

THE HISCOX FOUNDATION

**Report of the Trustees and Financial Statements
Year ended 5 April 2022**

Registered Charity No 327635

THE HISCOX FOUNDATION

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THE HISCOX FOUNDATION

Report of the trustees for the year ended 5 April 2022

The trustees present their report along with the audited financial statements of the charity for the year ended 5 April 2022. The trustees have adopted the provisions of the Statement of Recommended Practice "Accounting and Reporting by Charities" ("FRS 102 SORP") in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the FRS102 SORP.

Reference and administrative information

Charity registration number

327635

Trustees

The following trustees served throughout the year and up to the date of this report:-

Robert Childs
Rory Barker (resigned 15 June 2021)
Keeley Davies (appointed 11 July 2022)
Vanessa Newbury (appointed 11 July 2022)
Amanda Brown (resigned 29 June 2022)
Craig Martindale
Frances Loring (resigned 7 December 2021)
Nick Orton
Lee Turner
Lucy Hensher (appointed 7 December 2021)

Registered office

22 Bishopsgate
London, EC3N 4BQ

Auditor

PKF Littlejohn LLP
15 Westferry Circus
Canary Wharf
London, E14 4HD

Solicitors

Thomson Snell & Passmore
Heathervale House
2-4 Vale Avenue
Tunbridge Wells
Kent, TN1 1DJ

Bankers

Lloyds TSB Bank plc
113-116 Leadenhall Street
London, EC3A 4AX

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Report of the trustees for the year ended 5 April 2022 continued

Investment Managers

Canaccord Genuity Wealth Management
88 Wood Street
London, EC2V 7QR

Structure, Governance and Management

Governing document

The Hiscox Foundation is governed by a Trust deed dated 5 November 1987 as varied by deed dated 18 February 1992 and is a registered charity with the Charity Commission, number 327635, operating from the registered office on page 2.

Organisation

The daily operations of the Hiscox Foundation are run by the Charity Coordinator and supervised by the trustees.

The trustees are empowered to invest the funds of the Foundation as they consider appropriate. The trustees meet quarterly to assess and approve grant applications.

Recruitment and appointment of trustees

A trustee is appointed to the Board of Trustees by an election held by serving members of the Board. As part of establishing Terms of Reference for the Foundation, the trustees have agreed that only current employees of Hiscox should serve as trustees and that any trustees who leave their role at Hiscox should resign as trustees of the Foundation within six months of their leaving date. The trustees who have served during the year are set out on page 2. Frances Loring resigned on 7 December 2021 as a result of her having left her role at Hiscox during the year. The statutory power of appointing a new trustee is vested in the trustees of the charity. The number of trustees shall not be permitted to fall below three.

Trustee induction and training

On appointment all trustees go through an onboarding process, providing details on how the Foundation operates, what its purpose is and where the focus for charitable giving lies. The trustees apply an approach where the experienced trustees guide the new trustees in expectations of their role, in particular around grant making. Trustees have appropriate knowledge and training for their role, and the Foundation has experienced personnel in investment matters.

Risk management

The trustees have, within the last 12 months, assessed the risks that the charity faces and can confirm that systems are in place to minimise those risks. The trustees will re-consider the risks the charity is exposed to during the coming year.

Objectives and Activities

Grant making policy and review of operations

The objects of the charity are to support or promote such charitable purposes as the trustees may determine, by the making of grants.

THE HISCOX FOUNDATION

Report of the trustees for the year ended 5 April 2022 continued

Objectives and Activities (continued)

During the last 12 months the trustees have maintained the Foundation's approach to charitable giving to focus grant making around three key pillars:

1. Social mobility and entrepreneurship
2. Protecting and preserving the environment
3. Causes Hiscox people are passionate about

This approach has continued to enable the trustees to make donations with a more meaningful impact within the chosen areas of focus. Details of the three pillars and the eligibility criteria are provided on the Hiscox Group website, where an online application process is available for charities to submit funding applications.

