

Small charities responding to COVID-19

Winter update

December 2020



**LLOYDS BANK
FOUNDATION**
England & Wales



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The photographs that appear in this report are of our charity partners. Most were not taken during the COVID crisis.



The story that emerges is of charities stepping up to the all-encompassing challenges of COVID-19, adapting rapidly to the changing needs of the communities they serve, their staff and volunteers.

Executive summary

The small charities funded by Lloyds Bank Foundation for England and Wales have been at the frontline of the local community response to COVID-19.

This report shares how charities have sustained their response to the continued challenges of COVID-19. This report is split into five key areas:

1. Meeting the moment: the small charity response

The story that emerges is of charities stepping up to the all-encompassing challenges of COVID-19, adapting rapidly to the changing needs of the communities they serve, their staff and volunteers. Many charities continued to provide a consistent service by delivering remotely and pivoted to offer new services as they saw rapidly changing needs in their communities. Moving to online provision, for some charities, has led to more effective services, for example, those who support young people. The majority of charities are now operating a blend of remote and face to face services.

2. A collaborative response

Several charities have cited improvements in partnership working during the crisis. Charities have seen partnerships emerge quickly in ways they hadn't done previously as responding to COVID-19 in their communities required collaboration. The strength of local voluntary sector infrastructure was critical in enabling a co-ordinated and non-competitive community-level response. Subsequently, charities have shifted to focusing on maintaining, rather than building relationships, so that behaviours don't 'revert to type' when the initial health emergency subsides.

3. As small employers and organisations

At the same time as they adapted their services, charities transformed themselves as organisations and employers. Nowhere was this more evident than in digital

transformation, where progress accelerated what might normally take years in a matter of weeks. In parallel, many charities have had to focus on supporting the emotional wellbeing and resilience of staff and volunteers given the pressures they were facing. Even in September and October, the legacy of lockdown on staff wellbeing continues to be a prominent theme – concerns of burnout as they are dealing with higher levels of need for a prolonged period, working remotely, as well as the personal impact of living through a pandemic.

4. Looking forward: reckoning with the legacy of the first lockdown

In the early months of the pandemic, whilst many charities were busier than ever, the circumstances meant there were reduced referrals. This included, for example, charities working on domestic abuse and sexual abuse charities as people were unable to access their services due to lockdown; criminal justice charities also faced many challenges as they were unable to access people in custody. However, charities aren't expecting this to continue and are expecting they will then have a jump in referrals once this bottleneck passes. Charities are also predicting the long-term impact of the crisis. They are anticipating further challenges caused by increases in poverty and financial crisis, leading to greater demand for their support.

5. A funding crisis deferred

Many charities have lost income due to being unable to trade, fundraise or access grants due to closing programmes or changing criteria. Many funders responded to the emergency by providing short-term funding and offering more flexibility to charities. However, there are growing concerns about long-term funding shortfalls, due to the timescales at which funding, including from government, was or had to be spent and the reductions in the length of grants.

About this report

Lloyds Bank Foundation for England and Wales is an independent charitable trust funded by the profits of Lloyds Banking Group. We partner with small and local charities across England and Wales, helping people overcome complex social issues. Through core cost funding, developmental support and influencing policy and practice, we help those charities make life-changing impact.

