



15 December 2025

Lloyds Banking Group's Foundations award grants from the joint £4.2 million Financial Resilience Fund

- 66 charities across the UK and Channel Islands to benefit from the Fund, Lloyds Academy support and colleague expertise
- Citizen Hubs to receive a £100,000 grant to help scale financial resilience in communities

Lloyds Banking Group's four charitable Foundations have awarded grants from the £4.2 million joint Financial Resilience Fund, supporting 66 charities across the UK and Channel Islands to help people build confidence and skills to manage their finances, reduce reliance on debt, and achieve long-term financial stability.

What is the Financial Resilience Fund?

The Financial Resilience Fund was announced earlier this year alongside research conducted by Lloyds Banking Group and the Foundations, which found that over the past three years, 4.3 million individuals have sought assistance from UK charities due to financial hardship.

The fund was created to support those most in need by working with charities, including Citizens Advice centres, Employment Trusts, foodbanks and mental health recovery programmes, with a long-term aim to help people gain confidence and increase the skills to make the most of their finances, reduce reliance on debt and achieve long-term financial stability.

Boosting resource in local communities

The joint research earlier this year identified that stigma is a significant barrier to reaching out for financial resilience support (over half of financially vulnerable people feel embarrassed to seek financial support).

Citizen Hub based in St Neots will be one of the first to receive a £100,000 grant to help address this. Citizen Hub centres bring together a range of services, such as employment support, skills, development, and debt advice, with a community-building focus. Their spaces provide a place that people can go to connect and take part in a range of social activities too. Following the success of the St Neots centre, a new hub is now opening in Wimbledon, expanding the social franchise model, with support from the England and Wales Foundation to grow their impact.

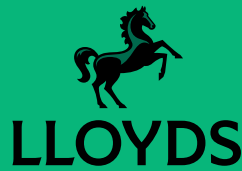
Alex Hughes, Founder of Citizen Hub said: "The Financial Resilience research showed that stigma remains a major barrier for people seeking financial resilience support. This grant will enable the Citizen Hub movement to expand and strengthen our infrastructure, which bring together vital services such as employment support, skills development and debt advice. By creating a sense of community, these hubs are not just places that people go because they need help, they are welcoming spaces where people can connect, build relationships and take part in social activities that enhance wellbeing, as well as getting the support they need."

Tailored support and guidance from Lloyds Bank Academy

Lloyds Bank Academy will provide financial, digital and employability education and skills support to recipients of the Foundations' financial empowerment fund in 2026, making sure support is easy to access and suitable for deaf and disabled people. Charities will be able to support their staff with access to "train the trainer" webinars, financial capability lessons, digital skills modules, and workplace training. Lloyds Banking Group

Contact

Olwen Jones-Lowe | olwen.jones-lowel@lloydsbanking.com



colleague volunteers will offer tailored help, through mentoring and volunteer programmes.

Karen Tighe, Head of Group Community Engagement at Lloyds Banking Group said: “Our charitable Foundations are vital in empowering communities across the UK and the Channel Islands. Through the launch of the joint £4.2 million Financial Resilience fund, we are not only providing essential funding to small charities and community-led organisations but also equipping them with tailored support from the Lloyds Bank Academy.

By offering bespoke training, and digital resources, the Academy will help charities strengthen their ability to deliver financial education and guidance. This commitment goes beyond financial assistance - it represents a partnership designed to build skills, boost confidence, and foster lasting financial stability. By investing in the capabilities of these organisations, we are helping to create more resilient individuals and communities across the UK.”

Matt Hyde OBE, Chief Executive, Lloyds Bank Foundation for England and Wales said: “The grants will make a real difference for people facing financial challenges by supporting charities and community-led organisations to deliver practical help and education. Thanks to this funding and our partnership, beneficiaries will gain the confidence, skills, and guidance they need to manage their finances, reduce reliance on debt, and work toward lasting financial stability, ensuring that those who need support most have access to the resources and opportunities to build a stronger financial future.”

How the Foundations are making a difference

- Over the past 40 years, Lloyds Banking Group has donated more than £800 million to its charitable Foundations, enabling support for nearly 70,000 charities. The Group has committed to provide £100 million to the Foundations by 2030.

ENDS

Notes to Editors

About Lloyds Banking Group

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 27 million customers and a presence in nearly every community. We are proud to support British businesses, with nearing one million UK businesses supported by our leading digital and relationship banking services. Our main business activities include retail and commercial banking, general insurance and long-term savings, provided through well recognised brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK's prosperity, and we aim to help Britain prosper by operating as a responsible, sustainable and inclusive Group.

About the Foundations

Over the last 40 years, Lloyds Banking Group has donated more than £800 million to its charitable Foundations, who have supported nearly 70,000 charities across the UK and Channel Islands. The Financial Resilience fund will reach charities through the Lloyds Bank Foundation for England and Wales, Lloyds Bank Foundation for the Channel Islands, Bank of Scotland Foundation and Halifax Foundation for Northern Ireland.

Contact

Olwen Jones-Lowe | olwen.jones-lowel@lloydsbanking.com