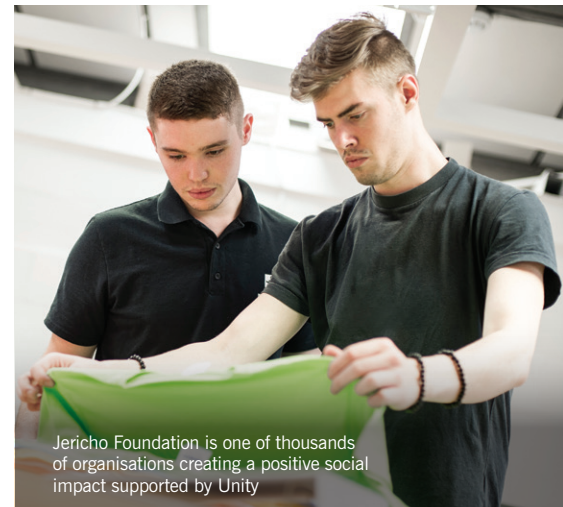


# Welcome to Unity Trust Bank



Our UK based customer service team provide professional and friendly support



Jericho Foundation is one of thousands of organisations creating a positive social impact supported by Unity

## Where financial sustainability and positive social impact come first

### Socially Focussed

Unity was set up more than 30 years ago as a different type of bank - a bank which was committed to the creation of the common good, and a bank which was not driven by a pure profit motive.

We provide banking and loans to organisations and businesses that offer community, social or environmental benefit. Here are some of the ways we live by these principles:

- **First Living Wage Accredited Bank** and **Living Wage Champion** in the West Midlands
- **Pioneer of the Fair Tax Mark**
- Staff offered **five paid volunteering days a year**
- Staff own shares in the Bank through our **Employee Share Ownership Plan**
- Our apprentices **earn 64% above the national apprentice wage**
- Customer deposits are used to fund lending **only where there are clear social impacts**
  - Since 2013, our lending has created and protected over 5,500 jobs and created over 1,000 bed spaces

### Sector Specialist

We specialise in providing tailored banking services to charities, social enterprises, co-operatives, voluntary and community organisations, trade unions, councils, housing associations and more.

As a social enterprise ourselves we are well placed to understand the distinct banking needs of your organisation.

Our governance friendly Internet Banking service offers single, dual or triple authority, multiple access levels and tailored payment limits – all of which we know are important to many of our customers.

### High Levels of Customer Satisfaction

At Unity, we are committed to ensuring high levels of customer satisfaction. All of our team is based in the UK.

- **Over 90%** of queries are dealt with by the person that initially answers the call
- On average calls are answered in **less than nine seconds**
- Calls are answered by a person, there are no automated menus
- Voted number one for relationship management, fees and charges, sector knowledge and meeting expectation in Charity Finance Banking Survey 2014

## Open for business

- ✓ We provide a range of current and deposit accounts for your banking needs
- ✓ We provide loans for organisations and projects which create a positive social impact. This includes purchasing and refurbishing existing property; building new property and refinancing existing loans from other banks
- ✓ We typically lend from **£150,000**. Please contact us so we can tailor a package to meet your specific requirements
- ✓ We have **UK based specialist Relationship Managers and customer service teams**

### Financial Sustainability

Unity prides itself on being financially sustainable. Whilst profit is not our principal driver it is still important that we operate efficiently to enable us to re-invest in the business, provide a return for our civil society shareholders and, crucially for a bank, to increase our capital strength. We have never traded in subprime investments or the complex financial instruments that have resulted in difficulties for many banks.

Unity funds its banking business entirely from shareholder capital and customers' deposits and, importantly, all our loans are covered almost four times by customer deposits. Our investments are made in UK Government backed Bonds and other UK financial institutions. We have a strict policy of not investing outside the UK.

# Helping our customers to achieve more

Social organisations are fuelled by a desire to make positive changes in the lives of the people and communities they work with. We help our customers to achieve this by providing loan finance tailored to suit their needs. Here are some of our customers who have benefited from this support.

**Bootstrap Company** £1,300,000  
London



Hackney based charity and social enterprise Bootstrap Company aims to alleviate poverty and increase education and enterprise within the local community.

When they refinanced their £1.3 million loan to Unity, they saved £40,000 on annual loan repayments. The £40,000 saving will be driven back into community projects such as Bootstrap Campus, Start-up Square and The Bunker. These will provide additional workspace for start-ups, as well as create an enterprise hub where young people can get desk space and career support.

Bootstrap also offer support and training through masterclasses run by the company and its tenants allowing young people to meet employers and gain career skills. This support ranges from fundraising and PR skills, to Social Investment courses, social media workshops and networking events.

“It was important to us to work with people who share our values, and having a bank that understands what we’re here to do has made all the difference. The refinance has allowed us to invest in our building and staff, and we feel confident about the future and the projects we are investing in.”

Sara Turnbull  
Chief Executive of Bootstrap Company

**Sandwell Community Caring Trust (SCCT)** £3,525,000  
Sandwell, West Midlands



SCCT were able to purchase a 62 bed care home for older people with dementia with support from Unity. This purchase was 100% loan financed through a partnership with social investor, Big Issue Invest.

Unity provided a £3.5m purchase loan and Big Issue Invest provided a deposit of £725k so the charity was able to purchase the care home without using their own cash reserves.

This type of support not only demonstrates how Unity do things differently, but also how we support our customers with bespoke, flexible finance.

As well as offering SCCT a flexible finance package to achieve their goals, the project will also enable SCCT to create and protect over 90 jobs in the care profession, along with investing in a number of apprentices to develop their long term careers.

“We need this rare type of flexibility. It’s important because most social enterprises like us aren’t capital rich, but can develop revenues to pay back loans.”

Geoff Walker,  
CEO of SCCT

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