

Responding To Growing Demand Across Scotland

Across Scotland, the message from charities is clear. Demand is rising, needs are becoming more complex, and resources are under increasing strain.

In response, the Foundation continues to prioritise:

- Supporting people in vulnerable circumstances
- Providing multi-year, unrestricted funding
- Balancing immediate support with long-term resilience

Our 2026-2027 grants suite reflects these realities - building on the strength of our programmes while evolving to meet sector need.

Our approach is clear and consistent - we trust charities, fund sustainably, and act with purpose.

2026/2027 Grants Programme

PROGRAMME	OPEN	CLOSE	CHARITIES ADVISED OUTCOME BY	FUNDING AWARDED
 Empower	1 December 2025	10 December 2025	Start April 2026	End April 2026
 Energise	23 March 2026	1 April 2026	End August 2026	End September 2026
 Energise	September 2026	September 2026	End November 2026	End December 2026
 Empower	January 2027	January 2027	End May 2027	End June 2027
 Energise	May 2027	May 2027	End August 2027	End September 2027
 Energise	September 2027	September 2027	End November 2027	End December 2027



Matched Giving - Turning Colleague Action Into Community Impact

Our impact extends beyond grant funding.

Through our **Matched Giving Programme**, we are harnessing the energy, commitment, and generosity of Lloyds Banking Group colleagues across Scotland - turning individual action into collective impact.

Whether through fundraising or volunteering, colleagues are stepping forward to support causes they care about, with the

Foundation amplifying that contribution. Each colleague can access up to £500 in matched fundraising alongside up to £500 for volunteering activity.

In 2025 alone, over 1,240 colleague claims translated into an extraordinary £466,067 of Matched Giving for charities.

This is more than a programme. It is a growing movement of colleagues actively strengthening communities across Scotland.





Strengthening Capacity Through Enhance Mentoring

Our partnership with Lloyds Banking Group enables us to support charities in ways that go beyond funding alone.

Through our Enhance Mentoring programme, we have now facilitated **116 mentoring partnerships**, connecting Group colleagues with Foundation-funded charities for sustained, meaningful collaboration.

These relationships create real value on both sides. Charities gain strategic insight, skills, and support during periods of change and growth. Colleagues gain a deeper understanding of the complex realities facing the sector.

The result is a richer, more informed partnership - one that strengthens organisations and builds deeper connections between the Group and the communities it serves.

PlayPeace is a family-led charity supporting children with complex additional needs. Founded in 2016 and now scaling under CEO Nichola Brown, it is navigating a critical growth phase amid rising demand and an uncertain funding landscape.

At this pivotal moment, the Foundation is providing stability and strategic support—a £20,000 multi-year unrestricted grant alongside the Enhance mentoring programme.

Through this, Nichola partners with Nicola Venables of Lloyds Banking Group, gaining

practical insight and a trusted space for reflection and challenge.

The impact is clear - strengthened leadership confidence, reduced isolation, and more informed strategic decision-making. It creates space to balance immediate delivery with long-term sustainability, while deepening understanding on both sides.

Through Enhance, the Foundation is going beyond funding - investing in leadership, resilience and long-term impact.



Empower - Investing In Long-Term Change

This year, we made a deliberate and strategic decision to deepen our investment in Scotland's charity sector through Empower.

In response to sustained pressure on frontline services and the ongoing cost of living crisis, we extended funding from three to five years and increased total funding from £150,000 to £250,000 per charity.

Seventeen organisations have now been awarded £4.25 million in multi-year, unrestricted funding - our largest single programme investment to date.

It is about giving organisations certainty to plan ahead, stability to retain and support staff and flexibility to respond as needs change.

It is about creating the conditions where charities can focus on people - not survival.

"This transformational investment gives us long term stability to plan ahead, strengthen our team, and respond flexibly to the needs of the children, young people, families and communities we support." **Alison Cairns - CEO - Richmond's Hope**



"To have been afforded such a level of support and significant financial backing demonstrates not only the value of all our teams but just how vital services like ours are in supporting the most vulnerable in our communities. This funding gives us the stability and confidence to continue supporting older people and carers, ensuring they remain connected, valued, and supported."

The Board of Queensferry Care

Shaping The Future Of Scotland's Third Sector

Our Annual Reception at The Mound in Edinburgh brought together charities, colleagues, and partners for an evening of insight, energy and honest conversation.

Using Slido live polling on the night, we captured real-time views from across the sector, giving us a clear and immediate picture of both challenges and opportunities. The message was consistent. While Scotland's third sector remains resilient and ambitious, it is under increasing pressure. Funding uncertainty, rising costs, workforce challenges, and volunteer recruitment all emerged as key concerns. There was also a strong call for more long-term, multi-year, unrestricted funding – enabling charities to plan ahead and deliver sustainable impact.



Importantly, responses reinforced that Bank of Scotland Foundation's role goes beyond funding alone. Our greatest opportunity lies in strengthening charity resilience – acting not just as a funder, but as a partner, convener, and champion for the sector.

Above all, the evening demonstrated the power of listening. These insights will shape how we evolve our work – ensuring we remain relevant, responsive, and focused on where we can have the greatest impact. Because when we listen, learn and act together, we achieve more.



A NOTE FROM OUR CHAIR

In January 2024, we set out an ambitious vision - Building a Brighter Future for Scotland - rooted in partnership, not just funding.

Through Empower, Energise and Enable, we are backing charities with multi-year, unrestricted support that puts trust where it belongs - with those closest to communities.

Today, that approach is delivering real impact - over £50 million to more than 2,900 charities across Scotland, made possible by Lloyds Banking Group's continued commitment, including £6.5 million this year.

While demand continues to rise, so too does the resilience and determination of the sector. Together, we are not only responding to today's challenges - we are helping shape a stronger, more sustainable future for Scotland.

Donald MacKechnie, Chair

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Looking Ahead

"As we move forward, our focus remains clear:

- Deepening our impact
- Strengthening partnerships
- Continuing to lead with trust and purpose



Every grant, every partnership, and every conversation contribute to a bigger ambition - **a Scotland where communities are stronger, charities are more resilient, and people facing vulnerability are better supported to thrive.**"

Jillian Baillie, Chief Executive