

# In Unity

Keeping customers informed and updated



## In this issue

### 02 MEET OUR NEW CEO

Margaret Willis joins Unity

### SWITCHOVER SUCCESS!

new sort code and improved services now in action

### 03 EMPTY HOMES FUNDING

how grant and loan funding have created huge impacts for communities

### 04 BANK BETTER

new internet banking features and top tips for your account

### 05 DEPOSIT PROTECTION IS CHANGING

important information on new protection limits

### UNITY MULTIPAY CARD

manage your organisation's spend with this helpful solution

### 06 OUR SOCIAL IMPACT

find out how we meet our social commitments

### TIME CAPSULE BURIED AT TRADE UNION HOME

30 years of Unity history marked at Tolpuddle

### 07 BORROWING TO BENEFIT OTHERS

Meet three customers changing lives with a Unity loan

### 08 MEET THE TEAM

WE WANT TO HEAR FROM YOU!



View online at [www.unity.co.uk/inunity8](http://www.unity.co.uk/inunity8)  
Share In Unity with your colleagues and contacts to keep them informed



# MEET OUR NEW CEO

## MARGARET WILLIS JOINS UNITY

### Welcome to Unity! What are your early thoughts as you embark on your new role?

I am delighted to join Unity as its new Chief Executive Officer during this exciting period. Unity is a profitable challenger bank with a social conscience, our priority is to support organisations to achieve growth by being socially focused, customer centred and commercially driven. I want to build on this and ensure that Unity continues to develop ethically and sustainably, putting customers at the heart of everything we do.

### How will Unity increase its impact in the coming months?

I believe there is a huge opportunity for Unity to meet the demand for financial investment and amplify its social impact, expanding the services we provide and in particular our lending provision. Our 'double bottom line' strategy remains unchanged, placing equal importance on sustainable returns for ourselves and our members as well as a positive social impact.

### What will be different about working at Unity?

I am keen to work in a people and customer focused organisation that is supporting society at large. I am determined that Unity will play its part in raising standards within the banking industry and help repair customer trust in banks.

### What opportunities lie ahead?

As Unity evolves we will have many positive things to share and I believe this is an exciting opportunity to grow the business while retaining the strong spirit and ethos which exists within the bank today.

“Unity is a profitable challenger bank with a social conscience... putting customers at the heart of everything we do”



To find out more about Margaret and our leadership team visit [www.unity.co.uk/ourteam](http://www.unity.co.uk/ourteam)

## SWITCHOVER SUCCESS

### NEW SORT CODE AND IMPROVED SERVICES

**In September we successfully completed the switch to our new payment processor – NatWest – the market leader in this service. You can continue to use many services as normal and you will continue to receive and make payments from your account as usual. You can also take advantage of improved services designed to make your banking even easier.**

Unity's Director of Operations Ian Morrison said "We are committed to providing the best possible service to our customers. The Unity team have done an exceptional job in helping our customers through this change and ensuring that all services continue smoothly."

### Key actions to keep your banking running smoothly

- ✓ Use our new sort code 60-83-01 – make sure your stationery, literature and donation forms quote this number
- ✓ Use the new prepaid envelopes addressed to *Unit 1, I O Centre, Lea Road, Waltham Abbey, EN9 1AS*
- ✓ Use your new cheque book and paying-in book
- ✓ Securely destroy old cheque books, paying-in books and prepaid envelopes
- ✓ Receiving foreign payments? Make sure you communicate these details:  
Swift Code (BIC): NWBKGB2L  
IBAN Number:  
GB93NWBK60023571418024

### Improved services, designed to make your banking easier

- ✓ Pay cash and cheques in to your account – simply visit any branch of NatWest (in England and Wales), RBS (in Scotland) or Ulster Bank (in Northern Ireland) with your new paying-in book\*
- ✓ Pay in cash only to your account at a nominated Post Office® counter with a Cash Account card\* – to set up this arrangement visit [www.unity.co.uk/forms](http://www.unity.co.uk/forms)
- ✓ Coming soon ... Dedicated IBAN numbers will be available to all customers needing to make foreign payments

\*Charges may apply to this service, visit [www.unity.co.uk/rates](http://www.unity.co.uk/rates)

NEW SORT CODE

**60-83-01**



### Got a question?

Read the FAQs at [www.unity.co.uk/serviceupdates](http://www.unity.co.uk/serviceupdates) or email [us@unity.co.uk](mailto:us@unity.co.uk)

# UNITY LOANS BOOST

## EMPTY HOMES FUNDING SOCIAL IMPACT

Grants from the government to bring empty homes back in to use has made a huge impact on communities, according to the Housing and Communities Research Group at the University of Birmingham.