Through the third pillar the Foundation will continue to encourage staff to take part in charitable activities, often by matching sums raised, or by direct grants to organisations in which the staff have an interest or involvement. The trustees encourage involvement in charities local to the Hiscox offices as part of a continued focus on supporting local communities.

Achievements and Performance

Following the trustees' decision in March 2021 to increase donations for the 2021/22 financial year to around £1,000,000 the approved donations amount is higher than in previous years at £866,541, distributed to 79 charities as per note 10. Trustees will continue to review the donations policy, taking into account global events, the size of the donation received from Hiscox Group and the Foundation's investment portfolio.

The six largest donations were to the German Red Cross, DEC Ukraine Humanitarian Appeal, The Country Trust, Redthread Youth, Street Doctors and East End Community Fund (EECF). These six account for 46% of the distributed amount.

The level of donation received from Hiscox plc is normally dependent on Hiscox Group's results for the year. The donation for the year was for £456,000 (2021: £706,849).

Financial Review

The incoming resources for the year were £827,807 (2021: £1,033,274), including a contribution of £456,000 (2021: £706,849) from the principal contributor, Hiscox plc, which will allow the Foundation to continue its work. £241,411 (2021: £246,652) of incoming resources came from dividend income, £130,396 (2021: £79,773) from staff time and audit fees donated by Hiscox Underwriting Group Services and the remainder from interest income.

Resources expended were £1,016,611 (2021: £1,453,502) representing a 30.1% decrease over the prior year. Resources expended are made up of £866,541 distributed to charities, £119,596 for staff time, £19,674 for bank and investment manager fees and £10,800 for audit fees.

The Foundation saw net gains on investments of £220,648 (2021: £2,583,933 gain) during the year. Modest gains achieved following a strong end to 2021 for financial markets, preceding the subsequent reversal in 2022 as concerns regarding persistently high inflation, rising interest rates and in February the invasion of Ukraine by Russia weighing heavily on investor sentiment. Overall, the Foundation's funds have increased by £31,844, an increase of 0.33% (2021: 28.8% increase). Its fund balance carried forward at 5 April 2022 was £9,714,783 (2021: £9,682,939).

There are no restrictions on the Foundation's power to invest. The investment strategy is decided by the trustees. The trustees have a broad objective to reduce the amount of investment risk being taken over the medium term.

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Report of the trustees for the year ended 5 April 2022 continued

The Foundation has continued to recognise the impact of significant global events with donations to DEC Ukraine Humanitarian Appeal and the German Red Cross to support those affected by the conflict in Ukraine.

Reserves policy

The trustees have reviewed the donating policy during the year and agreed to change it from donating approximately 4% of opening funds to an amount up to £1,000,000 in a normal year. This will be kept under review in future years.

This current policy is designed to ensure the Foundation is donating the vast majority of its income from the main benefactor, while retaining sufficient reserves to be able to function and continue to meet its commitments for a period of around three years without further external donations. This is in accordance with the wishes of the main benefactor and the desire of the trustees.

The reserves at the year-end were £9,714,783 (2021: £9,682,939), all of which were unrestricted. This will be reviewed in the next trustees' meeting.

Future plans

Trustees will continue to maintain the Foundation's approach to charitable giving around the three pillars listed above. This will be achieved through maintaining relevant information on the Hiscox Group website and relevant social media channels.

The Foundation's investment portfolio continues to hold up well during a difficult period for global markets and investors, currently off c.3% for the current tax year.

Public benefit

During the 12 months the objects of the Foundation continued to a range of charitable organisations, all of which operate for the benefit of the public.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities and setting the grant making policy for the year, and the trustees are confident that their activities are fully in line with public benefit requirements.

The Foundation carries out these objects by giving priority to any charitable endeavour by members of staff of the Hiscox group to encourage such activity. This ensures that the Foundation supports a wide range of charitable organisations. Most donations are to UK charities.