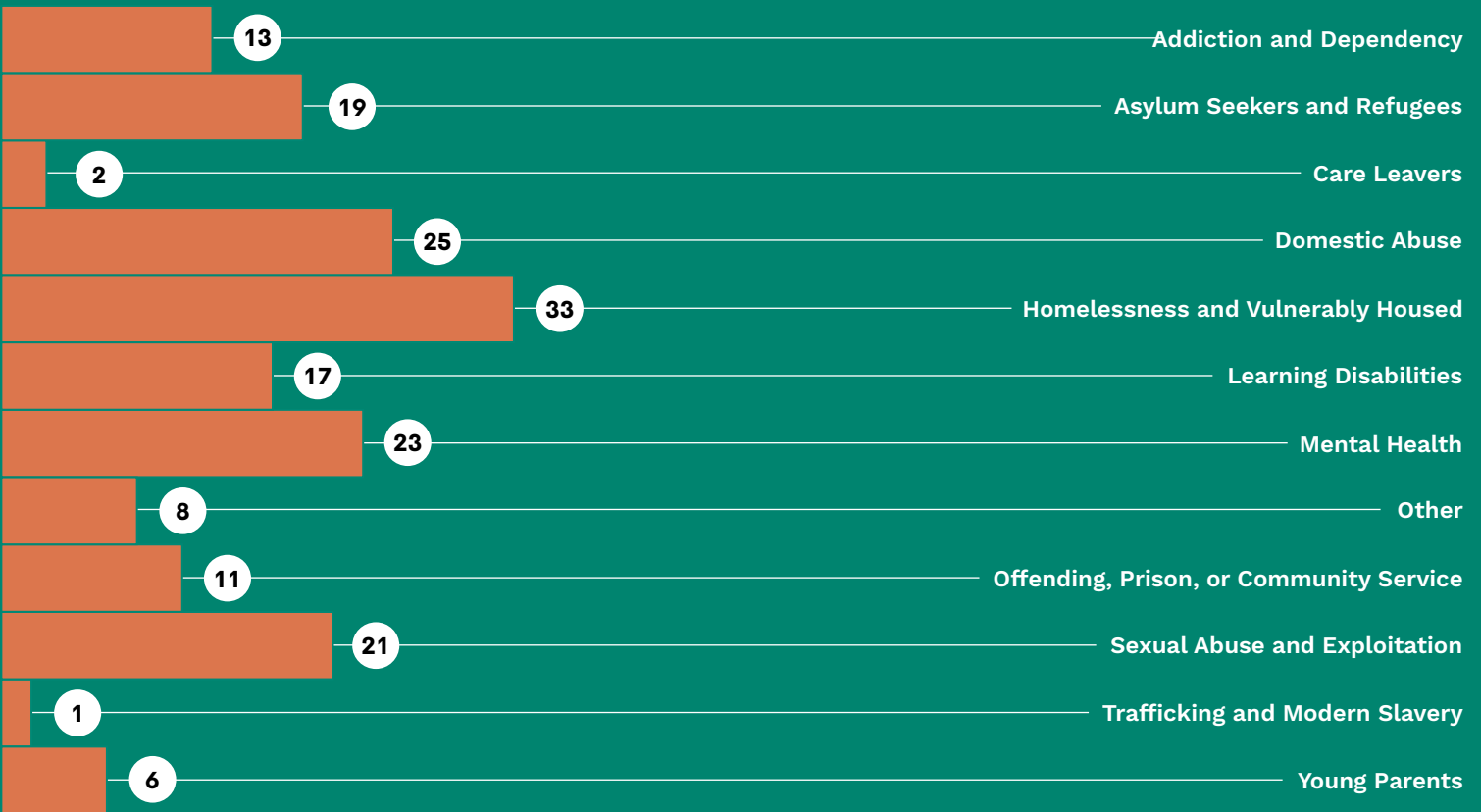
This report captures the views and experiences of 180 small, local and

specialist charities working in communities across England and Wales on the frontline of supporting people through COVID-19, lockdown and beyond. This is drawn from annual monitoring reports from the Foundation's grant holders that were received between May and October 2020.

