

# The Aviva Foundation Impact Report 2025

What we learned, and where we  
made a difference

April 2026



# Contents

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# 1. Foreword

2025 has been a year of progress and change for the Aviva Foundation.

We are supporting more organisations, our partners are delivering greater impact, and the Foundation has grown in reach, responsibility and ambition.

We have grown because need has grown. We recognise the increasingly tough environment many charities are operating in, and the pressure this places on communities. Yet this report is a powerful testament to the **creativity, commitment and courage of our partners**, who continue to drive change despite complexity and constraint.

This year also marked a significant shift as the Communities Fund (formerly the Aviva Community Fund) became part of the Foundation. This means we are now working with smaller, locally rooted organisations, supporting them to tackle the financial and climate challenges that matter most in their communities.

For the Financial Futures Fund, 2025 was a landmark year, framed by the Government's Financial Inclusion Strategy. This Impact Report shows how closely our partners' work aligns with the strategy's priorities: tackling problem debt, expanding access to affordable credit, supporting savings, financial education, and strengthening financial capability. It also reflects vital cross-cutting themes such as economic abuse, mental health, and accessibility. At its heart, our work is about **removing barriers and opening doors for those who need it most.**

This is the first time we have been able to share insights and impact across both of our Funds: Communities and Financial Futures. This report shows how our support is helping organisations of all shapes and sizes – and the people they serve – to make powerful progress, both at scale and in depth.

As we reflect on our impact, it is clear that **what** we fund matters – but so does **how** we do it. The kind of partner we choose to be is central to our mission. Demand will always exceed available resources, so we must act with respect, transparency and care. And we must ensure that the learning generated through our partnerships goes further, informing and supporting others.



**Alex Christopoulos**  
Aviva Foundation



## 2. About the Aviva Foundation

Founded and proudly supported by Aviva, the Aviva Foundation exists for one clear purpose: to maximise social impact. We focus on helping people build financial stability and supporting community-led action on climate change.

Across the UK, we fund practical solutions to today's challenges and invest in long term change. Our work is delivered through two complementary Funds, designed to support organisations at different stages and scales:

- **Financial Futures Fund:** for larger organisations (income over £1m), offering long-term funding to explore bold, transformative ways to help people build financial resilience.
- **Communities Fund:** for smaller charities (income under £1m), providing shorter-term support through a crowd-funding and match-funding programme, to tackle financial and climate challenges in local communities.

The Aviva Foundation is a Donor Advised Fund, administered by Charities Trust under charity registration number 327489.





### 3. About this report

- **2025 key achievements:** a summary of the key achievements and highlights from 2025
- **Progress on the Financial Futures Fund:** what we delivered, who benefited, and the impact achieved
- **Progress on the Communities Fund:** insights into reach and learning from our community-focussed financial wellbeing and climate action support
- **Lessons from our application process:** what we learned from applicants and grantees, and how these insights are shaping future improvements to our funding approach
- **What we learned:** insights from our work across both Funds, including what worked well and where we needed to adapt.

## 4. 2025 Key achievements

### The Financial Futures Fund

Provided over

**£3 million**

to partner organisations

Over

**19,000**  
people directly  
received support

designed to strengthen  
their financial resilience,  
supported by the Aviva  
Foundation\*

Over

**6,500**  
individuals

have already been shown - through  
partner reported outcome data - to  
have strengthened their financial  
resilience. Additional results will  
continue to emerge as programmes  
progress\*\*

Over

**49,000**  
people indirectly  
benefited

from activities designed to  
strengthen their financial resilience,  
supported by the Aviva Foundation.\*

#### Notes on data

\* Unless otherwise referenced, all Financial Futures Fund data are drawn from annual reports submitted by partners to the Aviva Foundation. Each partner provides an annual report that captures progress across a set of agreed categories. These data have been aggregated to calculate the number of people who directly or indirectly received activities designed to strengthen financial resilience in 2025. As a Foundation, we assess and validate each partner's approach to measurement and evaluation during the selection process to ensure alignment with our outcomes framework. In line with our ethos as a funder, we do not require partners to change their existing measurement systems. Instead, we work with partners to understand how their approach relates to our priority measures and to ensure that reported outcomes are robust, meaningful, and appropriate to their context.

\*\* The total number of direct beneficiaries who improved their financial resilience reflects aggregated partner reported outcomes, based only on cases where it was possible to capture clear changes in financial resilience.

## The Communities Fund

Provided over

**£2.8 million**

in funding to community organisations

**545**  
projects

received funding in 2025  
(including projects funded  
in December 2024).

**93%**

of Communities Fund participants  
who completed an impact survey  
reported that taking part in the Fund  
helped them achieve an outcome  
that would not have been possible  
otherwise (60% strongly agree;  
30% agree).

An estimated

**71,000+**  
people directly  
benefited

from Communities Fund projects  
focused on financial wellbeing\*\*\*

An estimated

**94,000+**  
people directly  
benefited

from Communities Fund projects  
focused on climate action.\*\*\*

### Notes on data

\*\*\* Reach for the Communities Fund is calculated using the following assumptions. Includes all projects funded between 1 December 2024 and 31 December 2025 (with December 2024 included on the assumption that activity was delivered in 2025). Organisations that received less than 25% of their fundraising target were excluded. Impact surveys were sent to all organisations. Actual data was used for those that completed a survey. For organisations eligible but not completing a survey, a median number of direct beneficiaries was calculated and extrapolated to estimate total reach.

## 5. Progress on the Financial Futures Fund

Our work across 2025 demonstrates how financial resilience is shaped by many interconnected factors – from capability and confidence, to access, affordability and the impact of wider systems.

The organisations we support rarely focus on just one of these elements. Instead, they work across them, taking a holistic approach to support people – helping deal with immediate needs, while looking to the future.

To make this complexity clearer, we have grouped case studies from our current partners into three broad themes: Evidence, Innovation, and Inclusion. These are not rigid categories. Many partners' work spans these areas, reflecting the reality that improving financial resilience requires action at multiple levels simultaneously.

- **Evidence:** identifying what works, what's needed and helping to inform systems
- **Innovation:** working alongside communities to design new approaches to build resilience
- **Inclusion:** removing barriers and creating opportunities

These themes also closely reflect the priorities set out in the UK Government's Financial Inclusion Strategy (2025).

By looking at our work through these lenses, we can better understand how different approaches complement one another and how together they contribute to a more inclusive and financially resilient society.



The Financial Futures Fund invests in experimental and forward-looking programmes that directly support priority pillars within the Government's Financial Inclusion Strategy

Tackling problem debt

Helping people get back on track with local support



Access to affordable credit

Trialling new savings and affordable-credit approaches, from gig-economy payroll pilots to flexible repayment models



Support for savings

Trialling new savings and affordable-credit approaches, from gig-economy payroll pilots to flexible repayment models



Financial education and capability

Testing what works with financially at-risk groups



**Supporting action across cross-cutting themes**

- Economic abuse:** tackling harm & driving local action. Logos: Refuge, SUBSTANTIAL ECONOMIC ABUSE.
- Integrated money and mental health support.** Logos: Mental Health Innovations, about autism, MONEY AND MENTAL HEALTH.
- Improving accessibility** for people with a learning disability or autism. Logos: autistica, Mencap.

**Creating opportunities and removing systemic barriers**

- Expanding advice & support for kinship carers. Logo: Kinship.
- Growing the living wage. Logo: LIVING WAGE.
- Strengthening employment rights for new parents. Logo: babyzone & Working Families.
- Supporting young Black women and ethnic-minority-led small businesses. Logos: Aston University, CPFW, BE: Black Equity Organisation.

