



Celebrating the global impact of Lloyd's Charities Trust



The Lloyd's insurance market enables the sharing of risk in a world facing diverse challenges. For more than 60 years, Lloyd's Charities Trust has helped to build resilient and sustainable communities where it matters most.

As the Lloyd's market responds to emerging risks and the challenges that these pose to communities around the world, it becomes increasingly important that Lloyd's Charities Trust supports projects that aim to reduce the risk of devastation to the people who need it most. Through our charity partnerships, we work with organisations who help the most vulnerable groups with disaster risk reduction globally.

Lloyd's Charities Trust also supports causes close to the hearts of our people in the Lloyd's market in London. Recognising the voluntary and fundraising efforts of individuals from across the market, we reward their chosen charities with unrestricted grants to help maintain stability and resilience in a changing world through an annual campaign.

As three of Lloyd's Charities Trust's key funding partnerships with RedR UK, Build Change and Whizz-Kidz come to an end, we reflect and look back on how we have helped creating lasting change globally as well as locally.

The logo for RedR UK is centered within a large blue circle. It features the text "redr uk" in a bold, lowercase sans-serif font, with "redr" in white and "uk" in a lighter shade. Below this, in a smaller white font, is the tagline "people and skills for disaster relief".

redr uk
people and skills for disaster relief



BUILD CHANGE

The logo for Whizz-Kidz is centered within a large blue circle. It features the text "Whizz-kidz" in a stylized, lowercase font, with "Whizz-" in white and "kidz" in a lighter shade. Below this, in a smaller white font, is the tagline "move a life forward".

Whizz-kidz
move a life forward



RedR UK

Lloyd's Charities Trust has supported RedR UK since 2012, with a **£150,000** donation each year for the last three and a half years.

RedR UK specialises in building the capacity of individuals and organisations working in humanitarian response. Through our partnership, Lloyd's Charities Trust has been able to impact 3,383 individuals responding to humanitarian crises, increasing their professionalism and effectiveness in their life saving roles responding to disasters in some of the most critical humanitarian contexts.

This means that those affected by disasters globally receive more appropriate, better designed assistance, especially in urban areas. RedR UK is recognised as a centre of expertise in this area, bringing private and humanitarian sectors together.

Our partnership has:

- Developed the skills of local responders in disaster-affected communities through creating and delivering a new e-facilitated learning programme;
- Subsidised face to face training for international aid workers;
- Addressed technical challenges faced in disasters by providing online technical support and harnessing the expertise of the private sector;
- Provided tailored support in the immediate aftermath of a disaster through an emergency fund.

We are proud to say that through this partnership:

3,383

Aid workers have been directly impacted, increasing professionalism and effectiveness.

185

Individuals attended private sector collaboration conferences. 91% stated the conference had a positive impact on their urban response.

108

People took part in our global cross-sector mentoring programme.

1,801

Aid workers have been trained in capacity building across 128 events.

341

Questions received and answered on our online platform, with 551 monthly visits.

75

Private sector specialists trained in urban humanitarian response.

RedR UK

RedR UK has trained individuals working in **80+ countries** in over **20+ subject areas** such as Project Cycle Management, Personal Safety in Emergencies, Logistics in Emergencies, Disaster Risk Reduction and Monitoring and Evaluation.

“One of the best aspects of this course was the diversity of participating students. Different nationalities and professional backgrounds made this course truly an enriching learning experience.”

e-shelter course participant

“This mentoring relationship has provided me with a window to another world. I have found it enriching from both a technical and personal point of view. It has enabled me to feel more confident when I go to the field.”

Claudia Tizzoni, mentee

RedR UK has also been able to integrate the skills of private sector professionals into humanitarian responses in an urban context. This was achieved through training on disaster response, as well as two conferences that encouraged networking and partnerships between the private and non-governmental sectors. This has provided RedR UK with future partnerships to support urban response initiatives.

Our partnership has enabled humanitarians to support each other through two initiatives. Firstly, through Knowledge Point, a bespoke online platform that provides a technical question and answer forum, allowing individuals to provide and receive technical assistance related to humanitarian response. Secondly, humanitarians can access expert support and advice from experienced humanitarian professionals through RedR UK's highly successful mentoring programme.