### What is it?

In 2012 the government invited community-led organisations to apply for funding to bring some of the 610,000 empty homes in England, as calculated by the Empty Homes Agency, back in to good use. £50m of funding was secured by successful applicants and four years later, 1,759 homes have been renovated.

### How did Unity support this?

With Empty Homes projects involving community-led groups creating extensive positive social impacts, Unity was keen to support delivery of the programme. Unity was able to work with such groups to supplement Empty Homes Community Grant Funding from the Department for Communities and Local Government (DCLG) with loan finance and our contribution supported the creation of local jobs and housing.



### Meet two Unity customers using Empty Homes funding to transform their community

#### PHASES

Concentrating on how construction skills and jobs can change the lives of marginalised people including homeless people, ex-offenders and the unemployed, PHASES

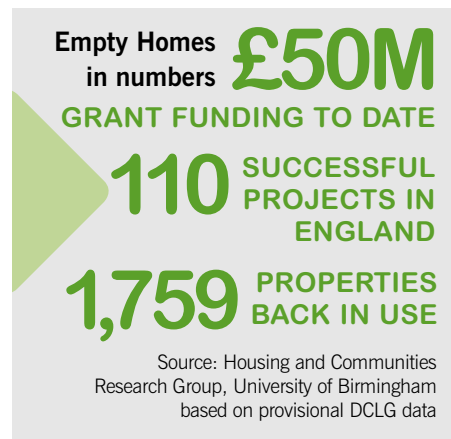


supports trainees in renovating empty homes whilst building their skills and qualifications.

To address the lack of training opportunities available in London PHASES purchase empty buildings, providing real-life training environments and supporting their trainees into employment. Unity made a £341,000 loan to help them expand into the South East by purchasing three properties, providing housing for 16 people. Glenn Heaton, Project Manager at PHASES said "These refurbished properties have been snapped up by families in the local area who were previously in overcrowded or sub-standard accommodation."

#### Winner Trading

Part of Preston Road Women's Centre, Winner Trading manages 85 two and three bed properties across Hull which are available to women and children in need of safe homes. The Women's Centre gives support including help for domestic violence, nursery provision and housing. With a £963,200 investment from Unity, Winner Trading purchased 40 derelict and disused properties across the city, transforming them in to safe houses. Lisa Hilder, Director of Winner Trading said "Unity Trust Bank, as our investment partner, has enabled us to borrow effectively to achieve our aspirations providing safe, affordable homes for women and children escaping violence and abuse."



### How successful was the programme?

The Empty Homes Community Grants programme ended in March. Each project has provided local housing and as communities prosper, the local economy is boosted. The renovation projects create local employment and teach an array of skills and qualifications.

Following regional studies in the North East, Yorkshire and the Midlands, the Housing and Communities Research Group is now reviewing the legacy of this innovative programme. Professor David Mullins who is leading the study, which is sponsored by Unity, comments "We have seen a build-up in output, assets and organisational capacity and in learning and exchange between organisations that has left a legacy at sector level – an excellent base for future expansion".



**For support and funding for your borrowing needs, call us today on 0345 140 1000 or email [us@unity.co.uk](mailto:us@unity.co.uk)**

## EVEN MORE BENEFITS WITH INTERNET BANKING

Improved functionality saving you time when managing your accounts – see the latest Internet Banking features.

Through customer feedback we have recently developed new functionality designed to improve the search and download facilities.

### Advanced Search

- **New quick 'search' box** making it easier to locate beneficiaries you have previously paid – with the added benefit of viewing the payment history
- **Greater flexibility and control** over transaction searching with the ability to create your own criteria and default search options suited to your organisation

### Tailored Downloads

- **Search and download** account listing, beneficiary listing and payment history
- **Create** your own download formats for transactions and statements, and share downloads with other users

### Coming soon – Email Address Registration

Improve control of your account on Internet Banking and be the first to know about our latest developments and pilots by registering your email address. Registering your email address will allow you to make changes and reset your password online. Over the next few months email registration will become mandatory and you will be prompted to enter your email address when logging in to Internet Banking.