## Evidence: using insight to drive change

Strong evidence and clear insight are essential for understanding what drives financial hardship and what helps people build stability. In this section, we highlight organisations generating new data, shaping policy, and influencing wider systems - from modelling household budgets, to improving national approaches to fair pay, data sharing, and financial services.

### **Unlocking potential: a United Vision for credit unions (New Economics Foundation and the Swoboda Research Centre)**

The United Vision project aims to help the UK credit union movement chart a 10-year path for growth, so it can play a bigger role in supporting financial inclusion and resilience.

Across 2025, the project made significant progress in galvanising the sector. The team engaged 47 credit unions and 140 leaders through workshops, surveys and interviews, surfacing honest reflections on current challenges and a clear appetite for change.

New analysis - including unprecedented access to PRA performance data and a landmark survey of 220 credit union representatives - has provided the clearest picture in years of where the sector stands and what is needed next. Early findings, warmly received at major

sector events, are already building momentum around collaboration, shared services, and bold leadership. This work is laying vital foundations for a shared roadmap to help credit unions grow their impact for communities across the UK.

### **The National Red Index: understanding the reality of living standards (Citizen's Advice)**

Citizen's Advice provides free, impartial support to help people across Britain navigate financial hardship. With Aviva Foundation funding, they are strengthening their **National Red Index** - a powerful model that shows how many households can't afford the essentials and what policy changes would make the biggest difference to their lives.

Across 2025, the Index revealed a stark picture: four million households in England and Wales are now in a negative budget, where income cannot cover essential costs. Their 2025 report sparked national attention, highlighting how private renters and single parents are among the most exposed, and setting out three targeted policy actions to support those hardest hit. These insights helped inform major national conversations, contributed to key recommendations in the UK's Child Poverty Strategy, and featured widely across national media.

Alongside multiple research publications and deep engagement with officials across No.10, HM Treasury and the Cabinet Office, the **National Red Index** is now a central tool influencing policy on living standards and financial resilience.

### **Data sharing for good: transforming financial wellbeing for people with mental health problems (Money and Mental Health)**

Money and Mental Health works to break the link between mental health problems and financial difficulty. With support from the Aviva Foundation, they are working on a project exploring the potential benefits and risks of data sharing. For the first part of the project, they are developing a blueprint for a future 'tell us once' system that would allow people with mental health problems to share their support needs safely and only once across essential services - reducing the exhausting burden of repeated disclosures and enabling earlier, more coordinated help. While for the second part, they are looking at what can be learnt from Open Banking to ensure it, and future financial data sharing models, work effectively for people with mental health problems.

In 2025, this project made substantial progress. Money and Mental Health brought together industry leaders, regulators, charities and over 200 people with lived experience to co-design practical solutions. A cross-sector 'Ideas Sprint' ensured the voices of people with mental health problems shaped emerging principles for the blueprint on trust, consent and safe data use. Insights from the work on financial data sharing - shared at the Open Banking Expo - highlighted the deep importance of confidence, control and inclusive design. These insights are directly informing upcoming reports on the two topics and ensuring recommendations are both grounded in real experience and capable of driving meaningful system change for people most in need.

### Driving fair pay and financial resilience across the North East ([Living Wage Foundation](#))

The Living Wage Foundation works to end in-work poverty by championing fair pay, ensuring workers earn enough to live and participate fully in their communities. With Aviva Foundation funding, they are building a programme in the North East - one of the UK's lowest paid regions - to accelerate the number of accredited Living Wage Employers.

In 2025, the programme delivered significant momentum. A total of 5,482 employees were working for organisations accredited as Living Wage Employers during the year, resulting in 1,113 workers receiving a pay uplift, generating a total economic benefit of approximately £280,000 across the region.

A standout moment was Living Wage Week at the Baltic Centre for Contemporary Art, where employers, local leaders and workers came together - including one employee who described the real Living Wage as “the difference between having a routine and having a life.” Major new accreditations, including the North East Chamber of Commerce and Draeger UK, expanded the movement further, opening the door for many more workers to benefit in the years ahead.

### Understanding and enhancing the financial resilience of ethnic minority-led small businesses ([Centre for Personal Financial Wellbeing, Aston University](#); [Centre for Research in Ethnic Minority Entrepreneurship, Aston University](#); [Centre for Business in Society, Manchester Metropolitan University](#); and [Citizens UK](#)).

A consortium of expert partners has come together to better understand and strengthen the financial resilience of ethnic minority led small businesses. With support from the Aviva Foundation, the consortium is working directly with founders of small businesses to understand the systemic barriers they face, and co design practical interventions that improve personal and business financial stability.

In 2025, the project designed and delivered six community driven interventions shaped directly by business owners' lived experiences. These included the new EMPOWER online Hub, culturally sensitive finance guidance, gender specific support, cultural competency training and a revived Business Leaders Group - many of which are already operating independently and creating long term legacy infrastructure. Engagement has far exceeded expectations: over 30 entrepreneurs took part in 18 events - sharing powerful video stories premiered at the Centre for Personal Financial Wellbeing's annual conference.



Source: Living Wage Foundation



Source: Trussell

## Innovation: developing new solutions to strengthen financial resilience

This section brings together projects developing and trialling new approaches to build financial resilience - ranging from behaviourally designed payroll approaches to save, to charity and private sector partnerships, to community-led change. These pilots help us learn what works, for whom, and in what contexts, while generating evidence that can support wider adoption.

### Putting customers in control of their finances (Moneyline)

Moneyline is a not for profit lender supporting some of the lowest income households in the UK. With Aviva Foundation funding, they are trialling a new, more flexible payment method for customers for whom Direct Debits often fail. By offering Variable Recurring Payments (VRP) and a simple cost calculator, they're giving people greater control - helping them see how small, frequent payments can reduce the overall cost of credit.

Results of the trial are positive: VRP users are paying more reliably than those using Direct Debit or by card, with fewer missed payments and clear intent to pay. Process improvements and supportive communications have strengthened outcomes further. Across 2025, over 3,900 customers used VRP or visited the cost calculator, and lessons from this trial are helping inform the wider financial sector.

### Understanding the real impact of digital financial education (ClearScore & The Money Charity)

This year long study explores whether accessible, in-app financial education can strengthen the financial resilience of a sample of ClearScore users - aiming to improve capability, creditworthiness, and confidence. By testing different learning pathways, the project aims to generate robust evidence on what types of financial education work to support people with lower financial resilience.

Foundational work across 2025 enabled the launch of the pilot in January 2026, with The Money Charity shaping clear, practical learning journeys grounded in the real needs of users. Early insights are already emerging: during recruitment testing, just 5 users responded to email invitations, while an in-app prompt generated 144 sign-ups within days. This shows that timely, in journey engagement is far more effective - a powerful early learning that will help maximise reach and impact as the study progresses.

### **Helping workers build financial resilience through payroll (Behavioural Insights Team and PayCaptain)**

This project, led by the Behavioural Insights Team in partnership with payroll provider PayCaptain, explores how payroll can be redesigned to help employees - especially those on lower or volatile incomes - build financial resilience through savings and affordable credit.

Progress in 2025 included a detailed evidence review to identify the key behavioural barriers to payroll saving and highlight strategies proven to boost participation - shaping clear design routes for the next research phase. The team engaged with experts including Nest Insight, MaPS and StepChange to understand real world opportunities for scaling payroll-linked tools. Two participating employers, Dishoom and Roadchef, are now fully onboard and actively contributing.

The findings will provide employers with practical, evidence-based guidance for introducing safe, effective payroll savings and lending options - grounded in what workers say they need.