Through emergency response funding, RedR UK has also been able to provide short term vital capacity building programmes in East Africa, India, and Mozambique following emergencies. This has enabled RedR UK to build its portfolio of response to work with further organisations in places facing chronic, cyclical or increased risk of disasters due to climate change.

Beyond the project, our partnership has enabled RedR UK to explore varied delivery models for online training, establish itself as a key player in building the capacity of the humanitarian sector in urban emergencies and has given it the tools to reach new and more diverse audiences in some of the world's most intransigent disasters. RedR UK has also secured further funding to continue urban humanitarian response work and the online platform beyond our partnership.

Build Change

Lloyd's Charities Trust has supported Build Change with a **£100,000** donation each year over three years.

Build Change is an international Non-Governmental Organisation working to reduce loss from disasters in emerging nations and working to combat the crisis of substandard and unsafe housing. Build Change aims to strengthen buildings for people living in vulnerable housing to make them safer.

We have supported an ambitious grassroots pilot which aims to retrofit (structurally strengthen) vulnerable homes in the slum areas of Medellin, Colombia and Manila, Philippines.

The support to Build Change and its partners has enabled them to strengthen vulnerable houses in Colombia and the Philippines— before disasters happen and low-income families risk losing their assets, their livelihoods or their lives. The project has subsidised families in Medellin and Manila to retrofit their homes, provided technical resources and expertise to local housing agencies, created new jobs and local workers have been upskilled. Through demonstrating the benefits of safer housing, our support has enabled Build Change to:

- Influence the Government of Colombia to include Resilient Housing in its “Dignified House, Dignified Life” programme, which will improve 600,000 houses.
- Shown that homeowners in the Philippines will take a loan to improve their homes, opening the market up for local financial institutions to offer financing to strengthen vulnerable homes.

We are proud to say that through this partnership:

1,761

Houses in Colombia and the Philippines were structurally strengthened.

1,524

Builders, partners, and homeowners were trained on the basics of disaster-resilient construction.

754

New jobs in construction were created.

7,501

People were made safer by improving the homes that they were living in through structural strengthening.

26

Organisations improved their practices by better understanding the principles of resilient building.

Build Change

“This experience of the house retrofit has been wonderful. I did not think you would put so much love in what you do. I just thought it would be to put some beams and columns, and that’s it. Instead there is much more... and that is where the human quality lies.”

Noelia Rosa Torres Barrientos
(Beneficiary of structural retrofit in Medellin)

“Build Change has achieved lasting change towards resilient housing in Colombia and the Philippines by taking a systems’ change approach that overcomes the key barriers to safe housing – access to finance, access to appropriate technology, demand creation and policy change. Support from Lloyd’s Charities Trust has allowed Build Change to invest in building key partnerships, developing technology, and growing its programmes from pilot to scale.”

Elizabeth Hausler, Ph.D.,
Founder & CEO, Build Change

Through our partnership, Build Change has been instrumental in convincing the government of Colombia to include retrofitting in its national housing programme to improve 600,000 homes. Build Change will provide technical resources and training to support the scaling efforts. The City of Medellin has now begun to retrofit three storey buildings for the first time as a result of the training, tools, and instrumental guidance from Build Change.

Build Change has also launched the first market study of the landscape for housing financing for low income families in the Philippines, which will be used for continued campaigning. They have also partnered with four financial institutions reaching over 220,000 families to launch resilient housing loans for the first time.



Edna and Eric Doctolero

Protecting their home

Edna and Eric Doctolero always worry about their house during typhoons. There was an instance when a very strong typhoon struck the Philippines and the roof was blown off their house, which left them scared and cold. Eric had to go up and fix it despite the heavy rainfall to make sure that his family was safe and secure.

Since their family is growing, Edna and Eric were also worried about how to increase the family's household income. The monthly rental income from one room and Eric's paychecks would not be enough to support the entire family, send their three kids to school and prepare for their future.

Edna and Eric decided to have their house fixed and strengthened so it will be ready for typhoons or other disasters. At the same time, they wanted to renovate their house, splitting their one room for rent into two, so they could earn additional income.

