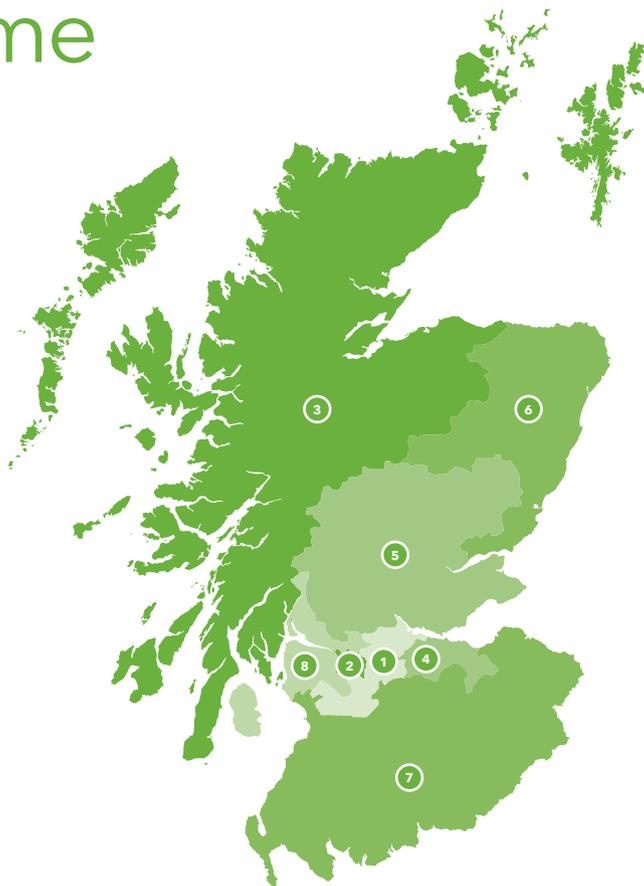
**Total**  
**2,461 claims/**  
**535 charities**  
**£909,157**



# Matched Giving Programme

During 2016, our Matched Giving Programme received **2,461 claims** from Lloyds Banking Group employees, distributing a record **£909,158** to **535 charities** supporting communities working across Scotland.

As a result of 611 of those applications, Lloyds Banking Group's Charity of the Year, BBC Children in Need, received £205,931 from Bank of Scotland Foundation's Matched Giving Programme thanks to employees undertaking a variety of fundraising activities throughout 2016.





**Children's Hospices Across Scotland (CHAS)** received £18,913 from Bank of Scotland Foundation's Matched Giving Programme as a result of 48 employee applications in 2016.

The funding has already helped keep the joy alive for children with life shortening conditions and their families who are cared for in CHAS.

# Matched Giving Programme

Matched Giving supports Lloyds Banking Group employees in Scotland who are active in their communities by increasing their fundraising and volunteering efforts for their chosen charity by up to £1,000 per year.

Employees can claim up to £500 a year to match funds raised for registered charities that meet our eligibility criteria, plus up to £500 a year (at a rate of £8 per hour) for time spent outside of working hours volunteering.



## Top ten charities in 2016



**1** Children in Need  
£205,931



**2** Macmillan  
£33,682



**3** Cancer Research UK  
£33,018



**4** Sick Kids Foundation  
£19,914



**5** CHAS  
£18,913



**6** Marie Curie  
£14,680



**7** Inverkeithing Hillfield Swifts  
£12,854



**8** CLIC Sargent  
£11,735



**9** Highland Hospice  
£11,692



**10** Spina Bifida Hydrocephalus Scotland  
£11,560

2016



## Branch roadshows

**We launched a new initiative in 2016 to help drive up awareness of Bank of Scotland Foundation amongst Lloyds Banking Group's employees and customers.**

Our new 'branch roadshow' programme saw the Foundation team visit 13 Bank of Scotland branches across Scotland, where local charities were invited to pop in to find out more about the funding available through the Foundation.

The roadshows proved to be a fantastic way to meet with local charities, especially those already preparing an application for one of our Grants, as we could answer their questions and help them with their submission.

We have committed to continuing with these branch roadshows in 2017 and look forward to engaging with many more local charities throughout the year.



## Improving Digital Capability

**In Scotland, one in three charities lack the basic digital skills they need to succeed and prosper in today's increasingly digital society and this can have an impact on their future potential to support those in need.**

To help to address this, in June 2016, Bank of Scotland Foundation hosted a free half-day digital workshop in Edinburgh for over 80 charities in collaboration with Bank of Scotland, Google and Reason Digital.

The event helped charities to better understand the benefits that being online can bring to their organisation and also provided assistance with topics such as growing your charity online through the use of websites and social media.

The event was a huge success with many charities also being paired with a Bank of Scotland Digital Champion after the event for ongoing digital support.

Building on this success, we have made a commitment to deliver more Digital Garages across Scotland during 2017.

# The Year Ahead



## Friends of the Foundation

**To support the increased outreach activity of Bank of Scotland Foundation we will be recruiting a number of the Group's employees as Friends of the Foundation in regions across Scotland during 2017.**

As we become more ambitious over the next few years and our programmes and initiatives develop, Friends of the Foundation will play an instrumental part in helping to drive up advocacy and awareness of the Foundation by assisting with outreach activities, acting as a local source of Foundation information and representing the Foundation at local events.



## Mentoring

**Beyond funding alone, we recognise that there is an opportunity to provide more support for Scotland's charities.**

In the second half of 2017, we will be engaging the Group's employees in Scotland in aligning skills-based volunteering and mentoring with Foundation funded charities. We recognise the scale of the evident need for additional support across Scotland and also the huge talent, energy and commitment of the Group's employees and through our new volunteering and mentoring initiatives, we aim to help to meet the demand.



## Summary

**We are delighted that Lloyds Banking Group has confirmed it will continue to donate £2 million to Bank of Scotland Foundation in 2017.**

This funding makes a positive difference to the charities that need it the most by helping them to support people within their local communities. We thank Lloyds Banking Group for their invaluable support and also acknowledge the hard work and dedication of those directly involved with the charities we support.

## Trustees



**Philip Grant**  
(Foundation Chair and Trustee)  
Chair  
Scottish Executive Committee  
Lloyds Banking Group



**Robin Bulloch**  
(Trustee)  
Managing Director  
Lloyds Bank and Bank of Scotland  
Retail  
Lloyds Banking Group



**Sarah Deas**  
(Trustee)  
Chief Executive  
Co-operative Development  
Scotland



**Sir Paul Grice**  
(Trustee)  
Clerk and Chief Executive  
Scottish Parliament



**Martin Fleming**  
(Trustee)  
Managing Director  
Scottish Widows Bank  
Lloyds Banking Group



**Donald Gateley**  
(Trustee)  
Regional Head Scotland  
Private Banking Scotland  
Lloyds Banking Group

## Team

**Jillian Baillie**  
Chief Executive

**Lorraine O'Neill**  
Finance and Grants Manager

**Sinead Hannah**  
Matched Giving Programme Manager

**Zoe Redhead**  
Community Manager

# Contact details

Correspondence address:

**The Mound, Edinburgh EH1 1YZ**

Telephone:

**0131 655 2599**

Email:

**[enquiries@bankofscotlandfoundation.co.uk](mailto:enquiries@bankofscotlandfoundation.co.uk)**

Website:

**[www.bankofscotlandfoundation.org](http://www.bankofscotlandfoundation.org)**

## Follow us on:

Facebook:

**[www.facebook.com/bankofscotlandfoundation](https://www.facebook.com/bankofscotlandfoundation)**

Twitter:

**[@BofSFoundation](https://twitter.com/BofSFoundation)**