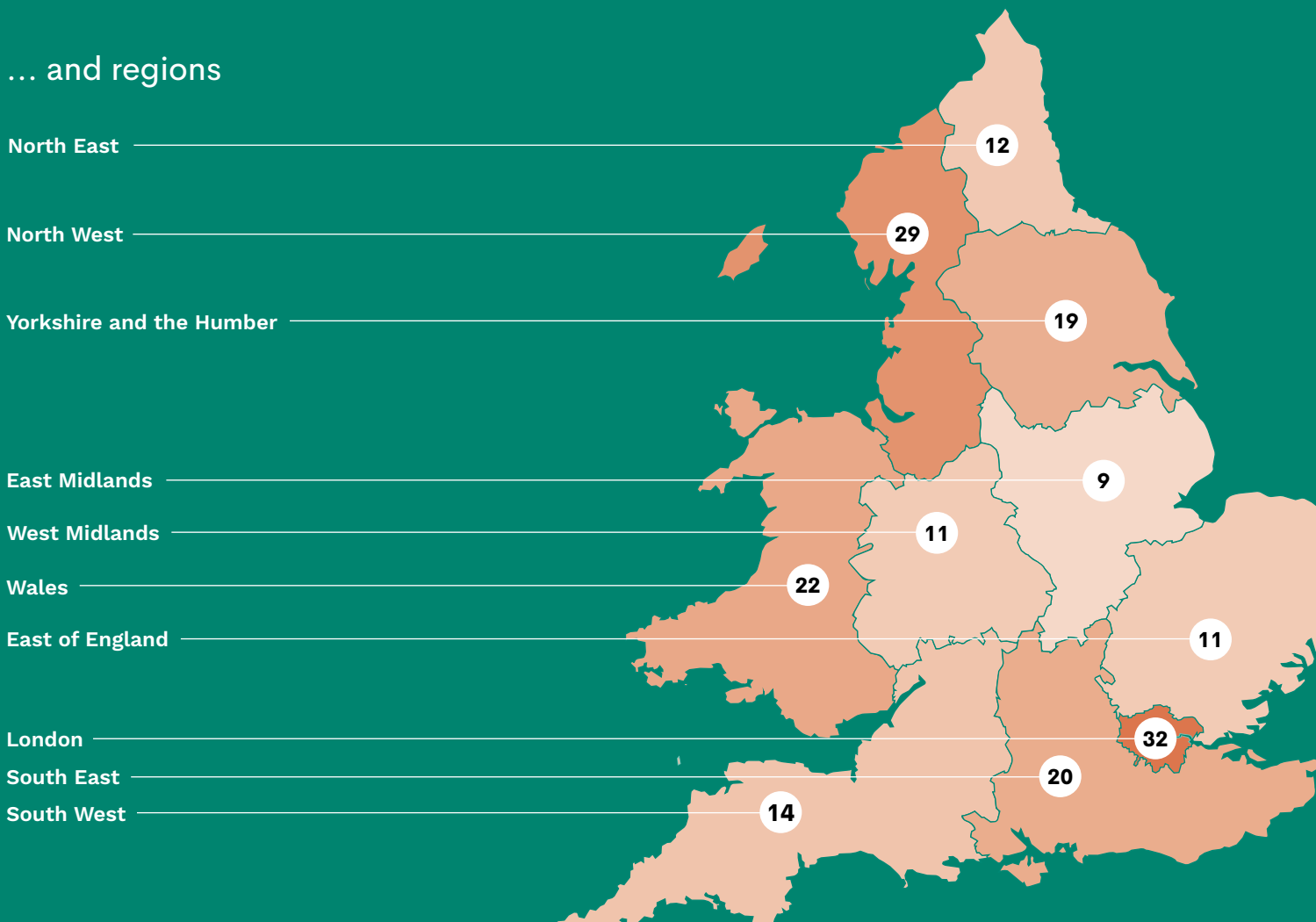
As part of their reports, charities are asked to reflect on both the challenges and successes of their work over the previous year. The Foundation uses this data and feedback to help us better understand the operating environment for charities, inform our current and future grant making practice, and respond to emerging charity and community needs.



The cohort includes charities addressing the following complex social issues



... and regions



Introduction

The small charities funded by Lloyds Bank Foundation for England and Wales have been at the frontline of the local community response to COVID-19.

In May, the Foundation published a rapid analysis of the needs of the charities we fund as they responded to the first wave of the coronavirus crisis and the first national lockdown. Charities supported by the Foundation work with people who are most vulnerable to the crisis: rough sleepers, victims of domestic and sexual abuse, migrants, and those affected by serious mental ill-health.

This report revises and updates that analysis to account for how charities have sustained their response over the continued challenges of COVID-19 beyond the initial crisis of spring 2020 and looks ahead to the challenges of 2021.

As we approach the uncertainty of a winter with new regional and national restrictions bringing further disruption, we are sharing this analysis to reflect on lessons learned and to outline a case for long-term investment in frontline local charities.

The Foundation is privileged to support so many exceptional charities, and is proud of the resilience, ingenuity, and commitment they have demonstrated for the communities they serve through the extraordinary challenges of this year.



As we approach the uncertainty of a winter with new regional and national restrictions bringing further disruption, we are sharing this analysis to reflect on lessons learned and to outline a case for long-term investment in frontline local charities.

