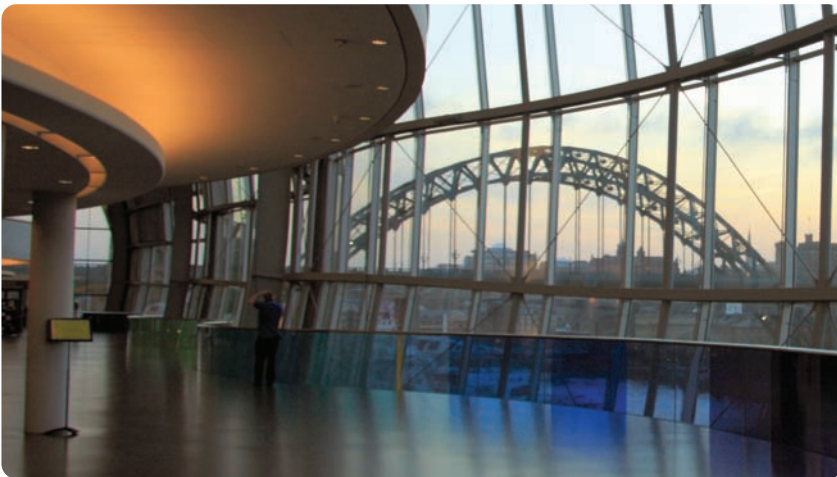


North East spotlight

Unity provides banking solutions and support to various organisations throughout the North East who make use of the region's biggest asset - its people.



As a specialist bank for social enterprises, charities, credit unions and trade unions, Unity Trust is uniquely placed to help the organisations working to address issues facing the North East.

Over recent years, the region's economy has diversified, with significant growth in the service sectors, public administration, education and health. Despite this, it remains the poorest of the English regions, with gross value added (GVA) per head – a measure of contribution to the economy - 20 per cent below the UK average.

“Throughout our conversations with Karen Gorman, Unity's local development manager, they've been flexible, providing knowledge and useful advice.”

The voluntary and community sector in the North East employs 47,000 people and is supported by the work of

143,600 volunteers. Whether breaking down existing barriers or creating new opportunities, a strong, sustainable and thriving voluntary and community sector is vital to the future of the region. And Unity is proud to be able to demonstrate its commitment to this sector by backing those seeking to improve the lot of the disadvantaged in the region.

In this edition of North East spotlight, we highlight some examples of how Unity has worked with the charity and voluntary sector to help organisations finance development projects and take care of their day-to-day banking - freeing up their time to concentrate on what they do best.



Sage Centre Gateshead

Supporting and encouraging sports development for the wider community



“We found Unity to be enthusiastic and supportive, even though we were a small club looking for a big loan.”

Twelve years after a group of employees acquired former British Gas land in Newcastle to use for sports, Blue Flames – a Community Amateur Sports Club – is toasting its new indoor sports hall, officially opened in February 2008.

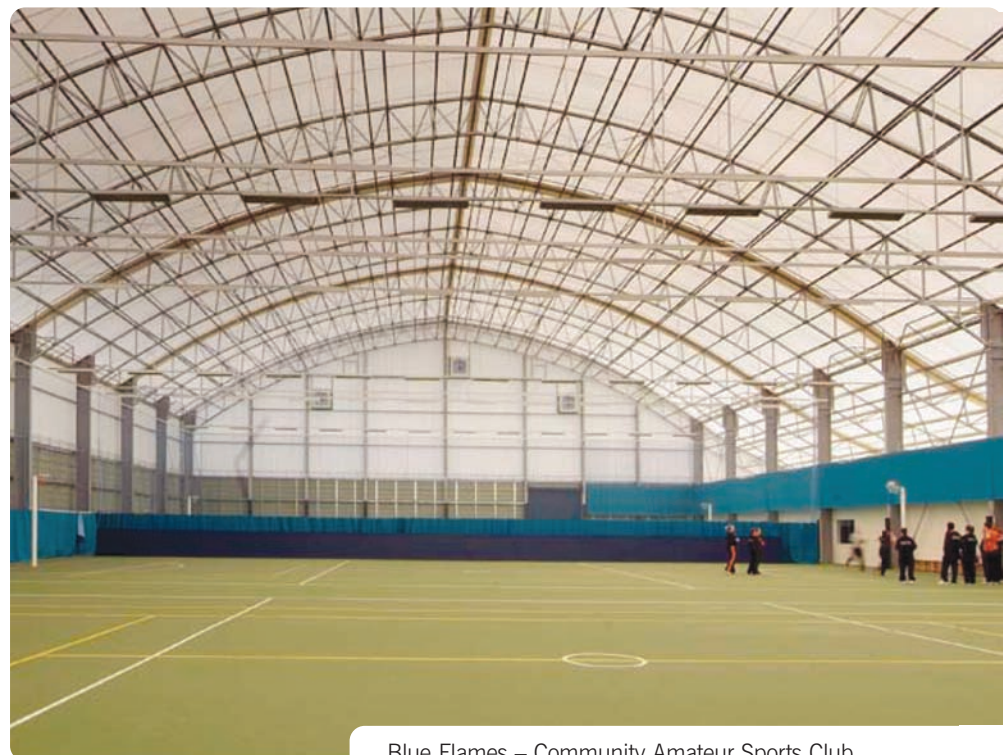
The hall cost around £1.7M to build and furnish and was funded by a £1.16M loan from Unity Trust, as well as grants from bodies such as Sport England. “We were previously with a high street bank but were advised that Unity looked more kindly on loans for sporting facilities,” says Tom Scarry, Blue Flames’ operations director. “Our existing bank didn’t say no, but they weren’t keen. We found Unity to be enthusiastic and supportive, even though we were a small club looking for a big loan.”

