

Lowes Financial Management Charity Commitee

Annual Report for Year Ending
31 December 2023



LOWES

PERSONAL FINANCES
CARED FOR PERSONALLY

www.Lowes.co.uk

Chairperson Introduction

For many years Lowes has been in a fortunate position where we are able to provide support to a wide range of charitable causes. Through our contributions we have been able to make a meaningful difference to the lives of people, animals and nature across the UK and beyond. This is achieved through allocating a percentage of annual profits, as well as other initiatives, including staff sponsored and supported events.

Our fundraising also arises from contributions from third parties in the form of redirected development cooperation and trademark usage fees for certain structured investments. We also ask for charity contributions from providers in return for advertising in some of our industry facing research publications.

Every year, each member of the Lowes team nominates a preferred UK registered charity to receive a minimum donation. Additionally, 2023 saw a continuation of our new client charity initiative where we donate to a select number of charities for every introduced new client. Lowes also continued the partnership with Redstart, a charitable educational programme to transform the life chances of young people across in the UK.

The Committee meets on a quarterly basis to consider funding requests and to review member research on proposals. The Committee has the authority to determine the level of funding that each charity receives, where it is hoped that the funding will make a real difference to specific services or causes.

We are grateful that we can support many causes, but we appreciate that ours, is to a large extent, simply a 'cheque book charity' and that many committed individuals dedicate much of their free time and more, supporting charities close to their hearts.

In addition to embedding a culture of charitable giving within Lowes the Committee also seek to raise awareness of the many such unsung heroes who freely give their time and effort to help others less fortunate than themselves.



Belinda McFarling

Lowes Charity Committee Chairperson



During 2023, one of Lowes notable charitable activities was to support St Oswald's "Shaun on the Tyne" campaign. The campaign partnered with Wild in Art to create an engaging arts trail for the local community in order to raise awareness and funding for the charity. Our £12,000 donation provided us with a collaboratively designed art sculpture where we were able to work with a chosen local artist to create a financial based piece of art. The concept of our design was to help children understand the value of saving which aligns with Lowes educational culture and ethos.

We have also continued our partnership with educational charity Redstart who dedicate their time to provide financial education to young people across the country. Lowes employee engagement is a fundamental aspect of this partnership with a number of the Lowes team volunteering to help local schools as part of this initiative. This is in addition to a continued £20,000 donation.

The wellbeing and support of all Lowes employees is of paramount importance and aligns with our company values that are instilled throughout the business. We continue to support individual physical and mental wellbeing by encouraging employee challenges and group activities. In 2023 a group of us from Lowes took on a challenging 24 mile hike along the Northumberland coastline in support of children's charity Heal and Toe who received a £7,000 donation . We additionally supported several staff with their Great North Run and other personal fundraising efforts.

We continued the Lowes "12 days of Christmas Giving" campaign where we donate to twelve worthy charities over a 12-day period. A range of causes were selected from those put forward by members of the Committee and wider Lowes team.

The following charities among others were selected to benefit from a £2000 donation:

Quinn's Retreat, small local charity which offers a retreat for those bereaved by suicide who will use our donation to fund yearly site fees for one of their holiday homes.

Wag and Company Northeast Friendship Dogs; our donation contributed towards helping combat loneliness by providing 154 dog visits to elderly dog lovers in their own homes.

Changing Lives who help support people across the country facing the most challenging of circumstances. Our donation provided 400 meals for people experiencing homelessness.

Coco who help provide quality education to children living in poor and marginalised communities. Our donation paid for vital learning resources for 80 vulnerable students ensuring that every child has an equal opportunity to learn in school.

In total, throughout the course of 2023, the Lowes Charity Committee was able to direct over £95,000 of financial support to the charities shown overleaf (UK Registered Charity Numbers shown).



Charities Supported in 2023

1st Tyne Sea Scouts	1182232	National Autistic Society	269425
2nd Billingham Scout Group	702915	Newcastle Cat & Dog Shelter and Animal	
Ability Shetland	SC001111	Sanctury	220506
Alzheimer's Society	296645	Guide Dogs for the Blind Association	209617
Anthony Nolan	803716	NSPCC	216401
Blood Cancer UK	216032	Ouseburn Farm Charity Limited	1142593
Blue Cross	224392	Ovacome	1159682
Blyth Wildlife Rescue	1146891	Plastic Oceans	1139843
British Heart Foundation	225971	Project Mala Charitable Trust	801953
British Red Cross Society	2207949	PPC of Ecclesiastical Parish of Horley	1133767
Cancer Research UK	1089464	Quinn's Retreat	1187899
CEO Sleepout	1154963	Red Nose Day	326568
Changing Lives	500640	Redstart Educate	1170297
Children Northeast	222041	RNLI	209603
Chronicle Sunshine Fund	1133293	Samaritans	219432
CHUF	1160831	SHAK (Safe Homes and Kindness)	1125159
COCO	SCO30428	Shelter	263710
Comfrey Project CIO	1175224	Sir Bobby Robson Foundation	1057213
Crisis UK	1082947	St Oswald's Hospice	503386
Cystic Fibrosis Trust	1079049	The Ascension Trust	1127204
David Nott Foundation	1162537	Teesside Hospice Care Foundation	512875
Dementia UK	1039404	The Dystonia Society	1062595
Disaster Emergency Committee	1062638	The Edinburgh Dog & Cat Home	SC006914
Down's Syndrome Northeast	1096003	Tiny Lives Trust	1150178
Fighting All Cancers Together	1130258	True Colours Theatre	1192136
Friends of Woodlawn	1205952	Tyne & Wear RDA	210504
Grace House North East	1100682	University Hospitals Dorset NHS	
Great North Air Ambulance Service	1092204	Charity	1057366
Greek Cat Welfare Society	1008507	Wag & Co North East Friendship Dogs	1165847
Green Peace Environmental Trust	284934	Walking With in North Tyneside	1202661
Handcrafted Projects	11146188		
Heel & Toe Childrens Charity	1125695		
Help for Heros	1120920		
Huntington's Disease Association	296453		
JBA Trust Limited	1150278		
LD Northeast	1054535		
Macmillan Cancer Support	261017		
Macular Disease Society	1001198		
Marie Curie	207994		
MedecinsSans Frontieres	1026588		
MIND	219830		
Motor Neurone Disease Association	294354		
Multiple Sclerosis Society	1139257		