Meeting the moment: the small charity response

The story that emerges from across our grant portfolio is one in which small and local charities stepped up to the all-encompassing challenges of COVID-19 in their communities, adapting rapidly to the changing needs of their beneficiaries, staff, and volunteers.

Charities told us that:

- **During the first lockdown, no charity funded by the Foundation closed their services to their community.** Almost every grantee migrated their core operations to remote support for beneficiaries with minimal disruption. For many charities who migrated to new ways of digital working overnight, there is a real source of pride in providing continuity of support.
- **Most existing face-to-face services were stopped** for at least the initial period of lockdown and switched to online and telephone provision - and not all returned to business as usual during the summer. A number have been unable to adapt their premises to return to a face-to-face service safely, while others closed to new referrals in order to deal with a backlog of demand from existing service users.
- **The majority of charities are now operating a blend of remote and face-to-face services.** This has helped deal with capacity issues, ensure that people can access services in the way that best suits them, but also a way of proofing against the uncertainty of further lockdowns or restrictions.



In response to the national lockdown of March to July, many charities stepped outside of their established role to meet the urgency of new needs and providing new services for communities:

- **Most urgent was a focus on crisis management and immediate need to cope with lockdown**, with food delivery, internet/phone data and other essentials featuring prominently.
- **Services in all sectors were required to focus on mental health needs** and concerns about the impact of the crisis on mental health, including a substantial rise in suicidal behaviour for some client groups.
- Some services have started **supporting clients with their physical health needs or to shield as a result of their COVID-19 risk**, often addressing their health needs for the first time. Many became a **trusted source of information** about COVID-19 for beneficiaries who struggled with official guidance. This includes, most frequently, language barriers for migrant communities, but also those with learning disabilities. Such work became particularly important as the rules grew more complex with the easing of restrictions.

Alongside meeting new needs, many charities have dealt simultaneously with issues that existed before the pandemic that have been amplified by the onset of the crisis. They have had to rethink their existing services for the 'new normal'.

- The shift to meet new needs in new ways has had the impact of moving organisations away from providing in-depth support. Some services are returning to more in-depth face-to-face services, but delivered in a different way and to smaller groups.

- For some charities, **the move to online provision has led to more effective services for some groups** – like young people, who have found remote services offer greater flexibility than the old ways of working, or for those whose mental health made it difficult to leave home. For beneficiaries with caring responsibilities, they had previously found travel made it difficult to attend in person.
- As services gradually returned to face-to-face working, charities incurred additional costs in enabling safe working. Charities found ways to reconfigure their physical space, and nowhere was this more apparent than in adapting housing and accommodation services to be delivered safely.
- In light of the shift to online support, some grantees see a danger of saturation and/or replication of content between charities. Charities will need to think about how they maintain high-quality online activities that are well used and don't just end up in duplication of resources. Given a lot of these services are in their infancy, **many charities have concerns as to whether it will be possible to sustain longer-term engagement with remote delivery.**
- Developing new ways of evaluating the effectiveness of online services will become more important as it becomes an established way of working.

Mental health services during the pandemic

Going into the crisis, many charities were already observing a change in the complexity and severity of the needs of their service users driven by higher and more complex mental health challenges. This is frequently attributed to the restriction of access to local NHS mental health services, where waiting times often exceed 18 months. Even at the start of the year, services observed more beneficiaries presenting at the point of a mental health crisis.

While this has long been a trend, mental health is now mentioned in relation to the impact of the pandemic on

mental health, as well as the effect of the pandemic triggering past trauma or exacerbating existing issues. At the same time, access to counselling and therapeutic services have been further squeezed, and those grantees who run mental health services are operating with significant waiting lists as a result of the spike in demand.

At its more acute, a number of charities reported an increase in risk of suicide, suicidal ideation and self-harm behaviour among beneficiaries. This was particularly noticeable among charities working with refugees and asylum seekers with a history of trauma, and those living with more complex mental health issues who found the isolation of lockdown triggered a rapid deterioration of their wellbeing.



