



Our Social Impact

2017


unity trust
bank

With a loan from Unity Trust Bank, alongside funding from other providers, Whiteley Village will be opening a new Care Hub in Spring 2019, as well as refurbishing Whiteley House to provide state of the art facilities for residents.



Photography Credit: Anna Butcher

Welcome

Helping to create a better society

1

You bank with us

2 We lend to other socially responsible organisations

3

Societies and communities benefit

Unity Trust is a business bank with a difference; we only lend to organisations and businesses who help create a better society.

Based in Birmingham, we offer an ethical alternative for businesses who share our values.

Established over 30 years ago with a vision to create a bank that would serve the needs of its customers and

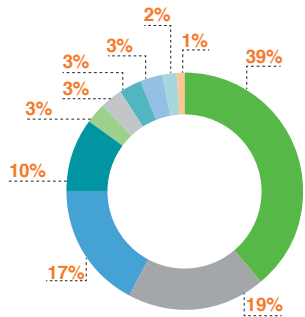
enrich society, our purpose is to help organisations to prosper, and contribute to economic, community, and environmental change.

We focus on delivering positive social impact, not simply maximising profit. This is known as our 'double bottom line' strategy.

Lending – Impact highlights

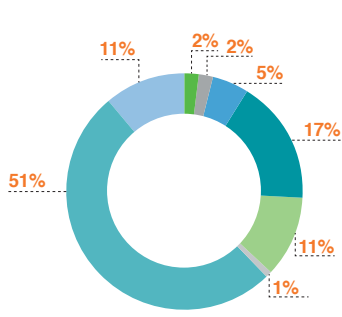
Unity is the bank you can be proud to bank with. Our lending helps to create and protect jobs, builds homes, and supports the development of community facilities and care provision.

Borrowers by legal status



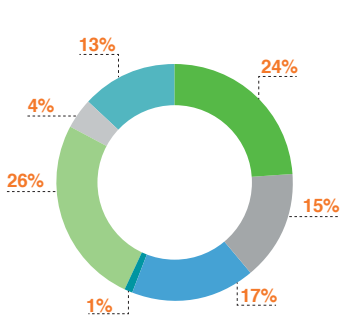
- Company Limited by Shares
- Company Limited by Guarantee
- Registered Charity
- Community Benefit Society
- Unincorporated Association
- Industrial Provident Society
- Limited Liability Partnership
- Partnership
- Registered Social Housing Provider
- Trade Union

Borrowers by sector



- Arts
- Education
- Faith
- Housing
- Human Health
- Other
- Real Estate
- RFP

Borrowers by loan purpose



- Housing
- Community Finance
- Community Asset
- Community Asset/Service Space
- Company Asset/Service Space
- Care Asset
- Other

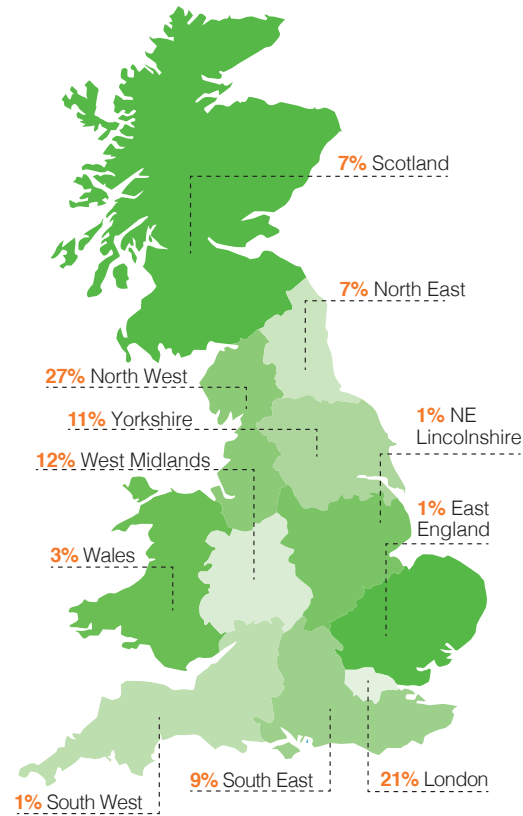
Metric

2017

Living Wage accredited borrowers	1
Apprenticeships, training and internships	18
Jobs created and protected	715
Bed spaces created and renovated	567
People housed	1,144
Community facilities provided	30
Day Care Spaces	230
Borrowers accessing finance through CDFIs	1,190
Additional finance leveraged	£28,590,530

Lending – Social Impact

Borrowers by region



“As a charitable organisation Five Lamps requires a banking partner that fully understands and supports the work that we undertake on a daily basis. The funding we have received from Unity Trust Bank has enabled us to carry on making a real difference in society, improving people lives and creating possibilities for communities across the UK.”

Graeme Oram, Chief Executive
Five Lamps

“Unity Trust Bank has supported Sandwell Crossroads and enabled us to purchase a new HQ building. It was evident, from the outset, that Unity understood the challenges we faced and assisted us through this important phase in our development.”

Helen Fletcher, Business Finance Manager
Sandwell Crossroads Care

Unity in the Community

Our team shares our vision. Each team member is given 5 paid volunteering days throughout the year to dedicate to causes they believe in. Through 'Unity in the Community', employees actively seek out opportunities to make a difference in their local communities, whether through volunteering, business education or fundraising. We're passionate about sharing the knowledge and expertise of our staff with our customers and communities. 16% of our volunteer time in 2017 was skills-based.



We are proud to work with our Charity of the Year 2018 – Edward's Trust. Their work providing holistic family bereavement services which supports children, young people and parents across the West Midlands is vital and we hope to make a positive contribution through volunteering, awareness and fundraising.

“The lovely colleagues from Unity Trust Bank volunteered for us on a number of occasions back in 2017, nothing is ever too much trouble. We love their idea of ‘Unity in the Community’. We are really looking forward to being UTB’s named charity this year, and all the potential good will that comes with it! Hearing this news last week was very exciting. Edward’s Trust can’t wait to support UTB with their fantastic fundraising opportunities and much more.”

Lucy Goodway,
Engagement Coordinator

Community 2017

	Volunteer days completed	209
	Skills based volunteering	16%
	Employees engaged in volunteering	95%
	Value of volunteer time	£41,740
	Organisations supported	54
	Donations to good causes	£6,077

Our People

Enabling. Collaborative. Inclusive. Straightforward.

Our values are more than just words, we live by them.

We were the first bank to be accredited as a Living Wage Employer, and the first to achieve the Fair Tax Mark, as well as holding Investors in People Gold Standard, and being a Signatory of the Women in Finance Charter.



2

New apprentices



60%

Women in the executive team



95%

Employees engaged in volunteering



Unity employees volunteering at Newlife



**Want a bank with a
social conscience?
Bank with us.
Bank on us.**

Contact us today:

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