Auditor

PFK Littlejohn LLP have been reappointed as the independent auditor

THE HISCOX FOUNDATION

Report of the trustees for the year ended 5 April 2022 continued

Disclosure of information to the auditor

The trustees who held office at the date of approval of this trustees' report confirm that, so far as they are each aware, there is no relevant audit information of which the Foundation's auditor is unaware and each trustee has taken all the steps they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the Foundation's auditor is aware of that information

Approved by the trustees and signed on their behalf by:



Robert Childs
Chairman
2 February 2023

THE HISCOX FOUNDATION

Statement of trustees' responsibilities in respect of the trustees' annual report and the financial statements

Under charity law, the trustees are responsible for preparing the Trustees' Annual Report and the financial statements for each financial year which show a true and fair view of the state of affairs of the charity and of the excess of income over expenditure for that period.

In preparing these financial statements, generally accepted accounting practice entails that the trustees:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the recommendations of the Statement of Recommended Practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- state whether the financial statements comply with the trust deed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are required to act in accordance with the trust deed of the charity, within the framework of trust law. They are responsible for keeping proper accounting records, sufficient to disclose at any time, with reasonable accuracy, the financial position of the charity at that time, and to enable the trustees to ensure that, where any statements of accounts are prepared by them under section 132(1) of the Charities Act 2011, those statements of accounts comply with the requirements of regulations under that provision. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the charity and to prevent and detect fraud and other irregularities.

Independent auditor's report to the trustees of the Hiscox Foundation

Opinion

We have audited the financial statements of The Hiscox Foundation (the 'charity') for the year ended 5 April 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 5 April 2022, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report of the Trustees. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard

Independent auditor's report to the trustees of the Hiscox Foundation continued

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Report of the Trustees; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of the Trustees

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the charity and the sector in which it operates to identify laws and regulations that could reasonably be expected to have a direct effect on the financial statements. We obtained our understanding in this regard through discussions with management, sector research and application of cumulative audit knowledge and experience.
- We determined the principal laws and regulations relevant to the charity in this regard to be those arising from the Charities Act 2011, Financial Reporting Standard 102, and relevant employee legislation.
- We designed our audit procedures to ensure the audit team considered whether there were any indications of non-compliance by the company with those laws and regulations. These procedures included, but were not limited to enquiries of management, review of minutes and review of legal and regulatory correspondence.

Independent auditor's report to the trustees of the Hiscox Foundation continued

- We also identified the risks of material misstatement of the financial statements due to fraud. We considered, in addition to the non-rebuttable presumption of a risk of fraud arising from management override of controls, that there was potential for management bias in the valuation of the investment. We addressed this through review of the external valuation report.
- As in all of our audits, we addressed the risk of fraud arising from management override of controls by performing audit procedures which included, but were not limited to: reviewing accounting estimates for evidence of bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the Trustees, as a corporate body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



PKF Littlejohn LLP
Statutory Auditor

15 Westferry Circus
Canary Wharf
London E14 4HD

Date: 3 February 2023

PKF Littlejohn LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006

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Statement of financial activities

For the year ended 5 April 2022

	Notes	2022 £	2021 £
Income from :			
Donations and voluntary income	4	586,396	786,622
Investment income		241,411	246,652
Total income		827,807	1,033,274
Expenditure on :			
Charitable activities	5	(996,937)	(1,417,809)
Cost of generating funds		(19,674)	(35,693)
Total expenditure		(1,016,611)	(1,453,502)
Net gain/(loss) on investments	6	220,648	2,583,933
Net movement in funds		31,844	2,163,705
Total funds brought forward at 6 April		9,682,939	7,519,234
Total funds carried forward at 5 April		9,714,783	9,682,939

The fund is an unrestricted income fund.

All income and expenditure derives from continuing activities.

The notes on pages 14 to 20 form part of these financial statements.