### **Understanding how fair microcredit supports people to build stability (Glasgow Caledonian University & Purple Shoots)**

This partnership explores how fair, relationship-based microcredit can strengthen financial resilience, health, and wellbeing - particularly for people excluded from mainstream finance. Purple Shoots provides small, flexible loans alongside peer led support for individuals looking to start or grow microbusinesses, offering opportunity where traditional lenders often cannot.

Since the programme launched in November 2025, 16 new loans have been issued, each supporting someone with no other credit options. Early stories highlight the model's impact: after redundancy and mental-health challenges, Martin used his loan to launch **Green Dragon Building and Landscaping**, rebuilding both income and confidence; Scott expanded his plumbing and heating business, enabling him to move off benefits. Glasgow Caledonian University will begin data collection in early 2026 to understand the wider outcomes of Purple Shoots' approach.

### **Improving financial wellbeing for autistic people (Autistica)**

Autistica creates evidence-based solutions to the issues that matter most to the UK's 1.2 million autistic people, shaping better services and influencing policy. With the Foundation's support, they are developing the **Autistica Tips Hub**, a free app where autistic people can find high-quality, evidence-based resources on a variety of topics, including financial wellbeing. The financial wellbeing content of the Tips Hub is aimed at autistic people, their families, and professionals supporting them.

In 2025, the Tips Hub has shown strong, sustained growth, reaching 3,588 users - with emerging findings indicating that users who engage with the content are experiencing improvements in financial wellbeing. Autistica completed the second wave of its longitudinal study, and early analysis shows a clear increase in users' subjective financial wellbeing after engaging with the hub. Their research - believed to be the first of its kind in the UK - has uncovered substantial income and employment inequalities facing autistic adults, highlighting the vital role of financial confidence and day to day money management support.

## Building community power (Trussell)

Trussell supports more than 1,400 food bank centres across the UK, helping communities address hardship while campaigning for long-term change. Funding from the Foundation has directly supported the latest cohort of Trussell's 'organising' programme - enabling food banks to build the skills, confidence, and leadership needed to run powerful, locally led campaigns.

In 2025, the cohort of food banks supported by the Foundation made significant progress: organisers strengthened community relationships, supported people with lived experience to step into leadership, and began securing meaningful wins - such as a new community-led flooding resilience group in Pontypridd. Their efforts also contributed to national impact, with cohort members among the 500 leaders who travelled to Westminster, helping influence government concessions on the Universal Credit and PIP Bill. This work shows how investing in community organising builds local power while contributing to change at scale.

### Case study

## Service Charge Justice Cambridge (Trussell)

The Local Organiser began by having simple conversations at Fairbite Food Clubs - and uncovered a major issue: social housing residents were being routinely overcharged for service charges. What started as frustration, quickly became collective action.

Bringing residents together, the organiser supported them to form Service Charge Justice Cambridge. Armed with new skills in power mapping, strategy, and leadership, members designed their own campaign: petitioning the council, boycotting a Housing Association census, and gathering evidence through "Challenge the Charge" cards.

Their efforts created real change. Six households saw annual bills drop by £175, nearly £10,000 in overcharges were corrected, and the Housing Association established a formal Service Charge Review group. A City Councillor joined as an ally, pushing for wider reform.

But the biggest shift was in the residents themselves. Once isolated, they now understood their collective power - expanding their campaign across estates and mentoring others to take action.

**Strengthening the financial resilience of expectant and new parents (Babyzone and Working Families)**

Babyzone and Working Families are partnering to give expectant and new parents clearer, earlier access to their employment rights and financial entitlements through the Baby Buddy app - a trusted resource used by over 500,000 families. With the Foundation's support, the project is embedding Working Families' specialist Pregnancy and Maternity Calendar directly into the app, ensuring parents receive personalised, timely notifications that help them understand and claim what they're entitled to.

In 2025, the team made major progress: the design of the personalised notifications system was completed and technical development began - a significant product milestone that will allow parents to receive prompts tailored to pregnancy, maternity or paternity stage. Content mapping, drafting and quality assurance processes have also been established, alongside a strengthened equalities approach to ensure support reaches vulnerable and insecure workers. This work lays the foundations for an intervention expected to reach up to 20,000 working parents a month, reducing financial stress and improving family resilience at a critical time.

**Being there for people facing money and mental health problems (Mental Health Innovations and PayPlan)**

Mental Health Innovations (MHI) is dedicated to improving the UK's mental health through technological innovations, including via Shout - the UK's only free, 24/7 text service for anyone struggling to cope. With support from the Aviva

Foundation, MHI is strengthening its response for people whose mental health is affected by financial pressure, and vice versa, ensuring they can access both emotional support and practical guidance by texting the bespoke keyword REFRESH to 85258.

In 2025, Shout provided life-changing assistance to people facing financial distress, supporting 11,917 individuals through 19,524 conversations. 77% of texters found the service helpful and 61% felt calmer after speaking to a trained volunteer. Volunteers shared 8,440 tailored resources, from emergency grants to debt advice, and signposted 100% of eligible texters to PayPlan, with 73% engaging in further support. Importantly, Shout intervened in 200 high risk cases, safeguarding people at immediate risk. Awareness campaigns and the REFRESH keyword expanded reach, connecting thousands more people to timely, compassionate support when they needed it most.





### **A new approach to strengthening financial resilience in Norfolk (Future Projects)**

Future Projects works to tackle poverty and disadvantage in Norfolk. With Aviva Foundation funding, they are testing an innovative model that combines early intervention support with financially-incentivised arrears-reduction goals - helping residents at risk of 'negative budgets' to avoid being plunged into challenging financial situations.

In 2025, the project made major progress. Following early challenges, improvements to staffing, referral processes and participant screening transformed delivery: Year 2 began with seven participants on the match fund scheme, no drop-outs and two already completing the programme. Alongside this, the Money Matters team supported 158 people one-to-one, achieving over 1,000 positive outcomes across finances, mental health, housing and wellbeing. The team also delivered 25 radio shows and podcasts, bringing practical money advice to the wider community. Early results show that those completing the match-fund scheme are clearing arrears and staying debt-free - demonstrating the model's potential to deliver lasting financial resilience.

“

My life compared to how it was early this year, it's completely different...My bills are getting paid. Everything is just so much better, and I put so much of that down to Baseline. I wouldn't have been able to. I couldn't see a way out when I first got there, and I honestly, at the first appointment, I was thinking, I don't know how this is going to help. But, like I said, week after week it was like crawling out of this little hole. And week after week, I was just getting a little bit further out of the hole. I couldn't have done it without Baseline.”



**Developing a ‘Whole Person, Whole Community’ approach to provide a more person-centred service to change the way that services are delivered to people experiencing financial challenges (Talking Money, in partnership with St Pauls Advice Centre and Advice UK).**

Between 2020 and 2025, the Aviva Foundation supported a five year partnership between Talking Money, St Paul’s Advice Centre and AdviceUK to develop and embed a ‘Whole Person, Whole Community’ approach into their advice provision. The programme set out to rethink traditional advice models, shifting from transactional support to deeper, relationship based practice that addresses the real drivers of financial insecurity.

In 2025, this work delivered impact at both local and national levels. Talking Money supported 349 people, and St Paul’s supported 232 direct beneficiaries, using reflective practice, client-led measurement tools and simplified processes to provide more responsive, person-centred support. A dedicated ‘Breaking Barriers’ team also began tackling systemic issues affecting clients, helping shape local conversations on system change.

Nationally, the partnership influenced sector-wide developments - AdviceUK members secured funding through the Debt Advice Modernisation Fund, enabling pilots of AI-assisted advice tools grounded in the WPWC approach. The #AdviceSaves campaign reached over 30 MPs, raising the profile of community based advice and the conditions needed for it to thrive.



