

Northern Ireland spotlight



Unity in Northern Ireland

As the smallest of the four economies making up the UK, Northern Ireland has always had different successes and challenges from England, Scotland and Wales.

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

Since the signing of the Good Friday Agreement, there has been significant inward investment from both the public and private sector, especially in Belfast. House prices have also risen dramatically, reflecting the security and confidence that the people of Northern Ireland now feel. GDP per capita is now higher in Northern Ireland than in Wales, and is expected to climb further in the coming years.

But although it has the lowest rate of unemployment of any of the 12 regions in the UK, Northern Ireland also has the highest rate of people described as 'economically inactive' – those who are not working but don't qualify as unemployed. Typically indicating a large older or youth population, or a high proportion of people who are not able to or not actively seeking work, this highlights the importance of the social and voluntary sector in the region.

The Department for Social Development is seeking to fulfil the aims set out by Margaret Ritchie, Minister for Social

Development in 'building communities and encouraging social responsibility'. Volunteers' Week in 2008, was a key initiative to recognise the value of volunteers and the voluntary sector – a budget of £3m has been made available to the Voluntary Community Unit.

A vibrant social economy is vital to the region and Unity Trust is committed to working with the charity and voluntary sector to help them finance their development projects and take care of their day-to-day banking, freeing up their time to concentrate on what they do best.

A selection of the products and services we offer to social economy organisations is detailed overleaf.



City Hall, Belfast

Open for Business

Many UK banks have suffered as a result of the global financial crisis and many are choosing to retrench and shed jobs. The very opposite is true of Unity and we are “very much open for business”. Far from retrenching, we continue to grow our business, our customer base and our workforce.

We have never traded in sub-prime investments because to have done so would have been against both our corporate and social responsibility policies.

So, whilst other banks have been focusing on the harmful consequences of their investment decisions, we have been focusing on the day-to-day issues affecting our customers and improving the range of services we provide to the sector. Amongst the services we offer are:

Day-to-day banking

As a customer you will be able to operate your bank account via the internet, over the phone, by post, at the Post Office, or by nominating a local high street bank convenient to you. The choice is yours.

Internet banking

With our internet banking system, you have instant access to your accounts, you can manage your cash flow, amend and stop standing orders and direct debits, make payments and stop cheques. With dual and triple authority, you and your colleagues can work in different parts of the country and work different hours.

e-Payment

No forms to complete or postage to pay, the e-Payment service provides a range

of time-saving, cost effective BACS options. The service allows organisations to make and receive regular payments and collect membership subscriptions. This simple to use product delivers services direct to your desktop without the need for complex software installations, and is available 24 hours a day, seven days a week.

Loan finance

In addition to the complete range of ‘traditional’ banking services, we also provide a range of flexible funding products which have been designed specifically for the sectors in which we operate. These include:

Property Development Funding to help with the redevelopment of existing or the construction of new premises.

Fundraising Bridging Loans which enable projects to start with loan repayments being made as the fundraising income is received.

A Social Mortgage designed to help with the purchase of new or additional premises. Existing loans and mortgages can also be refinanced at competitive rates.

A Rent to Buy product that offers the option of up to 100% funding for the purchase of premises through a traditional mortgage topped up by our equity stake.

A Grant Bridging Overdraft which provides valuable cash flow assistance if grants or other confirmed funding has been delayed.

Established Provider

Whilst new to Northern Ireland, the bank has a long and detailed track record of providing first class, personalised customer service, having been awarded best marks for banking services in an independent Charity Finance magazine survey for the past four years.

Why do customers move to Unity?

- ✓ Personal service
- ✓ Understanding the needs of social economy organisations
- ✓ Tailored, flexible banking
- ✓ One-stop shop with everything from day-to-day banking to specialist financial services
- ✓ Social values and community spirit
- ✓ Convenient banking when and where you need it
- ✓ Value for money
- ✓ Respected within the sector
- ✓ Safe and secure
- ✓ Socially responsible

So if you want a bank that ticks all these boxes contact Amanda using the details below.

Give Amanda a call 07885 844090



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