### Internet security

To keep your Internet Banking secure, we always recommend that you use the latest version of your chosen browser. You can download this by visiting the support section of your chosen browser's website and following their instructions.



Explore all the features of Internet Banking with our interactive demo. [www.unity.co.uk/ibdemo](http://www.unity.co.uk/ibdemo)

### Not signed up for Internet Banking? See the benefits of going online...

Unity's Internet Banking service is free to use and available to all customers.

- **Check your balance**, transaction history and make instant or future dated payments
- **Monitor account activity** and transfer money between accounts
- **Access Internet Banking** from any computer or device, anytime, anywhere – no need to be at the same computer as other users
- **Choose your preferred** authority and access levels
- **Send an automated email** to other users prompting them to authorise the payment
- **Set your own payment limits** – control the amount your organisation or individual users can pay per day or transaction and choose who needs to be involved in transactions
- **Increased account security**



To learn more about any of these new features, or to sign up to Internet Banking, visit [www.unity.co.uk/internetbanking](http://www.unity.co.uk/internetbanking) or call 0345 140 1000

## BANK BETTER 5 TOP TIPS TO MAKE YOUR BANKING EXTRA EASY

- 1 **Sign up for online statements**  
Get your statements sent direct to your inbox on the day of issue. Up to three other users can receive them too, and you can access up to 12 months of old statements.  
[www.unity.co.uk/onlinestatemnts](http://www.unity.co.uk/onlinestatemnts)
- 2 **Update your contact details**  
Make sure your key contact address, email and telephone details are up-to-date so all the information we send reaches you. Send us a letter signed in accordance with your mandate to make changes.

- 3 **Get the form you need on our website**  
From changing or removing signatories to applying for telephone banking, you can find all the forms you need online. Simply print, complete and post back to us.  
[www.unity.co.uk/forms](http://www.unity.co.uk/forms)
- 4 **Internet Banking makes admin easy**  
Need to order another cheque or paying-in book? Want to stop a cheque\*? Using our Internet Banking service can take the hassle out of administering your account.  
[www.unity.co.uk/internetbanking](http://www.unity.co.uk/internetbanking)

- 5 **Use our additional services**  
We offer a range of services that your organisation may find useful. If you need to pay staff salaries or suppliers in bulk, check out Unity e-Payments\*\* or to manage petty cash more conveniently, take a look at the ALTO prepaid MasterCard®\*\*. For our full range of services and their benefits visit [www.unity.co.uk](http://www.unity.co.uk)

\*An £8 charge applies to this service online, a £15 charge applies over the phone.  
\*\*Charges, terms and conditions apply to these services. Full information at [www.unity.co.uk](http://www.unity.co.uk)

# DEPOSIT PROTECTION IS CHANGING



New Financial Services Compensation Scheme (FSCS) limit comes in to effect.

## What is the FSCS?

The FSCS is an independent scheme which protects deposits in banks, building societies and other authorised financial services firms. The FSCS pays out to a certain limit in event of a failure if the firm is unable, or likely to be unable, to pay out to customers.

## What is changing?

### Limit

The Prudential Regulation Authority (PRA) is required by the European Deposit Guarantee Schemes Directive to recalculate the FSCS deposit protection limit every five years and set it at a sterling amount equivalent to EUR 100,000.

This review took place in July 2015, where the limit was changed to £75,000.

### Up to 31st December 2015

Individuals and small companies are protected up to £85,000 until 31st December 2015.

Deposits of large companies and small local authorities became eligible for FSCS protection on 3rd July 2015.

A £75,000 deposit protection limit will apply, since these deposits have not previously been protected.

### From 1st January 2016

All eligible depositors will be protected up to £75,000.

### How will the changes affect me?

From 1st January 2016, customers will begin to see information on all bank statements regarding their eligibility.

Small local authorities will be asked to confirm their annual budget every 12 months with regards to this.

### Why is there a changeover period?

The transition period allows depositors that were covered prior to 3rd July 2015 to consider moving their money around to achieve the best level of protection.

This transition period does not apply to newly protected depositors.



Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)



## SIMPLE, EFFICIENT, FLEXIBLE. OUR NEW CORPORATE MULTIPAY CARD

MultiPay is a charge card that can improve how you manage your organisation's spend. Since its launch in March, hundreds of customers have enjoyed the advantages of the Unity Corporate MultiPay card.

### Here are some of the wide range of features:

- Online management tool to monitor spend across your organisation
- Set transaction or monthly spending limits and merchant category blocking at cardholder and organisation level
- Instant access to statements
- Amend your own card limits within overall limit
- Audit report tool captures all changes to the account

The Unity Corporate MultiPay Card costs £3 per month. There is a £50 one off fee to set up the account. A full tariff can be found on our website.



For more information visit [www.unity.co.uk/multipay](http://www.unity.co.uk/multipay)

Terms and Conditions apply

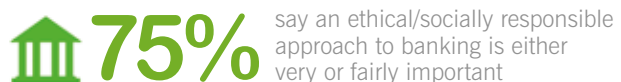
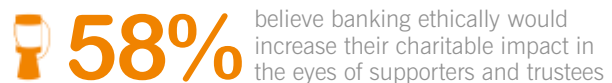
## UNITY RATED NUMBER ONE FOR CUSTOMER SERVICE

We are passionate about delivering excellent customer service. In the annual Charity Finance Banking Survey, our customers rated us 1st for satisfaction in eight of nine categories:

- sector knowledge
- internet services
- availability of finance
- fees and charges
- relationship managers
- telephone services
- commitment to CSR
- branch services

These fantastic results put us ahead of all the major high street and other specialist banks, building on last year's success where we were rated top in four categories. Access a full copy of the survey results at [www.unity.co.uk/CBSurvey](http://www.unity.co.uk/CBSurvey)

We have produced an overview of the survey results, highlighting charities thoughts on banking. To see the full infographic visit [www.unity.co.uk/CBinfo](http://www.unity.co.uk/CBinfo)



## TRANSPARENT ABOUT SOCIAL IMPACT

Earlier this year we released our third Social Impact report taking a look at how we balance financial sustainability with creating positive social impact.


The report explores in detail our social commitments and how they benefit our customers, communities and staff. Here are some of the highlights:

 **3,423**  
Jobs created  
and protected

**We aim to support employment through our lending to create a more prosperous society**

 **175**  
volunteer  
days

**We volunteer in our local community to support social development**

**Fair remuneration**  
 **10**  
Highest paid  
**1**  
Lowest paid

**Our pay ratio between the highest and lowest paid is 10:1, this meets the High Pay Centre's recommendation**

**Interested in how customer deposits are used by Unity?**

We publish details of all our loans on our website. Using the interactive map you can explore our lending by region or by sector, and see how customer deposits are used to fund lending to projects and organisations with clear social impacts.



 Visit [www.unity.co.uk/lendingmap](http://www.unity.co.uk/lendingmap)

Here is a reminder of how we achieve our social commitments:

- **Lending** – We reinvest our customer deposits by lending to organisations with a clear social impact.
- **Customers** – We provide products and services which meet the specialised needs of our customers.
- **Community** – We make a positive contribution to our communities by volunteering and fundraising for local good causes.
- **Staff** – We aim to develop a motivated and productive team by creating an open and supportive culture.
- **Business Practices** – We pioneer and advocate best practices which recognise us as a responsible member of the banking industry and the communities in which we operate.

 Read the full report at [www.unity.co.uk/impact](http://www.unity.co.uk/impact)

## Unity's history commemorated at home of trade unions



With our 30th anniversary celebrations drawing to a close this year, we marked the first 30 years of Unity by burying a time capsule filled with the history of the Bank.

On 9th September, Unity's Trade Union Relationship Manager Laurie Bell joined Tom De Wit, Manager at Tolpuddle Martyrs Museum and Nigel Costley and Tanya Parker from South West TUC at Tolpuddle Martyrs Museum

in Tolpuddle, Dorset to bury the time capsule.

Marked by a commemorative plaque, the time capsule contents capture Unity's past, present and predictions for the future including pledges from customers, photos from across the Bank and examples of cheques and coins. It represents our dual goal of financial sustainability and social impact, showing Unity as a bank for social good.



