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Highlights

- ▶ Lloyd's Charities Trust celebrates its 50th anniversary as a channel for the market's charitable activities
- ▶ Continued focus on key areas, including children and young people; health and disability; and social welfare
- ▶ Three new partner charities selected for long term support, Hope and Homes for Children chosen to receive an additional 50th anniversary award

CHARITY MATTERS

IN ITS 50TH ANNIVERSARY YEAR, LLOYD'S CHARITIES TRUST RENEWED ITS EFFORTS TO HELP THOSE IN THE GREATEST NEED.

At Lloyd's we know more than most about disaster, accidents and misfortune. Not surprising, then, that within the market there has always been a strong sense of responsibility towards those most vulnerable and worst afflicted within society, and a powerful desire to help. This was demonstrated by the Lloyd's market's response to the tragic events of the Asian tsunami with a contribution of £400,000 to the critical relief work, of which £60,000 was donated by Lloyd's Charities Trust (LCT).

Half a century ago, the LCT was set up in order to channel this generous impulse, since then it has raised and donated many millions of pounds to good causes and worthwhile projects, from the East End to the Far East, North Shields to South Africa, Bosnia to Brazil. And in 2004, the Trust redoubled its efforts on behalf of the Lloyd's market to make a real difference to people's lives, far afield as well as in some of the deprived boroughs very close to where we do business.

Focusing our giving

For anyone involved in charitable activities, the biggest dilemma is deciding which of a thousand and one worthy causes to support. There are no easy answers, but the trustees of LCT (senior figures from across the Lloyd's market) take a rigorous approach, setting standards which potential recipient charities must meet. In particular, they demand evidence that the project to be supported will produce tangible and measurable results.

To increase the effectiveness of Lloyd's charitable giving, LCT has for some years focused on a number of key areas, including children and young people; health and disability; and social welfare.

And since 1998, the Trust has pursued a policy of working in close partnership with selected charities within each of these areas, to help establish and develop a specific project over a three-year period. Opposite, you'll find information on Lloyd's three new partner charities – one of which, Hope and Homes for Children, was chosen to receive a special additional 50th anniversary award.

Raising awareness, as well as money

As well as providing much needed financial support, LCT also plays an active role in raising awareness of Lloyd's partner charities and in encouraging support for their activities across the market. The Macmillan Cancer Relief 'World's Biggest Coffee Morning', for example, held in September in the Underwriting Room was a highly successful fund-raising initiative co-ordinated by Lloyd's, Amlin, Avenance, and Marsh.

Throughout the year, the Trust also held a number of events aimed at raising awareness of the work of Lloyd's partner charities, and attended by high profile guests, including Professor Colin Blakemore, Chairman of the General Medical Research Council, and Princess Anne, President of Save the Children. Lloyd's Charities Trust also administers the Cuthbert Heath Fund, which supports education by giving annual bursaries.

Lloyd's also has three other separate charities which have been set up over the years to support various worthy causes:

Lloyd's Patriotic Fund. Having celebrated its bicentenary in 2003, this managed fund of £1.2m has been providing financial assistance to former servicemen and women, their widows and dependants for the last 200 years.

Lloyd's Tercentenary Foundation. This Foundation supports the advancement of medical, scientific, technical and business-related education and research. Invested funds of £2.4m are used to award research fellowships and scholarships to promising young academics.

Lloyd's Benevolent Fund. Founded in 1829, the objective of the Fund is to assist all those in necessitous circumstances who work or have worked in the Lloyd's community and their dependants or others at the discretion of the trustees.



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1. Macmillan Cancer Relief

Set up in 2002, the Macmillan CancerLine is a free service that provides telephone support and advice to thousands of people with cancer. Now Macmillan want to build on this success and extend the service to provide specialist support for children and young people, as well as for members of ethnic minority groups whose first language is not English. Lloyd's Charities Trust funding: £50,000 per year for three years.