These adaptations have not come without significant challenges:

- Many grantees specifically noted that they had previously considered a face-to-face service to be critical to the effective delivery of support. Particularly with new clients, building trust and rapport is a building block for a long-term relationship of support.
- Group work, for many services, stopped immediately. This has traditionally been an important element for many services, such as those working with domestic abuse perpetrators. While some clients have benefited from 1:1 support, it has meant increased workload for many frontline staff.
- **Digital exclusion matters more than ever.** Phone data is a critical enabler – and barrier – with many charities redirecting their budgets to top up beneficiaries' data allowances. One grantee carried out research among the women they work with that showed: "although 98% of women have a mobile phone, a third do not have sufficient data to connect with our virtual offer and two-thirds of the women do not have access to a laptop or tablet."
- **With remote delivery, some routine activities are taking longer** – supporting someone to make a Universal Credit claim is more complicated remotely, with difficulties that could have easily been resolved in person taking longer to sort out over the phone. Services that used to be delivered in a group setting or among peers are now delivered 1:1, which calls on additional time and resources from staff and volunteers.
- The picture of demand is mixed – some have seen an increase in the number of clients driven by old clients getting back in touch for support during lockdown, rather than new referrals. Some closed to new referrals in order to focus on providing continuity and support to existing clients while other services have seen a spike in new clients due to other services shutting down. Some who receive referrals from statutory services saw a shut down in communication with local contacts.
- For other charities, **the closure of other services meant they became the fallback.**
- Some residential services – like refuges, homelessness accommodation, and substance misuse rehabilitation centres – kept open, but **others struggled to implement safe working practices in their premises.** Some mention that they are actively planning for finding larger spaces/premises to accommodate face-to-face work while social distancing.
- There were acute difficulties during lockdown for charities working with beneficiaries in secure settings like prisons, migrant detention centres, and mental health units. Access was often impossible even remotely due to the lack of IT equipment and staff shortages in statutory services.



Digital exclusion matters more than ever... with many charities redirecting their budgets to top up beneficiaries' data allowances.

A collaborative response

We heard from many charities that the urgency of COVID-19 collapsed many barriers between organisations, and unblocked new and more effective ways of working.

Going into the crisis, **the need for more partnership work between local charities and the public sector were frequently cited** in monitoring reports. Partnerships are still frequently referenced – but with a new emphasis. Several charities have cited improvements in partnership working during the crisis:

“Excellent coordination between charitable agencies during the COVID-19 response.”

“In the face of COVID, we were able to work with the local authority and other voluntary organisations in a more co-operative way to co-design and evolve a service, rather than compete or negotiate.”

“[We have] benefited massively from shared expertise and resources within these groups.”

Traditionally, partnership work is seen as a slow process and a significant time investment, particularly for the leaders of small charities but many of these shifts happened rapidly. **Some charities and local authorities have established collaborations in weeks that previously may have taken months or years.**

It should be noted however that in some places partnership with the local authority work was thwarted because the local authority was ineffective:

“We expected [local authority] advertised weekly food parcels for the most vulnerable to take over once their distribution hubs got up and running, and referred 30 people to them, but the response has been partial and inconsistent so our service continues.”

The strength of local voluntary sector infrastructure was critical in enabling a co-ordinated and non-competitive community-level response. Where existing relationships and trust between organisations were already strong, this was reflected in the effectiveness of the response to COVID-19.

While pre-COVID charities talked about the need for more partnership working, the **focus now seems to be on the need to maintain partnership working**, which will often become harder as time goes on and the initial health emergency subsidies and behaviours risk ‘reverting to type’.



As small employers and organisations

At the same time as they adapted their services, charities underwent transformation themselves as organisations and employers. **Nowhere was this more evident than in digital transformation, where progress accelerated by years in a matter of weeks.**

Migrating to remote working for staff was done successfully for the majority, but many had to overcome rapid challenges with the quality/availability of IT equipment to manage this transition. One grantee incurred costs of *“£32k to bring fibre optic supply to site... because of the rural location we are based in.”*

Providing good quality support to their beneficiaries has also required focus on the resilience and wellbeing of staff and volunteers. First and foremost this has been about protecting health and creating COVID-safe workplaces for staff – **many charities have staff and volunteers self-isolating/shielding, and that has impacted on their capacity to deliver.**

In parallel, many grantees have focussed on supporting the emotional wellbeing and resilience of staff and volunteers. Frontline workers have had to deal with the emotional burden of supporting clients during the early impact of COVID-19 while adjusting to their own circumstances during the crisis.