Blue Flames provides affordable sport and recreational facilities for people in the local and wider community, catering for less well-served groups. The club offers taster sessions in a variety of sports and, thanks to close relationships with local organisations, has access to qualified coaches. It is working to

develop links with local schools, ethnic minority groups, disabled and occupational therapy groups who often find it harder to track down sporting facilities appropriate to their needs.

The new hall will help Blue Flames meet these needs, as well as providing conference facilities to help it continue to generate income. It also means that Blue Flames is now home to England Netball in this region, providing top class facilities to host the 70 teams in its leagues. Jeanette Collins, Regional Netball Manager, comments: “The partnership between Unity Trust, Blue Flames and England Netball is a perfect example of how sports development can be encouraged and supported.”

Unity has also contributed to the club being listed as one of only 19 Pre-Games Training Camps in the North East. Whether or not any Olympic teams join the thousands of other people making use of Blue Flames’ facilities, Tom and his team know that Unity will be on their side. “Throughout our time with Unity, they’ve always been exceptionally helpful,” he says. “Unity has not only given us access to a good banking service but also helped us get information about other issues too. I think we’re lucky to have chosen them.”



Blue Flames – Community Amateur Sports Club

Creating award-winning opportunities for young people



Loans from Unity Trust will assist Tees Valley-based Community Campus '87 as it continues its award-winning work - offering support, training, skills and knowledge to help young people access and maintain their own homes.

Unity provided the organisation with a £500,000 loan to enable it to buy ten properties. Another loan of £500,000 made jointly with Futurebuilders, will help it develop a building in Middlesbrough, replicating its successful conversion of the former Heaven nightclub in Stockton.

With the organisation receiving a record 408 referrals in 2007, the loans will help meet a significant need in the area.

“Young people can be marginalised when it comes to housing, often due to circumstances beyond their control. This might be supply of housing and competing demands, and also their personal skills, knowledge and experience” explains Lawrence McNelly, the organisation’s development manager. “We want to create opportunities for young people.”

To help finance projects that will address this challenge, Community Campus '87 turned to Unity Trust. “Its socially responsible nature and values were the decisive factor,” explains Lawrence. “They understood what we’re about. Unity could see that our proposals made good business sense, but they were also sympathetic to our social and environmental objectives.”

Unity offered the organisation a flexible loan, giving Lawrence and his colleagues the freedom to choose how to invest and providing an initial period of six months before they had to begin making repayments.

As a result, Community Campus '87 has been able to purchase two properties –

converting them from shared ownership to self-contained two-person studio apartments. It is planning to purchase another two and is looking at options to develop other revenue streams.

The development of a building in the Tees Valley, funded in part by a joint loan from Unity and Futurebuilders, offers one such opportunity. In 1999 and 2000, Community Campus '87 bought the former Heaven nightclub in Stockton and transformed it to house the organisation’s support services, youth project, computer room, Key Skills Project and overall management and administration. It’s now hoping to repeat this success in Middlesbrough.

“Unity has given us the power to spend wisely and effectively,” says Lawrence. “Throughout our conversations with Karen Gorman, Unity’s local development manager, they’ve been flexible, providing knowledge and useful advice. It’s rewarding and uplifting to see a bank put their faith in us and invest in our future. That faith will help us continue to give people opportunities to be heard and respected.”

Helping to break down barriers

A mortgage from Unity Trust helped the Blind Society for North Tyneside purchase a building from the local council in 2007. Now the charity is making the most of its permanent home to help people of all ages across the region.