## Inclusion: breaking down barriers and building opportunity

Financial resilience isn't only about products or guidance - it's about ensuring people who face the greatest barriers can participate fully and safely in their financial lives. The case studies provided in this section highlight how our partners are supporting people experiencing poverty, exclusion, or harm - providing trusted, relationship-based support that helps them navigate crises, build confidence, and lay foundations for long term stability.



## Spotlight on Economic Abuse

### Transforming how communities respond to economic abuse (**Surviving Economic Abuse**)

Surviving Economic Abuse (SEA) is the UK's only charity dedicated to raising awareness of economic abuse and improving the way services respond. With the Foundation's support, SEA has been developing a model of economic advocacy across two local areas, ensuring that victim-survivors are not only safe from physical harm, but supported to rebuild financial independence - often the key factor determining whether they can leave the abuser safely.

In 2025, this work delivered significant impact. Partners identified 881 victim-survivors through new screening processes, enabling earlier recognition of hidden economic abuse and faster access to practical and emotional support. Seed funded community organisations began delivering tailored interventions - from multilingual advice to emergency essentials and debt help - offering women tangible routes toward stability. SEA also trained 151 professionals, increasing frontline confidence and shaping better practice across social work, domestic abuse services and financial institutions.

Together, these changes are helping victim-survivors rebuild control over their lives while strengthening local systems to better understand, prevent and respond to economic abuse. Removing barriers to economic abuse.

### Case study

## Rebuilding safety and stability after economic abuse

In July 2025, Living Without Abuse (LWA) began supporting a woman referred after police were called about several months of unpaid rent. Once safe to do so, she disclosed severe physical and economic abuse, including the perpetrator taking full control of her finances, bank card and income. She was left suicidal, unaware of the debts accruing in her name, and too frightened to share further details until she could move to safety.

LWA worked slowly and sensitively to build trust. They connected her with Zinthiya Trust to address rent arrears and utility debt, supported her to disclose economic abuse to her bank - now investigating missing funds - and helped her open a new, safe account. They also involved Shelter to negotiate with her landlord, arranged food parcels, and referred her to specialist support, which ultimately enabled her to claim benefits.

Despite losing a job due to health impacts of the abuse, she has now secured new work within walking distance, is managing a rent repayment plan, preparing to move into safer housing, and hopes to resume her studies in 2026. Her health is improving, and she is considering reopening the police case.

## Spotlight on Economic Abuse

### Removing barriers to economic abuse casework (Refuge)

Refuge, the UK's largest specialist domestic abuse charity, provides lifesaving support to thousands of women and their children each day, including those who have been targeted by economic and technology facilitated abuse. By funding a dedicated Tech and Economic Abuse Lead, the Aviva Foundation enables Refuge to extend support to more survivors each year.

In 2025 alone, the project supported 76 survivors who had experienced complex economic and tech facilitated abuse, helping them to regain control over debt, fraud, joint financial products and compromised digital accounts. One survivor described the support as “invaluable” and “instrumental in taking back control in my life”.

Building on this work, Refuge was able to strengthen frontline capability by training 21 Helpline Advisers, boosting their confidence and knowledge by up to 87.5%, and enabling an estimated 3,541 callers to receive more informed guidance.

Alongside providing direct support for survivors, Refuge continues to push for systemic change, including through its annual Tech Safety Summit, which in 2025 welcomed over 200 attendees to explore innovative solutions to abuse.

Through funding both specialist support and vital advocacy work, this partnership is driving meaningful change for women navigating some of the most complex forms of abuse - empowering survivors to heal while championing lasting systemic change.

## Anita's story

Anita was referred to Refuge's Tech and Economic Abuse Lead in September 2025 while she was still living with her abuser, making her situation particularly high-risk. A key priority was ensuring her digital safety. Together, the team and Anita reviewed her phone to check for signs of monitoring and linked devices, and she was supported to set up a new, secure email account that could not be accessed by the perpetrator.

The Refuge Lead also helped Anita to develop safe ways to store and protect notes she was keeping about the abuse.

Anita was financially dependent on the abuser, who had discouraged her from working. The Lead explored the possibility of fraudulent financial activity in her name and created a safe call plan so Anita could speak freely when it was safe to do so. As her situation escalated and the abuser became more volatile, Anita's risk increased. When he was later arrested, the Lead supported her with practical next steps such as arranging lock changes and planning how to stabilise her finances.

To protect her long-term financial wellbeing, Anita completed credit checks with all three major credit reference agencies, set up alerts for any future activity, and gained a clearer understanding of her financial rights.

The Lead also provided steady emotional support at times when Anita felt overwhelmed, reassuring her that Refuge's specialist services were there to guide her through complex financial and safety challenges.

Anita later shared heartfelt thanks, saying the support she received was one of the most valuable sources of help during an extremely frightening and uncertain period.

### **Co-producing money support with people with a learning disability (Mencap)**

Mencap is tackling financial exclusion by co-designing workshops and accessible resources that help people with a learning disability feel more confident, informed and supported in managing their money. With support from the Foundation, the project aims to reach thousands of people through tailored financial education and training for staff and partners across England, Wales and Northern Ireland.

The co-production phase has already generated powerful insights, with around 50 people with a learning disability, and parents of children with a learning disability under the age of five playing an integral role in shaping the content.

They have helped Mencap identify the everyday financial barriers they face and the need for safe spaces to talk openly about money. In one workshop, a participant shared that they sometimes went without food when money ran short. Through this partnership, they were immediately connected to support. These honest conversations are helping to inform everything the project will deliver - from staff training to Easy Read resources - ensuring the project reflects real challenges and creates practical, compassionate tools that can be embedded across Mencap's services.

### **Empowering young black women towards financial resilience (Black Equity Organisation)**

The Black Equity Organisation (BEO) advances economic and social equity for Black communities across Britain by amplifying Black voices and tackling the systemic barriers that limit opportunity. With the Foundation's support, BEO is developing **My Credit. My Power.** - a co-designed programme focused on strengthening the financial resilience of young Black women, who experience some of the most persistent economic inequalities in the UK.

The programme will deliver culturally relevant tools and peer-support networks in four cities across the UK, aiming to reach around 400 participants; equipping them with knowledge and skills to navigate credit systems, manage income effectively, and avoid harmful lending practices. BEO have laid the initial delivery foundations - recruiting specialist staff, developing a robust research framework, and engaging with community partners early - to support sustainable, long-term impact.

### **Building financial stability through community led support (Turn2us)**

Turn2us is working to strengthen financial security for people across Wales by providing immediate crisis grants alongside tailored, longer-term support delivered through trusted community partners.