Even in September and October, the legacy of lockdown on staff wellbeing continues to be a prominent theme – **concerns of burnout as they are dealing with higher levels of need for a prolonged period, working remotely, as well as the personal impact of living through a pandemic.**

For many frontline staff, the necessary emotional separation between work and home collapsed, as they were supporting clients through traumatic experiences from their living room.

In response, charities told us they were increasing the use of 1:1 supervision for staff delivering remote support, and many are finding ways to plan for supporting staff with COVID-19 bereavement.

All of this has an impact on recruitment and retention of staff. As the availability and length of funding has become more uncertain in the response to the crisis, problems of short-term funding and job security/the ability to retain staff are rising. The impact of short funding cycles on staff has been particularly acute during COVID-19 when staff are under increased pressure.

For many leaders in particular, the personal and professional toll of the past six months is presenting **a significant risk of burnout.** They have felt tasked with providing certainty for trustees, staff, volunteers and beneficiaries where there is none.



Ashiana Community Project

Looking forward: reckoning with the legacy of the first lockdown

Leading into the crisis, very few charities reported a reduction in referrals but there is some evidence of reduced referrals for charities working in particular sectors since the crisis started, particularly in the early days:

- Quite a lot of domestic abuse charities reported reductions where survivors had fewer opportunities to access support: *“from the start of the COVID-19 lockdown at the end of March 2020, we saw an initial drop in referrals, followed by a levelling, and subsequently a steady rise in referrals. We are now back to a consistently high demand, with around 200 referrals a month.”*
- This was also a pattern among sexual abuse charities: *“Since March, demand has dropped by about 34% as a result of COVID-19. We do not anticipate that this drop will last, and are expecting a surge in referrals as the UK emerges from lockdown.”*
- **For certain sectors the closure of local referral partners has contributed to reductions in client numbers** - including the closure of schools, where professionals subsequently not picking up safeguarding issues.
- Some criminal justice charities reported reduced referrals primarily linked to the lack of access to prisons.

It is not expected that these reductions will last, but it does **indicate further pressures on charities in the long-term as it will create a bottleneck in accessing support**. Charities offering counselling support most frequently report clients deferring support until it can be provided face-to-face, creating a backlog among existing clients as well as the backlog from the expected increase in new clients.



There could be even greater challenges ahead, particularly as **charities are predicting long-term impacts of the crisis.** Despite the reports being submitted between months two to six of the crisis, there was a **significant emphasis on anticipating further challenges and changes:**

- **Anticipating further impacts on people** – there is a growing concern about the rising impact of poverty and the financial crisis on people and communities, anticipating that this will lead to greater demand for support – financially, in terms of basic needs and welfare support, as well as mental health and concern of greater complexity, as problems are exacerbated, or people wait longer to seek support.

- **Anticipating an increase in demand** as lockdowns end and as the impacts of the health and subsequent economic crisis become clear, this is expected to lead to an increase in waiting lists, especially for counselling services:

“Many people are unable or unwilling to access services remotely, preferring to wait until face-to-face services are available.”

“As lockdown is lifted we are delivering more face-to-face work but we do not believe this will reach its peak until children return to school and furlough is ended as this will then enable service users to feel safe to access support.”



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Domestic abuse

There was much national attention on domestic abuse during the early part of the crisis. The Foundation observed in the early stages that refuges were generally already full, with **limited opportunities for move-on accommodation and a surge in demand** for national helplines as victims were locked in their homes alongside perpetrators with no chance for reprieve.

As we moved out of full lockdown, some looked for new ways to reach survivors and rethought their support more broadly in anticipation of future demand. Some charities reported a slow-down in referrals that sustained beyond lockdown whilst others adapted their response to continue to meet people but in different ways. This suggests there were quite broad differences in charities' experiences.

“We made the decision in March to extend our service hours to enable the police to make referrals to managers for high risk survivors in the immediate aftermath of an incident of violence or abuse. This decision was made in recognition that particularly in lockdown, the period of time when the perpetrator was being interviewed in custody was usually the safest time to make contact with a survivor.”

“Referrals for our DVA car service - which we turned into a 24/7 helpline for COVID19 - has increased referrals to this service by 57%. Some of this data has enabled us to look at how we deliver our services moving forward and what victims and survivors want: 44% of clients are calling out of hours and 43% for emotional support and advice. These stats evidence that clients want a more holistic and simple approach to support.”