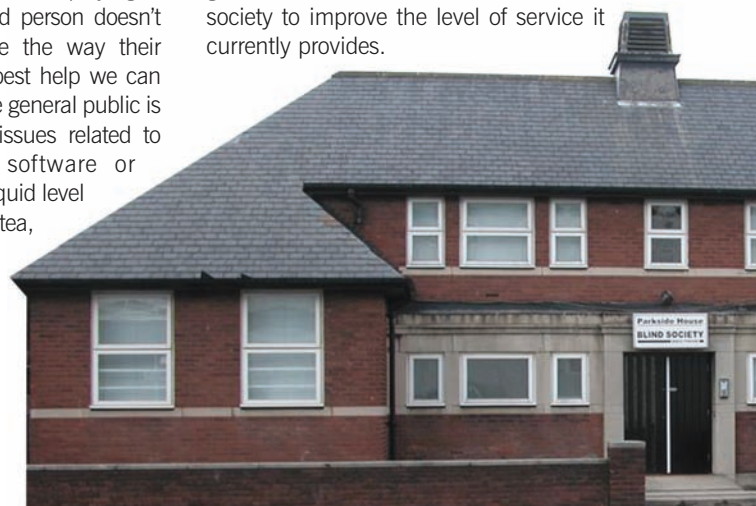
“Unity Trust has helped us have a home we can call our own,” says Tom Charlton, the society’s chief executive. “Karen Gorman, our Unity development manager is great: helpful, friendly and always in touch. She’s based near to us and is there when we need her.”

From its new home, the Blind Society for North Tyneside offers training and support to around 1,000 members. During the 2007-08 financial year the society made over 5,500 home visits to help visually impaired people. Demonstrating how visually impaired people can work as well as their sighted counterparts, the society’s two visiting officers travelled over 10,000 miles to help support members across North Tyneside.

“The service is for everyone who comes into contact with blind or visually impaired people,” Tom explains. “We also train businesses in blind awareness issues. We’ve helped organisations such as the NHS, Job Centre Plus, the Local Law Courts and we’ve helped in the development of trainee doctors. “We want people to understand that employing a blind or visually impaired person doesn’t mean having to change the way their businesses is run. The best help we can give to employers and the general public is to raise knowledge on issues related to blindness. From PC software or television magnifiers to liquid level indicators for a cup of tea, we can help people find simple solutions that break down a multitude of barriers.”

Having previously moved between rented offices, a permanent home means the charity can

offer more training – it’s soon to start delivering nationally recognised qualifications. Tom and his team have begun making use of the building to provide a Braille and large print printing service. Now established, this is progressing into providing a commercial printing service, which they hope will generate additional income for the society to improve the level of service it currently provides.



Making a positive difference to people's lives



Newcastle based Skills for People supports people with disabilities, especially those with learning disabilities, to speak up and take more power and control over their own lives. The chance to acquire the building next door to its existing headquarters was too good an opportunity to miss.

"Someone recommended that we approach Unity Trust," says Liz Wright, chief executive. "They were prepared to lend us 100 per cent of the purchase price of the property, enabling us to get a mortgage of £340,000. Based on a turnover of around £750,000 this could

have seemed daunting. But we got on well with Karen Gorman our Unity development manager who was friendly and helped us through what can be a complicated process."

Skills for People made an offer on the next door property in March 2007, and completed the purchase later in the year.

The new building will help further the activities of a growing team that works mostly in the North East, and increasingly around the UK. "We have a reputation as a welcoming and friendly organisation and our new building enhances this,"

says Liz. "It will offer everyone involved with the organisation an accessible, easy to use and pleasant workspace in which they can feel at home."

In order to decide how best to use their new premises, the staff, directors and volunteers met at the Mansion House in Newcastle to think about 'The Big Idea' for the future of the organisation. "There were many ideas about how we make sure that our organisation reaches more people locally, and to spread our message nationally," says Liz. "Many of the people we support are talented leaders who look forward to having space to lead our work into the future. There were so many ideas that we will now carry out an options appraisal."

"With current government policy reflecting our aims, there are lots of opportunities for us to have a positive impact on the lives of people with learning disabilities," explains Liz. "Whilst things have improved, there is still a long way to go. Skills for People is well placed and has the connections to continue to make a real difference. Our new building will help us achieve this."

**Want to find out how Unity can help free-up your time?
Call 0845 140 1000**

**Can we help with your banking or loan finance needs?
Contact your Regional Development Manager,
Karen Gorman for a no-obligation chat.**



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