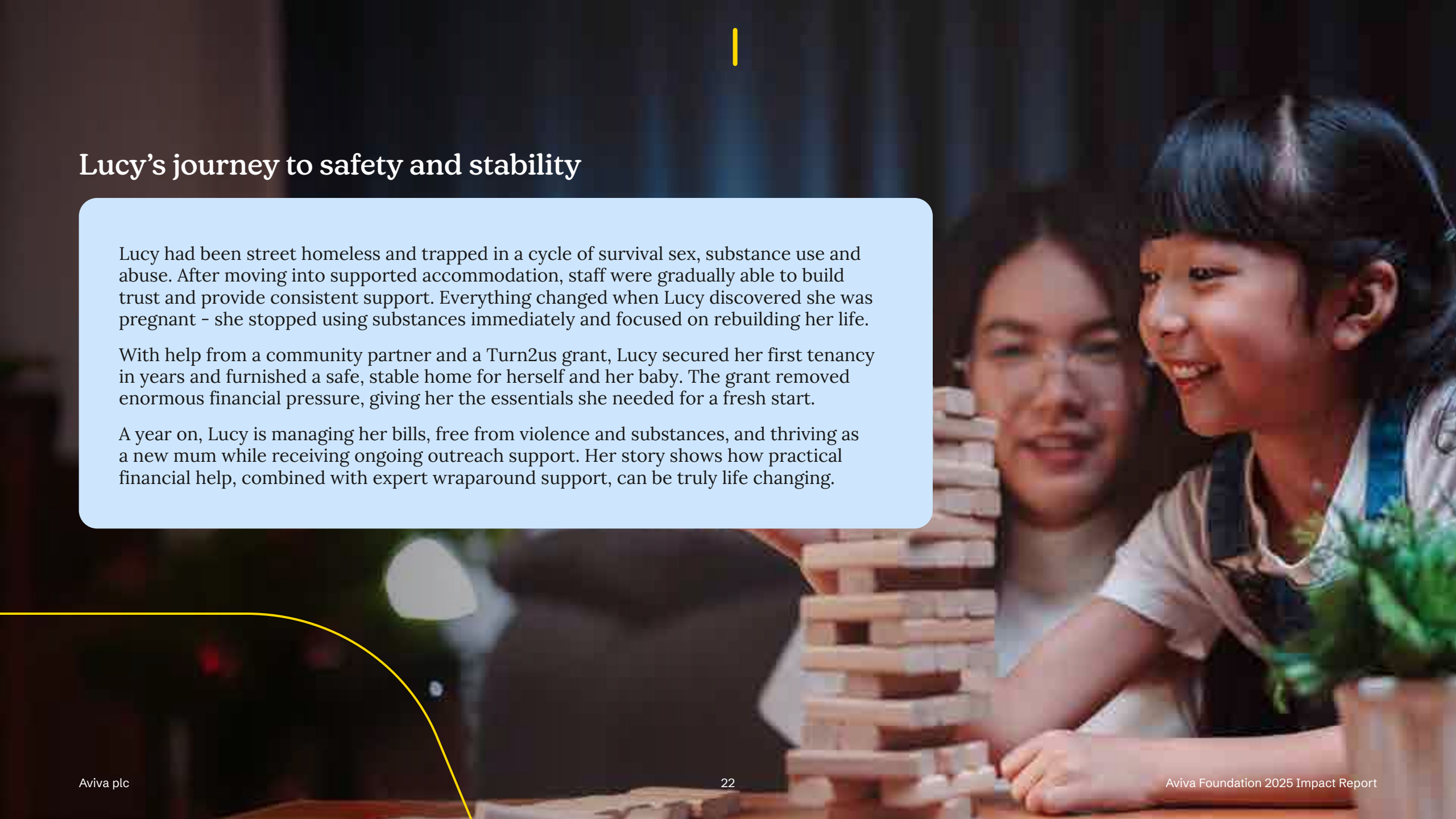
With the Foundation's funding, 463 people received grants over two years, and all participants were offered a benefits check and income maximisation support to help them access additional entitlements.

Project partners report life changing outcomes: individuals fleeing domestic abuse have secured safe housing; families facing homelessness have moved into stable homes; and many participants have accessed education, employment opportunities and essential items needed to rebuild their lives. A new Monitoring, Evaluation and Learning framework is now embedded across partners, helping Turn2us better understand deeper structural barriers such as housing insecurity and chronic low income. This learning is shaping a more responsive, long term National Programme that offers not only crisis relief, but the dignity, confidence and practical support people need to move forward.

“

I am struggling financially with my 2 boys right now. Hopefully one day they will be proud of their Mum, and I will tell them how Turn2us helped us when we needed them. Thank you.”

**Programme participant**

A woman and a young girl are smiling and playing Jenga. The woman is in the background, and the girl is in the foreground, focused on the game. The scene is warmly lit, suggesting an indoor setting like a home or a community center.

## Lucy's journey to safety and stability

Lucy had been street homeless and trapped in a cycle of survival sex, substance use and abuse. After moving into supported accommodation, staff were gradually able to build trust and provide consistent support. Everything changed when Lucy discovered she was pregnant - she stopped using substances immediately and focused on rebuilding her life.

With help from a community partner and a Turn2us grant, Lucy secured her first tenancy in years and furnished a safe, stable home for herself and her baby. The grant removed enormous financial pressure, giving her the essentials she needed for a fresh start.

A year on, Lucy is managing her bills, free from violence and substances, and thriving as a new mum while receiving ongoing outreach support. Her story shows how practical financial help, combined with expert wraparound support, can be truly life changing.

### Helping kinship carers build financial stability (Kinship)

Kinship aims to support the 141,000 children in England and Wales who are raised by relatives and friends when their parents cannot care for them. With the Aviva Foundation's support, Kinship is strengthening financial stability for these families through a dedicated Grants Officer and specialist financial guidance.

In 2025, this partnership delivered powerful early impact. Since the project started in July, the new Grants Officer has already improved the financial wellbeing of 34 families, securing essential items - from beds and digital equipment to winter coats and Christmas support - and connecting carers to the help they need. The advice service has exceeded targets, supporting 69 carers with specialist financial advice, securing £91,000 in financial gains, and achieving 99% positive satisfaction. Alongside this, new advisers were trained, digital resources refreshed, and a prototype AI chatbot tested to expand future reach. Together, these improvements are helping kinship carers stay financially resilient and provide safe, stable homes for the children they love.



## Fiona's story

Following the loss of her nephew, Fiona stepped forward to care for five month old Ben, becoming his kinship carer and providing him with the stability he urgently needed.

In November 2025, Fiona met Kinship's Grants Officer at her local Kinship peer support group. During the session, Fiona shared the challenges she had faced over the past five years - including the financial strain of raising a young child alone. One pressing issue was her ageing washing machine, which leaked every time she used it. Daily clean ups had become the norm, and Fiona worried about the long-term damage to her home. Although she had applied for grants herself before, she had always been unsuccessful.

Within a week of meeting her, the Grants Officer had explored funding options, confirmed Fiona's eligibility, and secured a grant for a brand-new washing machine. The impact was immediate and significant:

**"The difference this grant made was incredible. My old machine leaked and caused flooding every time I washed our clothes. Now I can wash less often as more clothes fit in one load, which helps me save on water and electricity."**

For Fiona, the support meant more than a household appliance it meant relief, stability, and one less daily worry in her journey as a kinship carer.





### **Building financial confidence for young people with care experience (Include Youth)**

Include Youth supports children and young people in or leaving care - many of whom face significant hardship - to build confidence, skills and brighter futures. With support from the Aviva Foundation, they are delivering a programme to strengthen the financial resilience of young people with care experience across Northern Ireland through financial education, one-to-one support and influencing financial services.

In 2025, the programme delivered strong and meaningful impact. Include Youth supported 146 young people directly. Every participant improved their financial resilience: 117 gained access to appropriate financial products, 110 strengthened day-to-day money management, and 23 reported reduced anxiety and greater confidence. Crucially, 57 young people received immediate financial support at moments of acute need.

By embedding financial learning within trusted youth settings, Include Youth is helping young people feel confident, informed and better equipped to navigate financial systems - laying the foundations for long term stability and independence.