THE HISCOX FOUNDATION

Balance sheet

at 5 April 2022

	Notes	2022 £	2021 £
Fixed assets			
Investments	6	8,818,452	8,795,325
Current assets			
Debtors	7	456,000	13,279
Cash at bank		497,713	891,577
		953,713	904,856
Creditors : amounts falling due within one year	8	(57,382)	(17,242)
Net current assets		896,331	887,614
Net assets		9,714,783	9,682,939
Charitable Funds			
Unrestricted funds		9,714,783	9,682,939
		9,714,783	9,682,939

The notes on pages 14 to 20 form part of these financial statements.

These financial statements were approved by the trustees on 2 February 2023 and signed on their behalf by



Robert Childs
Chairman

THE HISCOX FOUNDATION

Statement of cash flows

For the year ended 5 April 2022

	2022 £	2021 £
Net income for the year	31,844	2,163,705
Investment income	(241,411)	(246,652)
(Gains)/losses on investments	(237,832)	(2,078,069)
(Loss)/Gain on disposal of investments	17,184	(505,864)
Increase in debtors	2,479	46
Increase/(decrease) in creditors	(405,060)	(211,978)
Net cash flow from operating activities	(832,796)	(878,812)
Cash flow from investing activities		
Investment income	241,411	246,652
Net cash flow used in investing activities	438,932	1,592,235
Change in cash and cash equivalents in the year	(393,864)	713,423
Cash and cash equivalents at 6 April	891,577	178,154
Cash and cash equivalents at 5 April	497,713	891,577

The notes on pages 14 to 20 form part of these financial statements

THE HISCOX FOUNDATION

Notes to the accounts

For the year ended 5 April 2022

1. Basis of Preparation and accounting

The Hiscox Foundation is a registered charity in the United Kingdom. The address of the registered office is given in the charity information on page 2 of these financial statements. The nature of the charity's operations and principal activities are described on page 3.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. In assessing the going concern basis of preparation, the trustees have considered the commitments made against likely cash inflows having regard to the ongoing impact of the Coronavirus pandemic. The trustees are satisfied that there are sufficient resources available to meet liabilities for a period of at least 12 months from the date of approval of the financial statements

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2. Accounting policies

- a) The accounts are prepared under historic cost convention as modified by the revaluation of investments. Units in authorised unit trusts are valued at the Managers' published bid price at the close of business on 5 April. Any gain or loss on revaluation is taken to the statement of financial activities.
- b) Donations and voluntary income is included in the statement of financial activities when:
 - the charity becomes entitled to it;
 - it is probable that the charity will receive it; and
 - the value can be reliably measured.
- c) Investment income is accounted for in the period in which the charity is entitled to receipt.
- d) Grants payable are accounted for as soon as committed.
- e) The estimated value of the time of staff employed by the principal contributor is accounted for as donated services, as is the value of costs paid for by the principal contributor on behalf of the Foundation. An equal amount is accounted for as a cost within support costs as appropriate.

3. Taxation

The Hiscox Foundation is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable trust for UK income tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Part 10 Income Tax Act 2007 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

THE HISCOX FOUNDATION

Notes to the accounts continued

For the year ended 5 April 2022

4. Voluntary income

	2022 £	2021 £
Donations received	456,000	706,849
Donated services	130,396	79,773
	586,396	786,622

Donated services reflect the approximate costs of services provided free to the charity. The cost of employees' services is £119,596 per annum (2021: £68,973). The auditors are paid fees for the Hiscox Foundation audit by Hiscox plc, which amounts to £10,800 (2021: £10,800).

The cost of employee services and audit fee are included in support costs and governance costs respectively.

5. Charitable activities

	2022 £	2021 £
Grants to institutions made during the year	866,541	1,338,036
Support costs allocated	119,596	68,973
Governance costs	10,800	10,800
	996,937	1,417,809

Note 10 lists all the grants made during the year.

The services of the trustees are supplied by Hiscox Underwriting Group Services Limited. No charge is made for their services, nor are the trustees reimbursed by the charity for any costs they may incur. There are no other staff costs. Governance costs relates to audit services.

