

Building for your future

Specialist support for the third sector in Scotland



Loans of between £250,000 and £4 million for third sector organisations

Unity Trust Bank has partnered with the Scottish Council for Voluntary Organisations (SCVO) to create a £50 million loan scheme specifically tailored for the development of properties for the third sector in Scotland.

The scheme provides direct access to finance and enables charities to work together to cut costs and share services, resources and expertise.

How can we help?

- Property purchase, development or refurbishment
- Consolidate existing loans and you could save with our competitive interest rates

A loan from us could help you reduce your rent, leasing and servicing costs. It could even help with your cashflow if you are able to let out unused space.

Ultimately, we want to be able to give you the freedom to redirect your money towards delivering essential opportunities and services for communities across Scotland.

Rates and fees

Rates are negotiable on a case-by-case basis, but typically will be Base Rate plus 2.25% with a minimum rate of 4%. Fixed rates are available for up to five years.

A 1.5% arrangement fee will be payable on acceptance of any loan offer. Unity will normally lend up to 70% of the value of security offered, however higher loan-to-values (LTVs) can be considered. Repayment periods of up to 25 years are available.

We welcome this initiative by Unity Trust Bank & SCVO which will build on our support, helping to improve the capability of individual third sector organisations in delivering high quality public services & enhancing the sector's economic contribution.

John Swinney, MSP, Cabinet Secretary for Finance & Sustainable Growth



This strategic loan scheme between Unity & SCVO creates greater asset ownership for the third sector & achievements will occur as a direct result.

John Ferguson, Director of Development, SCVO

Mental health support gets a new home in the heart of Scotland



Hayweight House in Edinburgh

With a Unity Trust Bank loan, the Scottish Association for Mental Health (SAMH) is reaping the rewards of its new work place hub in Edinburgh.

With a £992,000 loan from Unity, the charity was able to jointly buy a modern glass-fronted workplace called Hayweight House right in the heart of the capital. The building was jointly bought in collaboration with the Scottish Council for Voluntary Organisations (SCVO).

Having a hub in Edinburgh now puts SAMH in the centre of the capital and in the perfect position to continue developing services in the East, extending SAMH's footprint, partnerships and campaign work – the Scottish Parliament is nearby.

It seems the move is working as SAMH has recently become the charity of choice for a number of big businesses based in Edinburgh and there is strong potential for more connections.

SAMH's chief executive, Billy Watson, says purchasing the space has strengthened the company's balance sheet, as well as its presence. Going through a bank that

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Billy Watson, Chief Executive, SAMH

understood them has given the charity extra confidence.

With one in four people experiencing a mental health issue at some point in their life, and a growing need for services from SAMH, this increased ability to provide localised support is vital for Scotland's mental health and well-being.

A partnership for growth in Scotland

Unity's partnership with SCVO helps the growth and development of charities and voluntary organisations across Scotland. We understand that a charity is financially stronger when it has its own asset, and this loan scheme between Unity and SCVO will help service the developmental needs of the charity sector.

Unity Trust Bank is one of the UK's leading providers of banking services to charities and voluntary organisations and has more than 30 years experience of working in your sector.

Unity was set up as a bank with a social focus - a bank which was not driven by a pure profit motive and puts social good

and financial sustainability first. We focus the use of our customer deposits to fund lending where there are clear social impacts.

Thousands of charities and voluntary organisations like yours choose to work with Unity every day because we share your social values and have a high level of specialist sector knowledge.

In a 2014 independent survey by Charity Finance, we were voted the top bank for:

- Sector knowledge
- Relationship management
- Fees and charges
- Meeting expectation

To apply for a loan today or to find out more about how Unity's socially responsible banking can help you, call your local relationship manager, Gordon Allan on 01698 843 933 or 07711 412 889

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