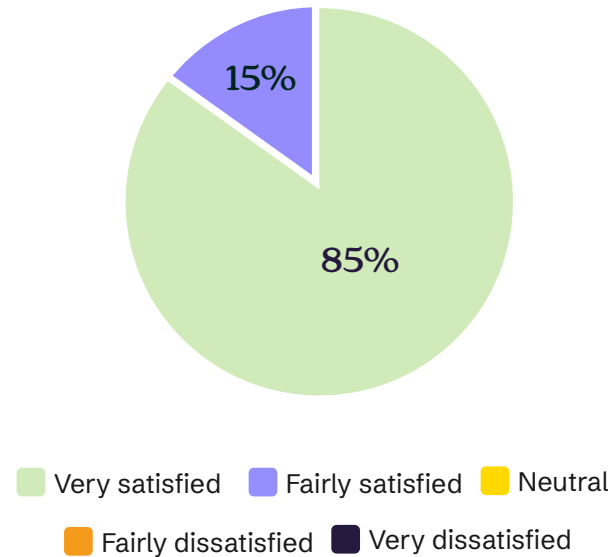
## 6. Progress on the Communities Fund

The Communities Fund aims to support local charities to do what they do best - listen to, and serve, their communities. Because the organisations we support through the Communities Fund are often small, community rooted organisations working across diverse locations, we focus on understanding how our funding strengthens their capacity, resilience, and ability to respond to the challenges they face.

As such, we deliberately don't impose a heavy measurement framework. Our role is not to dictate how partners should describe their work, but to understand the realities they're navigating and the impact they're creating in ways that make sense for them.

We ask partners to complete a short impact survey to help us understand how the funds were used and what the funding has meant for their organisation. In total, 158 organisations that received Communities Fund support in 2025 completed the survey.

How satisfied or dissatisfied were you with your experience of the Aviva Community Fund?



Overall satisfaction with the Fund was very high: **85% were very satisfied**, with a further **15% fairly satisfied**.

Reflecting this strong positive experience, when asked how likely they would be to recommend the Fund to a similar organisation (on a scale where 0 is “not at all likely” and 10 is “very likely”), the **average recommendation score was 9.59**.

Diving deeper into which aspects of the Communities Fund were most valuable to organisations, the results show clear areas of added benefit. In particular, engagement with the Communities Fund helped organisations to:

- **Build a stronger public profile** - 87% either strongly agreed or agreed.
- **Think differently about future fundraising** - 83% strongly agreed or agreed.
- **Achieve outcomes they would otherwise not have achieved** - with three in five (60%) strongly agreeing and a further third (33%) agreeing.

“

We didn't think we would raise this much from a Crowdfunder and we didn't realise that we could reach other potential donors via the Crowdfunder community. Really pleased with how many people we've reached.”

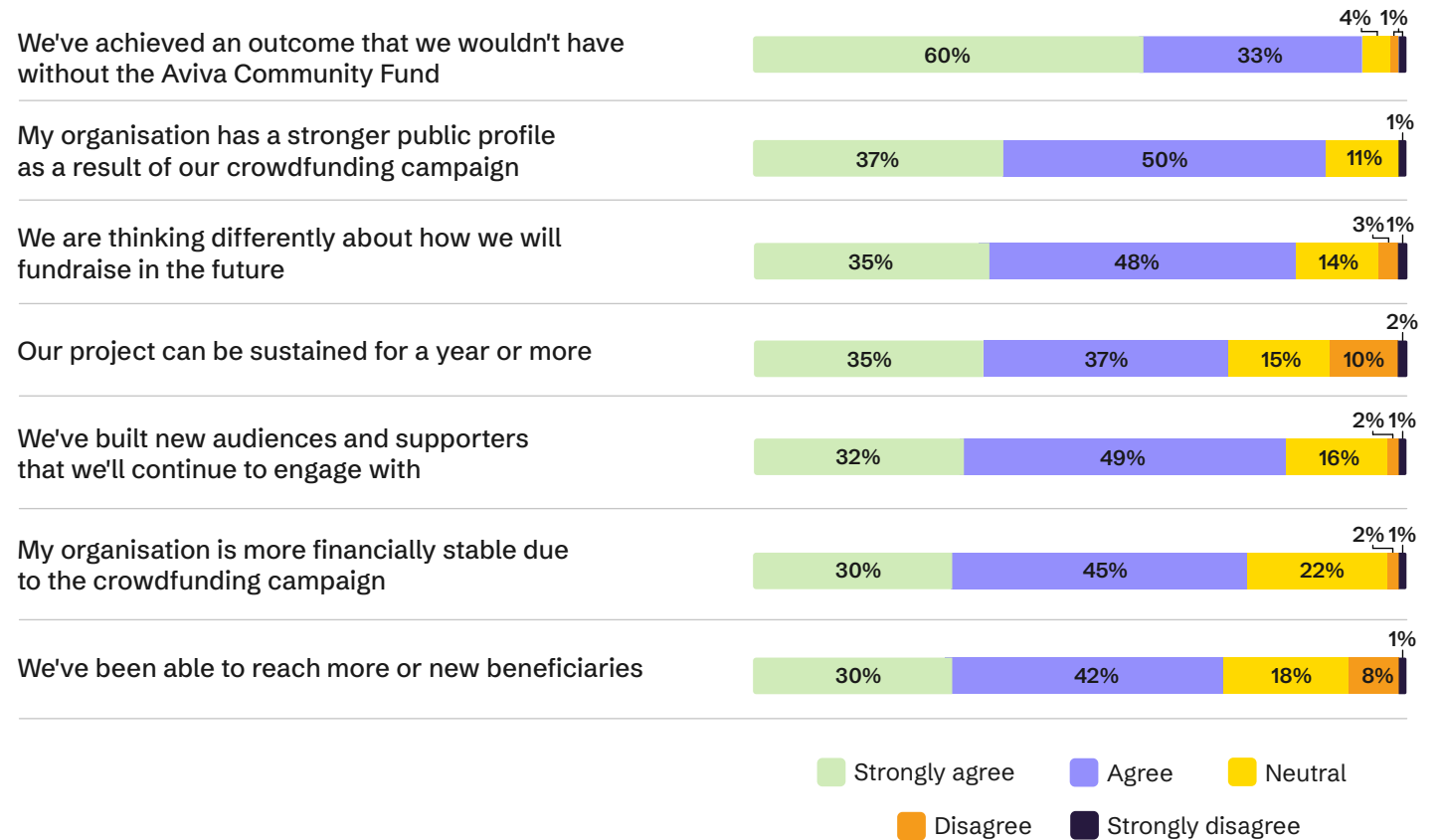
“

This project hugely boosted our morale and actually made things happen; thank you so much... You just raised our game all round.”

“

The match funding definitely attracted more donations than otherwise would have been made. This helps generate interest in our charity and our annual public campaigns. It may also generate more interest in the issue of homelessness in our community.”

## Experiences of the Communities Fund



## How the Communities Fund is helping to drive climate action in communities

Across 2025, the Communities Fund supported a broad range of communities across the UK to take climate action in their local areas.

By backing organisations that are preventing, preparing for, and adapting to the impacts of our changing climate, the Fund is helping communities strengthen their resilience while protecting the places they value most.

Through the match funding provided, hundreds of small charities and grassroots groups were able to develop and deliver practical, locally led climate solutions - from restoring nature and reducing carbon emissions, to increasing climate awareness and education.

In Scotland, **The Big Picture** is advancing its mission to make rewilding a reality, recognising its potential as a powerful response to both the nature and climate crises. Support from the Communities Fund is enabling large-scale nature restoration while also helping the organisation educate local people to champion rewilding efforts in their own communities.

At **Kings Somborne Primary School** in Hampshire, donations are transforming a largely unused outdoor area into a multifunctional space for immersive outdoor learning.

