

LLOYDS BANK
FOUNDATION
England & Wales



Funding Opportunities and Challenges 2024 and Beyond

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Session Outline



A bit about LBF EW



Funding Challenges



Opportunities



Our mission

We work in partnership with small and local charities, people and communities, changing lives and working towards a more just and compassionate society.

We do this through:

- Funding
- Development support
- Influencing policy and practice

You can read more about our strategy [on our website](#)



Gateway Into The Community, Hexham

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Funding Principles



Unrestricted Funding

This is not project funding.



Relationships

Underpinning everything we do from how we work with charities to the partnerships we form.



Monitoring

Our monitoring aims to back up the importance of trust, and partnership working





Smaller charities reported the biggest drop in income from local or national government grants, which across all charities fell from £8.2 billion in 2021 to £7 billion in 2022.

(Gov.uk Apr 2024)





Small charities with an income under £1m make up 97% of the UK charity Sector.

**Yet they receive less than 20% of the sector's income
(LBFEW, Jan 23)**





Charities are currently having to bid for 20x their annual income to ensure they bring in the funds they need.

Small Charities Collective (May, 24)



Funding Challenges

- ✓ Increase in Demand
- ✓ Rising Costs
- ✓ Increase in complex referrals
- ✓ Staffing and Volunteer pressures
- ✓ Funding is harder to secure



 Demand +  Costs +  Volunteers

 **Staff Burnout**



CEO and Chair/Board Tensions

Opportunities:

1. Build your Organisation's resilience:

- Clarify purpose
- Develop your strategic plan
- Well planned and sufficiently costed programmes
- Are you clear about evidence of need?
- Can you confidently share your impact?
- Do you have the right skills in the team and on the board?
- Create a fundraising plan



Opportunities:

2. Opportunities for work that addresses inequity, promotes inclusion and addresses the climate crisis

- Funding being directed to groups that are led by and for the communities they support
- Raises user voice
- Where lived experience is at the heart of delivery
- Work that supports people overcome the intersectional barriers they face



Opportunities:

3. Work in Partnership

- Joint bids can be a challenge – a lot of work, misalignment of values, purpose and power
- Informal partnership inter-referrals, aligning of services rather than duplication, influencing systems/decision making
- Partner with local businesses – think about your ask, not always financial



Opportunities:

4. Don't try to fit funder criteria

- Align applications to your organisation's values and goals
- Do your research
- Make bids and approaches personal – passion, energy
- Focus on the difference the funding will make
- Use tech to help (cautiously!)



Opportunities:

4. Don't try to fit funder criteria

- Align applications to your organisation's values and goals
- Do your research
- Make bids and approaches personal – passion, energy
- Focus on the difference the funding will make
- Use tech to help (cautiously!)
- Speak to funders before applying – no one wants you to waste your time



Opportunities:

5. Diversify your income

- Spread funding across grants (one off and multi-year)
- Stagger start/end dates so you don't face a funding precipice
- Include a mix of grant, fundraised, donor, corporate, high net worth across your portfolio



Questions?



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Thank you

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