The cost of employees' services is estimated as follows:

	2022 £	2021 £
Wages and salaries	99,343	57,462
Employer's National Insurance	12,331	6,783
Pension costs	7,922	4,728
	119,596	68,973

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Notes to the accounts continued

For the year ended 5 April 2022

6 Investments

	2022 £	2021 £
Market value, including accrued income, at 5 April	8,797,804	7,559,500
Less: Accrued Income from previous year	(2,479)	(2,525)
Less: Disposal	(197,521)	(1,345,583)
Add: Net (loss)/gain on disposal	(17,184)	505,864
Add: Net gain/(losses) on revaluation at 5 April	237,832	2,078,069
Sub-total	8,818,452	8,795,325
Add: Accrued Income (note 7)	-	2,479
Market value, including accrued income, at 5 April	8,818,452	8,797,804

	2022 £	2021 £
Bonds	512,820	761,405
Unit trusts	8,305,632	8,033,920
	8,818,452	8,795,325

7. Debtors

	2022 £	2021 £
Accrued Income at Punter Southall	-	2,479
Accrual for funding from PLC	456,000	-
And accrual for reimbursement of audit fees from HUGS	-	10,800
	456,000	13,279

8. Creditors : grants payable within one year

	2022 £	2021 £
Accrual in relation to donations for the year	55,598	13,250
Accrual in relation to Investment Managers Fees	1,784	3,992
	57,382	17,442

9. Related parties

No transactions with any related parties during the year.

THE HISCOX FOUNDATION

Notes to the accounts continued

For the year ended 5 April 2022

10. Grants to institutions made during the year

	2022	2021
Action for A-T	-	500
Action For Children	-	100,000
Age UK	-	500
Alzheimer's Research UK	-	5,000
Alzheimer's Society (via IUAD)	-	100,000
Andover Foodbank	2,000	-
Andover RDA	-	6,000
Art For Guernsey	25,000	-
AVP Britain	1,000	-
Barnardo's	-	4,000
Bart's Charity	-	50,000
Basics Essex Accident Rescue Service (BEARS)	500	500
Battersea Summer Scheme	2,000	-
Bees for Development Trust (The Troy Trust)	30,000	30,000
Birmingham Children's Hospital Charities	-	3,624
Brain Tumour Research	1,000	-
British Asian Trust	1,000	-
British Gymnastics Foundation	1,000	-
Broadlands Group Riding for the Disabled	6,000	-
CALM (Campaign Against Living Miserably)	-	25,790
Cancer Research UK	1,318	500
Cancer Support Yorkshire	1,000	-
Cardiac Risk in the Young	1,000	-
Career Ready	31,330	-
Charlie Watkins Foundation	250	500
Chalkdown RDA	500	-
City Music Foundation	-	2,000
Clapton Common Boys Club	5,000	-
COCO Charitable Trust	-	500
Colin McMillan Boxing Training Academy	-	2,000
Comisión Unidos Vs. Trata (CUVT)	-	5,565
CPRE	2,000	-
Crisis UK	-	50,000
Christina Noble Children's Foundation	-	500
Dementia UK	-	1,000
Devon Wildlife Trust	-	5,000
Disasters Emergency Committee - Ukraine Humanitarian Appeal	100,000	-
Dress for Success	30,000	30,000
East End Community Fund (EECF)	40,000	-
EcoActive	15,000	-
Enham Trust	2,000	25,000

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Notes to the accounts continued