The Fund also helped advance circular economy initiatives and community led renewable energy projects. In York, the **Haxby & Wigginton Youth & Community Association**, which runs Oaken Grove Community Centre, received funding to install solar panels. This investment will generate clean energy, stabilise their operating costs, and reduce their carbon footprint - strengthening both environmental and financial sustainability.

Together, these climate focused initiatives - alongside many more nature connected education programmes and community garden transformations - demonstrate how, throughout 2025, the Communities Fund enabled communities across the UK to take climate action to build a greener, more climate ready future.

## Case study

# The Big Picture - Rewilding in Scotland

In 2025, [The Big Picture](#) - a rewilding charity tackling biodiversity loss and climate change - was supported through the Communities Fund. They raised £30,060 through their crowdfunder which came at a crucial moment, as the team was working intensively on several long-term projects.

Among many other key areas of their work, the funds supported the Northwoods Rewilding Network - 100 land partners covering 32,000 acres. This enabled improved monitoring, impact evaluation and targeted guidance for landowners and community groups. **“We were able to use the funding straight away,”** the team’s Fundraising Manager, Alex Carley said. **“It allowed us to support partners with advice and expertise to plan impactful rewilding actions on the ground.”**

As well as having a vital impact on nature, the project benefited people across Scotland, from local communities living near rewilding sites, to businesses exploring nature-based opportunities. The team continued to challenge outdated ideas that rewilding excludes people, instead building public support through storytelling, films and ongoing engagement. **“Everyone is part of this - communities, practitioners, businesses and the public,”** Alex explained.

The charity is now preparing its next major phase of activity, helping their rewilding partners carry out more nature recovery across Scotland, from connecting habitats to returning missing species. Drawing confidence from previous success on the Communities Fund platform and strong engagement from employees, the team is also planning an upcoming crowdfunder. **“Matched funding makes such a difference, enabling us to have twice as much impact for nature”** Alex noted.

The support of the Communities Fund helped stabilise essential project work, unlock new momentum across the network, and make the next wave of rewilding activity possible.



Source: Scotland Big Picture

## Case study

# Green Futures Gardening Club

In 2025, **Green Futures Gardening Club**, a grassroots school based project in Kings Somborne, received support through the Communities Fund to help transform an underused outdoor space into a vibrant learning and wellbeing environment. Their project, boosted by Communities Fund match funding, enabled the project to begin the groundwork for installing a community polytunnel and revitalising the school garden so children could learn, grow and explore outdoors throughout the year.

The project is led by local textile designer and environmental educator Ellie Fisher, whose strong focus on sustainability shaped the club's beginnings. She first became involved after noticing that the school's raised beds, ponds and outdoor spaces were unused. As Ellie explained, **“When you have access to an outdoor space like that and it's not being used - while you have children who so desperately need it - it just felt like something had to change.”** As a parent, Ellie had first hand experience of how transformative outdoor learning can be.

What began as informal volunteering soon evolved into a structured Gardening Club - fully subscribed since its first term. **“There's clearly a demand for that and the children are enjoying it,”** Ellie said. Early funding from the parish council enabled the installation of a gazebo, providing shelter for outdoor sessions in bad weather.

But the larger, more transformative ambition - a full sized polytunnel - required more substantial fundraising.

This is where the Communities Fund made a pivotal difference. Ellie noted that **“we wouldn't have got the money that we needed without the match funding. It's been incredible.”** The campaign gained momentum, attracting over 100 supporters and wider community visibility.

Once planning is approved, the polytunnel will enable year round outdoor learning and provide an **“outside classroom”** large enough for a whole class. Ellie is already working on plans for solar powered, rainwater-fed irrigation, composting bays to demonstrate circular systems, and a clear, accessible layout so teachers know the best ways to utilise the space.

Looking forward, Ellie hopes the garden will eventually become self-sustaining, potentially generating income from workshops or community events. The project has already brought in specialists to deliver unique outdoor experiences, including wildlife experts and craft practitioners, Ellie hopes to expand these opportunities once the polytunnel is in place.

The support of the Communities Fund has allowed Green Futures Gardening Club to stabilise its foundations, overcome early hurdles and unlock the next phase of its vision: an inclusive, nature rich learning space that

supports children's wellbeing, builds environmental awareness, and strengthens community connection for years to come.

Source: Green Futures Gardening Club



## How the Communities Fund is supporting financial wellbeing

Across 2025, the Communities Fund supported grassroots charities and small organisations to deliver inclusive, practical support that helps people build the skills, confidence, and tools they need to take greater control of their finances.

One of the many impactful community initiatives supported through the Fund is the **NR3 Community Food Bank and Cooking Classes project** in Norwich. This volunteer-led effort supports local residents facing food insecurity by providing essential groceries alongside practical skills that promote long-term wellbeing. Their work goes beyond emergency support - through free, inclusive cooking classes, they help people build confidence in the kitchen, reduce food waste, and create nutritious meals on a budget. Funding enables the project to expand access to food parcels, run more classes, and strengthen a welcoming community space where local people can connect, learn, and thrive.

**Next Gen Menfulness** in York is the youth-led arm of Menfulness, a charity dedicated to improving men's wellbeing. They received match-funding for a project to take their workshops into more schools where young people face the toughest socio-economic challenges. By combining mental health support with practical life skills—project management, budgeting, teamwork—they are able to help young men grow in strength, empathy, and leadership. By focusing on both wellbeing and financial capability, they aim to build stronger futures and communities.

By supporting local organisations with deep insight into their communities' needs, the Communities Fund has helped people across the UK strengthen their financial resilience and confidence, creating the foundations for more secure futures.



Source: Perth and Kinross Foodbank



Source: Door84

### Case study

## Door84

In 2025, **Door 84**, a long-established but small youth and community charity in York, took on their first ever crowdfunding campaign. Door 84 has served the Groves area for over 80 years, originally founded in the 1930s as the York Boys Club, and today provides vital support for young people, adults with additional needs, and the wider community through inclusive projects, a community café and a food bank.

Their Footsteps for Food crowdfunder set out to raise £3,500 to buy a full year's worth of produce for their community food project - ensuring local people could continue accessing affordable food through their Community Café, no questions asked.

What followed far exceeded expectations. Energised by the campaign and the Communities Fund's match funding support, Door 84's community of donors rallied. Supporters helped the appeal climb past £10,000.

For a small charity with limited reach, the impact of this visibility boost was just as important as the funding. Lisa Green at Door 84 said **“The campaign has been amazing. It exceeded expectations, it helped raise our profile, as a small charity that's been around for 80 years, we're often just so busy doing the work. It helped getting our name out into the local community.”** This is crucial for a charity that relies heavily on community involvement.

The funds raised arrived at a pivotal time. As winter approached, Door 84 needed additional resources to top up their food bank in time for Christmas, ensuring families could access essential items during a period of heightened need. The success of the crowdfunder enabled them to do exactly that. With the surplus far beyond the initial target, Door 84 were also able to plan food-based support more confidently for the year ahead, strengthening the foundation of many of their services.

Throughout the campaign, Door 84 highlighted the importance of food not just as a necessity, but as a tool for connection, bringing people together, reducing isolation and serving as the first step in building trust and wider support.

This first crowdfunding experience has demonstrated to the team what is possible with the right support and visibility. The match funding didn't just double donations; it amplified their message, extending their reach far beyond what they believed possible.

The outcome has empowered Door 84 with fresh energy, stronger community ties and the means to continue delivering essential support to those who rely on them.

## Case study

# Warmth of Community: Perth & Kinross Foodbank

In 2025, [Perth & Kinross Foodbank](#), the region's largest provider of emergency food support launched their Warmth of Community: Relieving Stress This Winter crowdfunder. For an area often perceived as relatively affluent, the reality is far more complex. Perth & Kinross covers one of Scotland's largest and most geographically dispersed local authority areas, with pockets of acute deprivation hidden within rural postcodes. As demand for support continued to rise, the food bank faced one of its busiest years on record, distributing over 4,500 emergency food parcels and supporting more than 8,700 people across the region.