They learned about Build Change from their neighbours, who had attended meetings and explained the retrofit programme to them. They discovered that Build Change helps homeowners to strengthen their homes in preparation for disasters, especially for the "The Big One" (a magnitude 7+ earthquake predicted to hit Metro Manila). They also saw that several neighbours had ongoing retrofit projects, so they were comforted that the programme wasn't a scam.

Build Change gave Edna and Eric an opportunity to get a loan to strengthen their house. They would not have been able to afford to fix their house all at once, but the monthly loan payment is affordable for their family. They even hope to make advance payments when they have extra funds so that they can pay down the loan faster.

Edna says that the retrofit programme helped the family "to not worry about disasters anymore. It also helped us prepare for the future of our kids. Build Change is a big blessing for us and it totally helped our family in so many ways."

Edna also said *"Build Change staff are fun to be with. They seem to get along really well. They are all kind and easy to get along with. It was not hard for us to trust them and to tell them if there's something wrong or if we have questions. If there are issues they can resolve it immediately. It felt like they are part of the family."*

Edna and Eric have just completed retrofitting their house, just in time for the start of the rainy season. They have added a second room for rent and will soon look for tenants. Edna says she "feels that change is about to come", and she feels really happy about it. She feels like she has a safe living environment, she loves the aesthetic changes to her house, and all of this makes her feel confident – and less worried for her family's future.

Picture: Edna and her children after the retrofit to their house.

Whizz-Kidz

Moving from global to local, to a cause close to the heart of the Lloyd's market, Lloyd's Charities Trust has supported the work of Whizz-Kidz with a **£50,000** donation per year over the last three years.

Whizz-Kidz provides disabled children with the essential wheelchairs and mobility equipment that they need to lead fun and active childhoods and reach their potential.

The funding has gone to their team of Mobility Therapists, who provide expert clinical support to families across the UK, delivering their unique mobility equipment provision.

Whizz-Kidz therapists assess the needs of disabled children and young people and work with families to build a picture of, not only their physical and clinical needs, but also their lifestyle, interests and goals. Their holistic approach and in-depth knowledge ensures that they are able to provide a wheelchair or recreational mobility equipment, which enables the young person to enjoy a fun, active life and make the most of social and educational opportunities. The three therapists funded by Lloyd's Charities Trust have worked with 470 children across the UK, giving them life-changing independence and unlocking opportunities to fulfil their potential.

"Joshua is so much happier with his new wheelchair. I don't have to push him anymore. He can keep up with us and he doesn't have to rely on anyone. He is much more independent. Without Whizz-Kidz, he would still be in his old chair, or we would have to sacrifice something to get a new one. We would probably take out a loan to pay for a new wheelchair."
Joshua's mother, Caroline

The right wheelchair is just the start of the journey. Disabled young people face many barriers to building bright futures and achieving their goals. To help young wheelchair users develop the skills, confidence and aspirations they need to begin their careers, we have facilitated employability workshops and 12 work placements in the Lloyds market. The placements have provided young people with invaluable insight into the insurance sector, and 25% of the young wheelchair users who took part have secured paid employment.

Josiah completed a work placement at Miller in 2019. He studied Law and this placement gave him an understanding of how transferable his skills and qualifications are to other industries. He said,

"The Work Placement was amazing!! It literally made me want to become an insurance broker, I love the face to face market, the emphasis on teamwork within their company, it was so much fun learning about the full dynamics of the company too".

We are proud to say that through this partnership:

470

Young people supported.

1,460

Hours of clinical time provided.

92%

Children take equipment home on the day of assessment.

£20,285

Additional funds raised.

12

Work placements provided for young wheelchair users.

Looking forward

Lloyd's Charities Trust's revised strategy focuses on disaster risk reduction and we are delighted to be working with Habitat for Humanity Great Britain to support disaster resilient communities globally from 2020 onwards. You can find out more on our website:

lloyds.com/responsiblebusiness

Many thanks to our trustees, the Corporation of Lloyd's and the Lloyd's market for all the support to Lloyd's Charities Trust and our partners.



Lloyd's Charities Trust

Lloyd's Charities Trust
c/o Lloyds, One Lime Street,
London EC3M 7HA

Lloyds is authorised under the
Financial Services and Markets Act 2000.
Registered charity no. 207232.