A few domestic abuse charities referenced developing new web chat services to better reach survivors and overcome communication challenges: *“[we are] in the process of launching an online chat service, with an automatic built-in translation function, for survivors to access support, advice and information.”*

Some charities started to see a rise in referrals from July as lockdown restrictions started to ease. This continued in September and October: *“since the lockdown has eased, we have seen an increase in referrals, rising by 20% over the last quarter. Our team have been stretched having large numbers of caseloads and the response to the managing of referrals has been challenging.”*



Homelessness services

Homelessness charities have perhaps seen some of the biggest shifts, with the onset of 'Everyone In' response from government and the ban on evictions. The focus on homelessness has enabled some charities to work more intensively with clients:

“During this time we have had the opportunity to work intensely with clients to secure appropriate, sustainable accommodation. Many clients are benefitting from this period of enforced stability, which may become a springboard for something more permanent, rather than a return to the streets.”

Some charities are starting to think about the longer-term implications for their approach: *“preparation for the ‘new normal’, post-lockdown, with possibly fewer homeless due to: the housing response to COVID-19, more newly homeless due to the financial, relationship and mental health stresses of the pandemic, and more newly/vulnerably housed requiring support.”*

However, **there is concern about the long-term picture of support for those who were accommodated in the ‘Everyone In’ response**, as well as concerns about a surge in homelessness as restrictions on eviction notices are lifted and more people are hit by financial crisis: *“we are anticipating a tsunami of need to start coming through the doors as people who were unable to be evicted during COVID19 start to receive eviction notices.”*

Similarly, there are concerns about the difficult jobs market making it even harder for those with experience of homelessness or the criminal justice system to find work, with opportunities for work experience limited.



A funding crisis deferred

We observed that the majority of charities funded by the Foundation have not yet faced the same acute financial pressure as others in the charity sector. A minority of our charities rely strongly on revenue from direct face-to-face fundraising with the public, events, or for trading income like charity shops, cafés, social enterprises, or venue hire, and these have seen the greatest corresponding threat to their funding.

Short-term funding pressures as a result of closed fundraising streams were partly mitigated by **many grant funders and local authorities releasing emergency funds and offering greater flexibility around how existing funds can be spent.** Yet this is not to disregard the very real pressures faced by some charities as a result of:

- Closing grant programmes and changing criteria for funding: *“during the period March-May we were due to submit two important applications (which were written and developed) to funding panels. Both rounds were cancelled due to the pandemic and replaced by short-term emergency grants, one of which we were eligible for and successful in receiving. However, this only provided six months funding to sustain current delivery meaning we have significant deficits come November.”* Changing timelines for tenders and contracts, with some commissioning processes delayed.
- Loss of income especially around trading and fundraising: *“approximately 44% of our turnover is earned income which has currently ceased.”*

However, there is a **growing concern amongst all charities about the potential impact of funders’ crisis response:** *“whilst initial responses from funders have been extremely positive for emergency provision, we are concerned about the future of the sustainability of this.”*

While it makes sense that charities’ focus on immediate crisis support is mirrored by funders focusing on crisis support, it’s not clear whether funders’ focus will perpetuate shifts to short-term crisis interventions over more in-depth long term support in some charities. As pressures rise, will independent funders’ approaches risk mirroring the shift in local government funding when faced with reducing budgets, by focusing more on crisis and less on prevention? If so, there could be even greater challenges ahead, particularly as **charities are predicting long-term impacts of the crisis:** *“funding seems to have covered immediate need, but does not consider future impact there will be health & wellbeing consequences of the current situation for a long time to come.”*

There are **particular concerns about long-term funding shortfalls as funders reduce the length of funding** and the challenges of particularly government funding that has to be spent incredibly quickly.

Recommendations

Looking back on how charities have responded to the pandemic so far, there are lessons to be shared for funders, central and local government, and for small charities themselves – and a chance to use this learning to ensure charities are better supported going forward to continue their vital response in communities as the pandemic continues.