2. St Giles Trust

Every year, over 50,000 people are released from UK prisons with no home to go to. St Giles Trust helps prisoners to break the cycle of debt, homelessness, despair and re-offending. With our support, the charity will be running a major project across eight prisons in Kent, providing housing advice to 4,000 short term prisoners per year, greatly increasing their chances of rebuilding their lives. Lloyd's Charities Trust funding: £50,000 per year for three years.

3. Hope and Homes for Children

After 10 years of brutal war, over 40,000 children in Sierra Leone are orphans. LCT will help Hope and Homes for Children in their innovative childcare programme which will give hundreds of these children the chance to grow up in a safe and loving environment. Through education and training, the project will also enable the children to build a future for themselves and their country. Lloyd's Charities Trust funding: £75,000 per year for three years.

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Highlights

- ▶ Highest ever support for Lloyd's Community Programme (LCP), with over 560 volunteers from across the market and 46 member companies
- ▶ Outstanding improvements in academic performance by LCP partner schools
- ▶ Recognition for LCP achievements, including Big Tick award for excellence from Business in the Community
- ▶ A range of new projects developed, including highly successful Police Mentoring scheme

BEING GOOD NEIGHBOURS

IN 2004 LLOYD'S COMMUNITY PROGRAMME MADE A REAL IMPACT, ACHIEVING BOTH RESULTS AND RECOGNITION.

Lloyd's home in the City is just minutes from some of London's poorest boroughs. Lloyd's Community Programme (LCP) was set up in 1989 to enable individuals and businesses within the market to make a positive contribution to the lives of their neighbours in these deprived areas.

Our employee volunteering programme began in earnest in 1994, when Swanlea secondary school in Tower Hamlets invited employees from across the Lloyd's market to set up a reading scheme. A decade on, volunteers from Lloyd's are still spending their lunch-hours helping students at Swanlea to improve their literacy.

Over the same period, the LCP has really achieved lift-off. In 2004, we had our highest ever number of volunteers, over 560; and we're now working in more than 20 schools on a wide range of partnership projects, focusing on numeracy, IT and career guidance, as well as reading. What's more, we've started to see some really exciting results.

Higher achievers and award winners

Over the last few years, academic results in Tower Hamlets have improved dramatically. In particular, one of our partner schools has performed astonishingly: Sir John Cass Foundation secondary came top of the government's league table of schools for the most improved GCSE results since 2000.

Of course, LCP volunteers can only take a small part of the credit for these remarkable achievements on the part of students,

teachers, parents and governors. But we're proud to be involved in such an incredible success story.

And we're delighted, too, that our efforts to be good neighbours have won increasing recognition from leading bodies within both the charity and insurance sectors:

- ▶ In June, Lloyd's Community Programme won a Big Tick award in the national Business in the Community Awards for Excellence 2004
- ▶ In October, the LCP won the Lord Mayor's Dragon Award for our innovative new Police Mentoring scheme
- ▶ In December, we picked up the Insurance Day award for Charitable Initiative of the Year

Onward and upward

But there's absolutely no danger of us resting on our laurels. As the LCP continues to gain support and momentum, we're constantly developing new projects designed to make an even bigger contribution to the quality of life in the deprived boroughs close to the City.

And, a decade on, volunteers continue to widen the scope of their work in schools, developing new ways of enriching children's experience, from taking them on museum trips to organising sports activities, such as cricket coaching.

Through East London Business Alliance (ELBA), we've also become involved in community-based team challenges – one of which in 2004 involved 30 volunteers from across the Lloyd's market redecorating a Tower Hamlets community centre.



GIVING MONEY AS WELL AS TIME

The Lloyd's Community Programme now has 46 member companies (up from 38 in 2003) who paid subscriptions totalling over £100,000 in 2004. This has enabled us to continue to give much needed financial support to our four key voluntary sector Community Partners: Tower Hamlets Education Business Partnership; the Royal National Theatre education project (which runs storytelling workshops for Tower Hamlets primary schools); East London Small Business Centre; and East London Business Alliance.

Lloyd's Community Programme member companies

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