### What is Tolpuddle Martyrs Museum?

The village of Tolpuddle in Dorset is the birthplace of the Trade Union Movement. Tolpuddle Martyrs Museum commemorates the individuals arrested and imprisoned for forming a trade union in Dorset in 1834 and remembers the sacrifice of the first trade unionists. It tells the story of the Tolpuddle Martyrs through to the modern role of Trade Unions. Find out more about the Museum at [www.tolpuddlemartyrs.org.uk](http://www.tolpuddlemartyrs.org.uk).

### Why did Unity choose to bury its time capsule there?

As the home of the Trade Union Movement, Tolpuddle is significant to Unity. Unity was set up with the vision and passion of trade union leaders as a bank that supports the UK economy through job creation, and that works for the common good. Acknowledging our roots in the trade union movement, Tolpuddle was the ideal place to capture the history of Unity.

# BORROWING TO BENEFIT OTHERS

Meet three of our customers supporting their communities with a Unity loan.

## VOLUNTEER CENTRE EDINBURGH PURCHASING NEW OFFICE AND SERVICE SPACE

Volunteer Centre Edinburgh (VCE) inspires and enables over 30,000 people a year to volunteer, and supports organisations in providing volunteer experiences.

Facing relocation from rented offices, VCE wanted a permanent 'shop front' base to increase visibility. VCE showed the ability to generate income to repay a loan, so Unity took an innovative approach, providing a loan as part of a 100% loan finance partnership with Big Issue Invest Scotland, to protect the charity's cash reserve.

VCE now have greater capacity to deliver contracts and projects, with increased



sustainability and resource focused on delivering front line services.

### Customer view

Harriet Eadie, Chief Executive of VCE said "The new offices are a superb base for Volunteer Centre Edinburgh and will have a big impact on how we continue to support and develop volunteering in the city, as well as enabling us to become a more sustainable organisation. It's really exciting to have a presence in the heart of Edinburgh and we've already seen an increase in drop-in enquiries. This would not have been achieved without the continual support of Unity, both in offering us a competitive loan and introducing us to Big Issue Invest Scotland."

This deal has been shortlisted for the Social Enterprise UK 'Investment Deal of the Year' award.



## REFLECTIONS WIGAN CIC £325,000 PURCHASING A NEW COMMUNITY SPACE



Dementia support centre Reflections Wigan CIC was forced to look for a new base following notice from its landlord. Reflections runs a day care centre for 23 service users, using social activities to improve quality of life for those with dementia and to give respite to the loved ones caring for them.

A £325,000 loan from Unity and £100,000 finance from social investor The Key Fund helped Reflections purchase a new property, securing their future.

### Customer view

Duncan Molyneux, Director at Reflections Wigan, said "At a time when many local services are closing, people with dementia, their families and carers absolutely rely on the care and support provided by Reflections and our wonderful volunteers. Thanks to the loan funding, we moved our service overnight, meaning the move didn't impact our service users, a big priority for us."

Reflections Wigan CEO Mandy Molyneux, added: "Reflections is a unique environment. We operate out of a family home with gardens, a dog, chickens and a pub. We are very much a community for everyone touched by dementia. We're all about making people happy, and that's what we prioritise more than ever at our new premises."



### Inspired by what our customers have achieved with a Unity loan?

To find out how borrowing could help your organisation achieve its ambitions email [us@unity.co.uk](mailto:us@unity.co.uk) to discuss your needs

## FIVE LAMPS £2.6M FINANCING PERSONAL LOANS FOR FURNITURE

Access to low cost furniture and goods is vital for low income families. Factors such as a lack of credit history mean they are often forced to use costly rent-to-own shops.

Stockton-On-Tees based Community Development Finance Institution Five Lamps is challenging this issue with a personal loan finance service, backed by £2.6m of Unity borrowing, in partnership with Furniture Resource Centre (FRC). This supports the Our House challenger model, a social business that will launch a large-scale rent-to-own retail chain focusing on social value creation rather than investor return.

Our House will help low income families to make significant cost savings. Their deals can save up to 50% against other rent-to-own providers and include extra support such as no late repayment fees, economical products and budgeting.

Five Lamps has a 30 year history of supporting local people in Teesside and its projects support over 25,000 people a year. Since 2007, it has provided personal loans to financially excluded people.