1

Charities need longer term, core funding

At the start of the pandemic, many funders paused existing grants programmes and shifted their priorities to focus on emergency funding, often as core or unrestricted grants; this was welcomed to enable charities to adapt and respond to the immediate rise in need. However, much of this funding was short-term, with government's emergency funding in particular required to be spent by March 2021. While the emergency funding has enabled them to get through this financial year, they face a cliff edge in early 2021, particularly given the huge pressures facing local authorities as they set budgets from March 2021 onwards.

Before the pandemic, there was a clear call from small charities about the need for longer-term, core funding to support their work; this is what we now continue to hear as charities look to the future. Many funders have taken welcome steps to ensure greater flexibility for charities during the pandemic, and it is important that is sustained beyond the crisis.

2

A stronger welfare safety net

Many charities have found themselves providing food or other essentials for the first time, just to ensure people have their basic needs met. There is growing concern about the future impact of an economic crisis, rising unemployment and more people at risk of

falling into poverty. While charities can help people to weather this storm, there needs to be enough support for people to have their basic needs met through a strong social security system. While the Government introduced temporary measures at the start of the pandemic, the situation is going to be tough for many people for a lot longer.

It's therefore vital that there is a stronger safety net, at local and national levels, to ensure that people's basic needs are met – and so charities are not just left to pick up the pieces, but can work with people to address underlying issues.

3

Adequate settlement for local government and public services

Many charities have felt the squeeze on public services, particularly local government finances, for a long time. This is seen not only through the reduction of their own direct funding, but also through the impact of reduced services on the people they support - rising thresholds for support, waiting lists and a shift from prevention to crisis management, pushing problems further down the line. Despite these pressures, during the pandemic, local government, working with local charities, has played a crucial role in responding to the differing impact of the pandemic on local areas.

COVID-19 has shown just how vital local services are, both in a time of crisis and long-term. It is vital that local councils are properly resourced based on the needs of the people and communities they serve.

4

Recognising the value of small charities, and their expertise

Small charities are embedded in the communities they support, often made up of staff and volunteers with their own experiences of the issues they are working to tackle. Through the pandemic, this strength has been seen in their ability to tailor support and respond quickly. Many charities have seen improvements in partnerships, collaboration, and the way they work together with other agencies such as local authorities, often through being part of local response forums. As the people who know their communities best, it is vital that the expertise of small and local charities is recognised and that they have a seat around the table with decision makers, to ensure that communities get the best support and ‘build back better’ from the pandemic. The maintenance of strong, collaborative relationships requires time and resources – but is worth investing in to ensure that communities get the best response.

This is particularly important for the people that have been most deeply affected by the pandemic, such as Black, Asian, and Minority Ethnic communities. Listening to and learning from the expertise of small charities embedded in their communities will also enable government to tackle issues such as homelessness or domestic abuse in a way that is appropriate and effective and ensures no one is left behind.

At Lloyds Bank Foundation we will continue to actively listen to the charities we support, partners and the wider charity sector. We will be reflecting ourselves on all of the findings in this analysis and recommendations as we develop the next stage of our response to COVID, consider how we can help charities and communities to build back better and map out our longer-term strategy. We encourage charities, infrastructure bodies, funders, and national and local government to do likewise.

5

Support with digital delivery

In just a few months, many charities have transformed the way they deliver support to ensure they can continue to reach people from a distance. This has not been an easy transition in many cases – resources are needed to provide the ongoing digital infrastructure to enable this, which often didn’t exist in smaller charities before the pandemic. Charities have also worked hard to provide devices and data for the people they work with who are at risk of being excluded from vital services without digital access. While some virtual services have been a success, there are other aspects of charities’ work that simply cannot be done remotely. There is a need to evaluate the effectiveness of digital services and think through the longer-term future of how it fits with face-to-face services, as well as a strong appetite to share learning and best practice about what works, how to do it well and how to take this learning forward into future engagement.



Scottswood Community Garden

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Lloyds Bank Foundation for England and Wales partners with small and local charities who help people overcome complex social issues. Through funding for core costs, developmental support and influencing policy and practice, the Foundation helps charities make life-changing impact.

During 2020, the Foundation awarded £24.8m to small and local charities helping people facing disadvantage. With the unprecedented circumstances of coronavirus such charities have been never more needed. The Foundation is an independent charitable trust funded by the profits of Lloyds Banking Group.

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