



✱ BANK OF SCOTLAND
Foundation

2016 GRANTS IMPACT REPORT

Supporting Communities
across Scotland

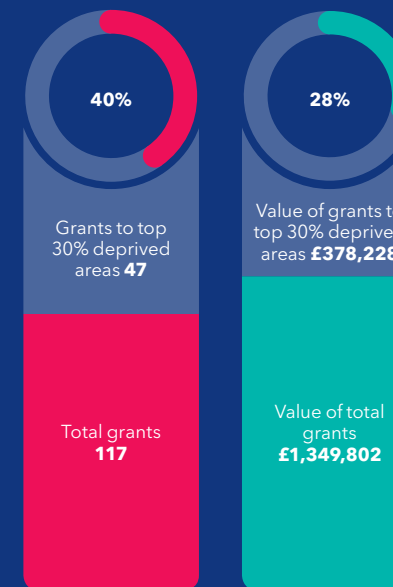
Bank of Scotland Foundation Grants Programmes are designed to make a genuine, tangible difference to individuals and their communities. Our programmes provide funding of between £1,000 and £100,000 to local, regional and national charities throughout Scotland. The aim of our grant funding is to develop and improve communities, increase financial literacy and financial inclusion and make a tangible impact on the lives of people across Scotland.

In 2016, £1,349,802 was invested in 117 charities through our Small, Medium and Large Grants Programmes, helping communities across Scotland to flourish.

The average grant size was £11,537. The awards ranged from £1,000 to £99,895 with applications being received from all regions in Scotland.

Funding where it is needed

47 charities working in areas of deprivation received grants from Bank of Scotland Foundation, making a significant difference to the communities that need it most. Our 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 2016, communities in the top 30% of deprived areas in Scotland received over 40% of our grant awards.

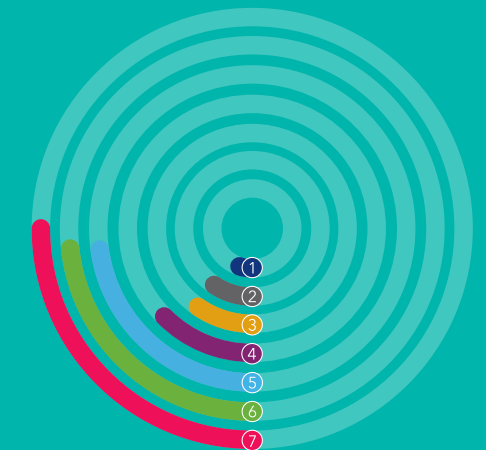


Source: Scottish Index of Multiple Deprivation Report 2016

Who we support

Bank of Scotland Foundation awarded Grants to charities supporting different areas of need across Scotland.

In 2016, almost 80% of our funding went to charities supporting Advocacy and 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.

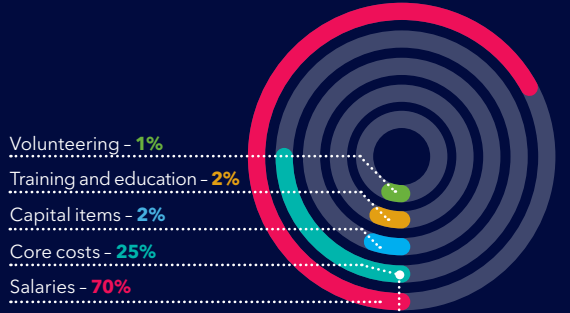


- ① Disability - 3%
- ② Elderly - 6%
- ③ Health including Mental Health - 8%
- ④ Other - 12%
- ⑤ Advocacy and Outreach - 22%
- ⑥ Financial Literacy and Financial Inclusion - 23%
- ⑦ Children and Young People - 26%

Supporting employment

1 Purposes of Grants

In 2016 70% of the funding provided by the Foundation was awarded to charities for salaries. Our investment of £930,086 supported 97 jobs in Scotland enabling those roles to make a substantial impact on their communities by supporting over 48,000 people in the year.

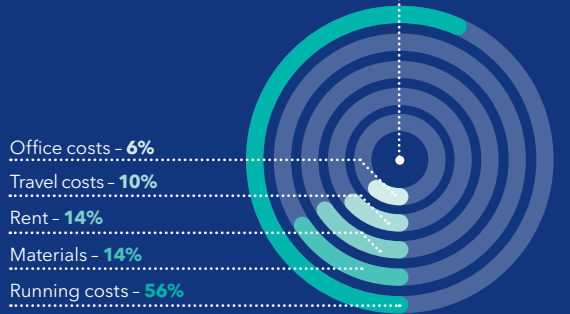


2 Breakdown of core costs

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 2016 over 25% of the total grant funding provided by the Foundation was awarded to charities for core costs.

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 74 charities with over £326,633 to continue to provide their much needed services to communities across Scotland.