For the year ended 5 April 2022

10. Grants to institutions made during the year continued

	2022	2021
Essex Disabled Sports Foundation	-	2,000
Fine Cell Work	5,000	-
German Red Cross	100,000	-
Grayshott Concerts	-	2,000
GRIT	2,000	3,000
HART	-	30,000
Haven First	-	3,000
Havens Hospices	-	3,000
Haworth RDA	3,952	-
Historic Royal Palaces (Superbloom)	20,000	-
Hope For Hasti	500	-
I CAN	-	25,000
Ickle Pickles	-	250
IDAS	4,734	-
Institute of Cancer Research	2,500	-
Insurance Orchestral Society	500	-
Insurance United Against Dementia	1,000	-
Just4Children	1,500	-
KEEN London	500	16,917
Key4Life	10,000	-
King Hussein Cancer Foundation	-	500
Launch It Trust	5,000	-
Lloyd's Charities Trust	250	500
Lloyd's Patriotic Fund	-	16,666
London Wildlife Trust	27,453	-
London Youth	5,000	-
Lord Mayor's Appeal	-	500
Lullaby Trust	-	-
MacMillan Cancer Support	-	1,359
Magic Breakfast	-	10,000
Manorfield Charitable Foundation	-	13,000
Martin House	-	53,739
Masks for NHS Heroes	-	20,000
Mercy Ships	1,000	-
MIND	-	1,500
MisGav	1,500	-
Movember	-	680
MS Trust	500	-
MS-UK	-	1,000
MyBnk	35,000	-

THE HISCOX FOUNDATION

Notes to the accounts continued

For the year ended 5 April 2022

10. Grants to institutions made during the year continued

	2022	2021
NHS Charities Together	-	500
NSPCC	3,263	5,000
Ocean Generation	31,700	-
Off The Fence	-	500
Queenscourt Hospice	500	-
Pancreatic Cancer UK	-	500
Prism The Gift Fund (on behalf of Rocket & The Royal Marsden)	-	50,000
Providence Row	2,000	16,917
PSDS	6,000	-
Redthread Youth	50,000	-
Refreshing Minds	1,000	-
Resurgo	-	25,000
Roald Dahl's Marvellous Medicine Charity	-	500
Royal British Legion Lloyd's & City Branch	-	8,334
Royal Voluntary Service	-	100,000
SASH (Safe And Sound Homes)	937	-
School-Home Support	5,000	-
Science Museum Group	2,000	-
Shine 21	5,000	-
Sense	1,000	-
Shout 85258	1,000	-
Singapore Red Cross	1,001	-
Smart Works	1,000	1,000
Social Ark	30,000	30,000
SocietyLinks Tower Hamlets	15,896	-
Spear Bethnal Green	12,453	-
Spear Brighton	6,000	10,000
Spitalfields Crypt Trust	2,000	-
St Gemma's Hospice	1,000	1,000
St George's Crypt	5,000	-
St Helena Hospice	2,876	54,778
St John Ambulance	-	100,000
StreetDoctors	45,000	-
Suited & Booted	-	30,000
Tall Ships Youth Trust	3,000	-
The Access Project	-	7,000
The Alzheimer's Society	-	1,500
The Brain Tumour Charity	-	500
The Brokerage	-	50,000
The Country Trust	60,000	-

THE HISCOX FOUNDATION

Notes to the accounts continued

For the year ended 5 April 2022

10. Grants to institutions made during the year continued

	2,022	2,021
The Felix Project	-	16,917
The Institute of Cancer Research	5,000	-
The London Wildlife Trust	-	15,000
The Manna Society	12,453	-
The Movement for Non-Mobile Children (Whizz-Kidz)	10,000	-
The Royal Free Charity (neuroendocrine unit)	355	-
The Samaritans	1,000	-
The Stroke Association	1,000	1,000
The Wiltshire Bobby Van Trust	-	50,000
Tower Hamlets Education Business Partnership Programme)	-	500
Tuberous Sclerosis Association	3,320	-
WaterAid	-	-
Whale & Dolphin Conservation	2,000	1,000
Winston's Wish	-	6,000
Women's Aid	-	50,000
Woodmandsey Village Hall	3,000	-
Wooden Spoon Society	-	1,000
YAWN	4,000	-
York Mind	-	50,000
Yorkshire Adoption Agency	3,000	-
	866,541	1,338,036