Stores have already opened in Burnley and Oldham and additional pilot stores are planned for Merseyside and Birmingham. The stores also create jobs and training opportunities for local people.

### Customer view

Graeme Oram, CEO of Five Lamps said "This new initiative brings together two leading social enterprises with particularly strong records of achievement and social impact, and is a powerful testament to the excellent relationship that Five Lamps has with Unity, which now spans thirty years. 'Our House' is one of several new initiatives that we are working on as we strive to expand our community lending activities. We know from our considerable experience in the personal lending market, just what bad deals vulnerable and financially excluded individuals are signing up to with rent-to-own retailers and alongside our partners at FRC we are committed to offering best value."

## MEET THE TEAM

We are proud of the service we offer to our customers and thought you might like to get to know some of the people who provide it.



**Rebecca Cutler** joined the Customer Services Team in 2011, before moving to the Central Relationship Team where she now helps new customers join Unity.



**Justin Griffiths** is a Customer Services Advisor and part of the Unity e-Payments team. Justin joined Unity in 2007 and looks after the day-to-day banking needs of customers.



Here are the latest tweets from some of our customers that may be able to provide helpful products or services to you. To feature in the next issue, tweet us a profile of your organisation @unitytrustbank

### Fair Train @FairTrainOrg

We champion the benefits of work experience and apprenticeships through the Work Experience Quality Standard [www.fairtrain.org](http://www.fairtrain.org)

### The Debt Counsellors @TDCDebtCharity

We are a charity offering free & confidential debt advice to anyone in England & Wales. See [www.thedebtcounsellors.org.uk](http://www.thedebtcounsellors.org.uk)

### The Jericho Foundation @JerichoOrg

We provide work and individual support to people who experience barriers to employment [www.jericho.org.uk](http://www.jericho.org.uk)

### Why do you love your job?

I love working with people – for me the most important thing is that the customers I help are satisfied with the help I give them. If my customers are pleased, then I'm pleased.

### Do you have any hidden talents?

Theatre of any kind is important to me – I love singing, dancing and acting. I've been an extra on TV programmes like This Morning, appeared on stage at the Hippodrome in Birmingham and worked as an entertainer at Disneyland Paris.

### Do you get involved in the Bank's community work?

Every year I use my five paid volunteer days at a local school teaching drama to children aged 8 to 10. We do a different Shakespeare play every year – an abridged version! I help with stage direction, teaching the lines and how to get in to character. It's exhausting but very rewarding when I see the final performance. It teaches children great communication skills and boosts confidence.

### What's the best holiday you've had?

I went to Las Vegas last October and it was incredible. The shows in the hotels were fantastic, the Cirque de Soleil at the Bellagio was the best. The highlight was getting engaged at an amazing Paris themed hotel.

### What is your favourite city to visit?

London and Amsterdam are my favourite cities. London is a corker of a city, we're very lucky to have it as our capital. Amsterdam is a buzzing city with loads going on, it's also great to go for a ponder in.

### If you had an alternate career, away from banking, what would it be?

When I was younger I really wanted to go in to acting. Now, I'd love to work for a charity. I did some volunteering with LGBT West Midlands giving advice to members of that community and I found it very rewarding.

### What's the best thing about Unity?

I wouldn't work for any other bank. I've worked for other banks and now I wouldn't be anywhere else because I believe what Unity does is genuinely a good thing. We have a unique relationship with our customers and there is a good atmosphere here. You also get lots of experience, in big banks you only see a very small part of it but here you learn everything that goes on behind-the-scenes of banking.

### What's your proudest achievement?

I love performing arts, I did a three year course at college. I knew I had the ability but I lacked the confidence and doubted that I'd do well. At the end of the course I was awarded Outstanding Performer which was incredible – I got to go to an awards ceremony a bit like the Oscars!

## WE WANT TO HEAR FROM YOU

To make sure we communicate with you in the most useful and informative way, we are inviting you to take part in a short survey to give us feedback on the content, format and frequency of our customer communications like *In Unity*. Your views will help shape the future of how we communicate with you. Visit [www.surveymonkey.com/r/InUnity8](http://www.surveymonkey.com/r/InUnity8)

You can also choose to enter our free prize draw to win one of 4 x £25 gift vouchers or a £25 donation to a charity of your choice.

Full terms and conditions can be found on the survey.



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