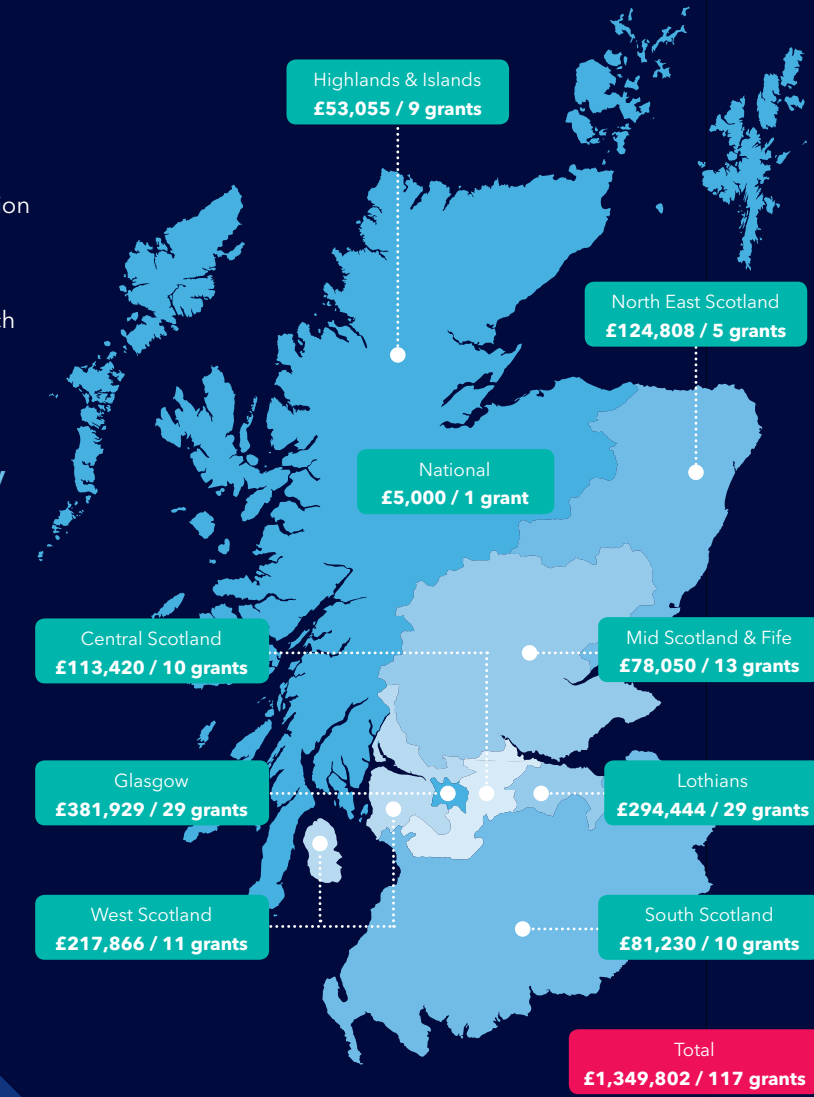
Hawick Community Cafe

Hawick Community Café is a local charity based in the Scottish Borders providing protected work experience placements for disadvantaged young people and adults with disabilities. In July 2016, they were awarded £9,000 from Bank of Scotland Foundation as a contribution to buy equipment for a new kitchen. The new kitchen has enabled the café to offer better training for their employees and offer an additional food delivery service to those who are unable to reach the café such as the elderly and those living with severe disabilities.

Supporting Scottish Communities

In 2016, Bank of Scotland Foundation provided £1,349,802 to charities across Scotland through our Small, Medium and Large Grants Programmes addressing areas such as mental health, isolation, debt management and employment.

Regional Breakdown of Grants by Registered Region of Charity January - December 2016



Cowal Elderly Befrienders - Isle of Bute

Cowal Elderly Befrienders is a local charity based in Dunoon providing a range of befriending services which are designed to improve quality of life, reduce isolation and loneliness. The charity aims to keep older people active and independent for as long as possible in the communities they helped to create. In 2016, Cowal Elderly Befrienders were awarded £12,703 to extend the working hours of their existing members of staff, enabling their befriending service to increase from 3 days to 4 days per week. The befriending service not only provides one on one befriending, they also provide transport, social clubs, dementia support and help with general tasks such as changing light bulbs or completing forms. As a result of the services provided, their users are able to remain in their own home for longer and live a more fulfilled life.

Making our funding go further

48 charities have reported increased access to funding as a result of receiving support from us in 2016 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 £2.08 from other funders. The total monetary value of our Grants for these charities was raised from our contribution of £578,062 to over £1,230,702.

Our reach

117 charities shared £1,349,802 through our Small, Medium and Large Grants Programmes in 2016. 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 over 59,000 people in 2016, 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 aims and demonstrating the real difference our funding is making in communities.

The future

The Foundation plans to continue to award grants to charities working across Scotland through its Grant Programmes. The Trustees were pleased with the continuing success of the Large Grants Programme and are delighted to confirm that this programme will continue for 2018.

In addition, the Foundation will be engaging with Lloyds Banking Group plc in 2018 to plan the roll-out of an Enhance Programme that will see some of Lloyds Banking Group plc's employees in Scotland paired with charities in receipt of a Foundation grant to provide skills-based mentoring support. Through this programme, we will be looking to strengthen the effectiveness, build the robustness, and improve the sustainability of the charities we fund to increase our impact even further.

The success of the Foundation and our programmes is only possible through 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.

For more information on the Bank of Scotland Foundation please visit **www.bankofscotlandfoundation.org**, call **0131 300 9006** or email **enquiries@bankofscotlandfoundation.co.uk**

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