The Warmth of Community campaign set out to bring practical relief and emotional comfort during one of the toughest points in the year. With the support of the Communities Fund, the food bank aimed to provide 200 festive hampers, each filled with the ingredients for a Christmas meal, fresh produce from local farms, seasonal treats, and a homemade recipe card, small touches designed to restore dignity, choice, and a sense of celebration for families under strain.

What followed demonstrated the strength of community spirit in Perth & Kinross. Supporters rallied around the project, motivated both by the mission and the match funding available. For Lori Hughes, Foodbank Manager, the response reflected something powerful: the desire

for people to contribute to something meaningful, collective, and hopeful.

The appeal enabled the team to create and distribute all 200 hampers as planned feeding 312 adults and 126 children and giving households a brief but significant reprieve from financial pressure during the festive period. Lori described the hampers as **“a gift in many different ways”**: a reminder that others care, a moment of ease, and a chance for families to enjoy something special without worry.

This support came at a time when the food bank was seeing increasingly entrenched poverty. Over half of the over 1,600 households, they served that year were visiting for the very first time, often pushed into crisis by a single life event. Even with incomes maximised and benefits fully accessed, many households still couldn't meet their most basic needs. The foodbank's shift to a relational model, where every visitor is met with time, empathy, and choice has been essential in supporting people whose situations are far more complex than food insecurity alone.

This is more than a foodbank, this is essential support for clients going through significant life events, Lori recalled meeting a mother who arrived in deep distress after being financially scammed, ashamed to be asking for help. After spending the afternoon with the team as they comforted her, supported her children, and helped involve the police she left in a more stable place. When she returned months

later to collect her Christmas hamper, she was relaxed, confident, and felt able to reconnect. The hamper, she said, **“made everything easier”** and allowed her to give her children a Christmas she could feel proud of.

For the organisation, the campaign delivered more than just financial support. It strengthened community awareness of the food bank's work, deepened donor engagement, and reinforced the message that no one chooses to rely on emergency food but everyone deserves dignity, compassion, and hope when they do. Volunteers, community partners, families, and donors all played a part in creating what Lori describes as their **“food bank family.”**

Looking ahead, Perth & Kinross Foodbank plans to return to continue raising funds to pay for their vital services, inspired by the momentum and generosity shown during the campaign. The experience reaffirmed what is possible when visibility, storytelling, and community belief come together. As Lori put it, her role is **“to shine a light into the dark corners no one wants to talk about”** and the success of the Warmth of Community campaign proved just how willing people are to respond when that light is shared.

Through this project, the food bank gained not only the means to relieve immediate pressure over winter but also renewed community connection and the confidence to continue adapting to the evolving challenges facing the people they serve.

## 7. Lessons from our application processes

We recognise how tough the current funding environment is for charities of all sizes. Demand for support remains high, and we receive many more applications than we have the resources to fund.

We **appreciate the significant time charities commit to fundraising, and we want to be transparent about our funding processes** - giving organisations information they can use to decide whether or not to apply to us.

### Financial Futures Fund application process lessons:

- Across 2025 we received 94 applications and funded (in principle) 8 organisations - an **8.5% funding rate**.
- The overwhelming majority of applications were 'fundable' with: a clear target audience; a strong track record; good programme logic; and a solid intervention model.

- What helped some organisations progress further was:
  - **Uniqueness:** addressing a clear gap in who they were supporting or the theme they were tackling.
  - **The ability to demonstrate the wider utility of their learning:** how insights could be used to inform and influence others at scale.
  - **Designing an experimental programme to produce actionable insights:** opening up opportunities to improve their own practice, as well as influencing others.
- We shared a short, completely anonymous post-application survey with all unsuccessful applicants to the Fund, aimed at gathering insights to help us improve the process. A total of 21 participants completed the 2025 survey.
  - In general, feedback was about the application process was very positive - with 57% very satisfied, and a further 38% satisfied.
  - 71% of those who completed the survey found the application guidance very helpful
  - When asked what aspects of the process worked well, key areas raised were the communication of the foundation, the light touch nature of the process, and feedback:

“

I was very happy with the Aviva Foundation application process this year. The overall experience felt smooth, clear, and supportive. The guidance provided at each stage was easy to follow, and the online application platform was straightforward and user-friendly. I especially appreciated the transparency of the eligibility criteria and the emphasis on impact, which made it easier to tailor our application effectively.

Communication throughout the process was also excellent - the tone felt encouraging and accessible, which really helps smaller organisations feel confident about applying. Overall, it was a positive and well-structured process that reflects Aviva Foundation's genuine commitment to supporting community-focused projects.”



### Communities Fund application process lessons:

- Across 2025 we received 1,304 applications. We accepted 412 and rejected 813 - a **32% acceptance rate**.
- The majority of declines fell into two categories: the project **did not fit our funding criteria**; or the organisation **did not meet our basic eligibility requirements**.
- The top three reasons for rejection were:
  - Projects were not focused on Financial Wellbeing or Climate Action, or the link to these themes was not strong enough.
  - Organisations did not have published online accounts.
  - Organisations had not been incorporated for at least 12 months.



## 8. What we learned and how it's informing our approach...

### Annual partner learning day

In November, we held our third Partner Learning Day for partners of the Financial Futures Fund. Around 50 representatives from partner organisations came together to explore the challenges they are facing and how they are working to overcome them. The day included deep-dive sessions on economic abuse, measuring financial resilience, and democratising the economy.

Following the event, an anonymous survey was sent to all attendees, with 22 responses received. Feedback was overwhelmingly positive.

- **73%** reported being **very satisfied** with the overall day.
- **100%** agreed (strongly or tended to agree) that the event helped them connect and network with people relevant to their mission.
- **95%** said they learned something new that is directly relevant to their organisation.

“

It was a really inspiring day, full of engaging sessions, inspiring speakers and discussions, with such an interesting mix of organisations working around financial resilience. A great mix of presentations and activities that kept everyone engaged”.

**Workshop participant**

### The importance of providing feedback throughout the application process

Across 2025, we received more applications to the Financial Futures Fund than in any previous year.

We remain focused on offering all applicants the opportunity to speak with a member of the Foundation before applying, and on providing written feedback - plus the option of a follow-up call - to unsuccessful applicants. Feedback on this approach has been overwhelmingly positive.

We will continue to monitor and refine our processes to ensure that applicant organisations have a clear understanding of their likelihood of receiving funding, and that the feedback they receive is of value. Across both the Communities and Financial Futures Funds, we aim to further strengthen our transparency around the chances of success and the reasons why applications do not progress.

“

After working in the charity sector for over 20 years, (the Aviva Foundation) is the only organisation that commit to giving such detailed feedback pre and post submitting. It really helps organisations”.

**Unsuccessful applicant to the Financial Futures Fund**

“

The application form being short was great, not having too much upfront time investment is excellent for busy charities. Having an interview was great as well, especially with specific questions being asked of us beforehand which we were able to include in the presentation. Feedback ... was incredibly valuable”.

**Unsuccessful applicant to the Financial Futures Fund**

## Find out more about the Aviva Foundation

To learn more about the Foundation's work, please visit our [website](#). If you are interested in applying to the Foundation, please read our Funding Guidelines, they provide an overview of what we fund, how we fund, who we fund and why:

- [Financial Futures - Funding Guidelines](#)
- [Communities Fund - Funding Guidelines](#)