



In Unity

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Happy 30th birthday to UNITY

Unity Trust Bank was born out of the simple idea that trade unions wanted a different kind of bank – a bank that was concerned with the creation of the common good. Bringing together the values of Trade Unions and the management expertise of The Co-operative Bank, Unity Trust Limited – as we were then known – was launched on the 1st May 1984.

Unity's first mission was to make prudent, profitable commercial lending in the UK.

The aim of this was to create jobs for trade union members and their families in trades like construction. In turn, this was to support the industries and British economy in which they operated. It was the first time that a bank in the UK had been owned, controlled and developed by trade unions.

A personal perspective

Richard Wilcox, Chief Executive, reflects on Unity's past, present & future

I myself played a role in the bank in its early years. I joined Unity in 1988 and worked here for six years as Head of Commercial Lending. I rejoined the bank in January 2012 and now lead a dedicated and expert team of staff who enable us to deliver the best possible products and services to all of our customers, whilst living the values of Unity.

The early years

Unity initially concentrated on developing banking facilities for our trade union shareholders and at the end of the first year of trading our balance sheet had grown from £2.6m to over £16m. Soon the Bank was providing additional services specifically to benefit trade unions and their members, with a number of subsidiary businesses set up to provide services including investment management and personal pension plans. An opening statement in the Report and Accounts of 1989 described Unity as a 'splendid innovation'.



Above: A proud moment cutting the Bank's 30th Birthday cake and there I am 30 years earlier (that's what a career in banking does for you!)

The nineties

There was an overall increased focus by the Bank on the social economy – an area where we chose to focus in future years. A new government in 1997 saw a spotlight on fighting social and financial exclusion, which Unity supported with its products and services.

The Bank was set up on the following principles; here's how we live by them today:

1984

"... be identified with, and embrace the philosophy of the common good"



2014 We are a socially responsible bank which works with organisations in the social economy and wider civil society. We operate as a social enterprise. We take a socially responsible approach to banking, lending and our business activities.

1984 *"...not to be principally influenced by the maximising of the profit motive"*



2014 We take a 'double bottom line' approach to all of our business. This means that social impacts are just as important as financial returns. This includes reporting on the social impact of our lending and including social value in our supplier's policy.

1984 *"...Unity Trust must create superior services"*



2014 We listen to our customers to develop products and services which meet their needs as organisations operating in a unique economy. We are pleased to have high levels of customer satisfaction but continually strive to improve further.

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Right: Our new banner was commissioned to mark our 30th year and created by Ed Hall, one of the UK's foremost trade union and campaign banner artists

A new millennium

The early part of the new century saw us innovate by introducing services like internet banking and a dedicated telephone customer service team. In 2010, we refocused our strategy solely on the social economy and wider civil society sectors, and withdrew from providing services to purely commercial organisations creating no social benefit.

Whilst the banking industry as a whole comes under scrutiny after a series of scandals and malpractices, I am proud that Unity has shown itself to be a force for good.

It is an exciting time as we take our journey towards becoming an independent bank, as Unity separates from The Co-operative Bank.

I would like to thank all of you – our customers, shareholders and friends across the wider society – for your ongoing support of Unity and I look forward positively to the next 30 years.

Richard

Richard Wilcox
Chief Executive



ON THE COVER

Anti-clockwise from top right:

- 1 Customers at our seminar share their thoughts on Unity
- 2 Unity director Peter Kelly addresses the social finance innovation roundtable
- 3 Adam Ruffinato and Lee Jagger, both part of Unity's Business Development Team were at Co-operative Congress in June, where Unity were the main sponsor
- 4 Our customer seminar saw customers give us feedback on our services
- 5 Unity staff attended Tolpuddle Martyrs' Festival, celebrating our trade union heritage

THE UNITY 30TH BIRTHDAY TIMELINE

Take a journey through our history with our **30th birthday timeline**

1984-2014



1984

Unity Trust Ltd is launched on May Day with the backing of 35 trade unions

NUMBER ONE FOR CUSTOMER SATISFACTION

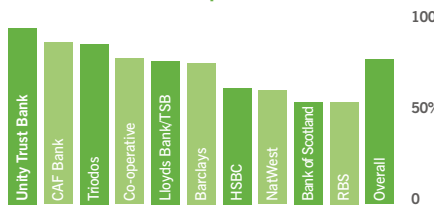
The Charity Finance Banking Survey 2014 found that Unity lead in four of nine categories and is ranked second in the remaining areas.

The annual independent survey asks hundreds of charities for their experience of their bank. Over

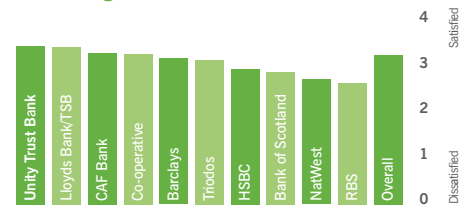
27%

of respondents to the survey were Unity customers, showing how keen you are to share your views.

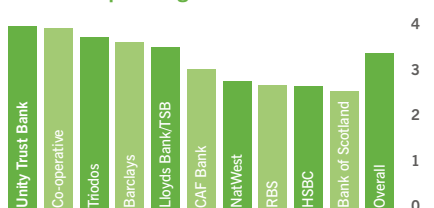
Main bank has met expectations



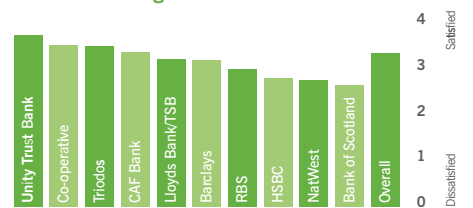
Fees/charges



Relationship Management



Sector knowledge



Our customers voted us...

Number ONE for:

- Sector Knowledge
- Fees and Charges
- Relationship Management
- Main bank has met expectations

Number TWO for:

- Availability of finance
- Internet Services
- Telephone Services
- Interest Rates
- Branch Services

You can access a full copy of the Charity Finance Banking Survey 2014 at www.civilsociety.co.uk/finance/data/surveys

We're delighted with our performance against these nine other banks but know there is always room to improve and would love to hear your feedback.

Please email marketing@unity.co.uk with your thoughts.



1985 A range of services for trade union shareholders is developed. Two thirds of trade unions own shares in the Bank

1986 Shareholders now represent 80% of all trade union members and a new operations centre is opened in Birmingham

1987 Unity Trust acquire full status as a bank

Update on Internet Banking

In this section we aim to help you get the best out of our Internet Banking service by keeping you informed about recent or forthcoming changes. Find out about the changes we've implemented to help you manage your payment limits and to improve accessibility for visually impaired users. There are also tips on security and news of upcoming developments including tailored downloads.

For more information on the changes visit www.unity.co.uk/ibupdates

Payment Limit Flexibility

New functionality on Internet Banking now gives you the flexibility to appoint an administrator who can set maximum daily payment and transaction limits on all external payments made via Internet Banking. These limits can be set per individual user or per organisation.

We have also launched a service that will allow you to mirror the authority levels used when writing cheques. You can now specify the number, and if appropriate the names, of the users required to authorise a payment according to the value of the transaction.

Single authority users

There are three different levels of authority available when making payments online: single, dual and triple. We recommend that customers **always** use dual or triple authority for external payments via Internet Banking. Whilst single authority can be convenient it can also open your organisation up to a host of security issues such as:

- Fraudsters gaining access to your computer or laptop and sending payments instantly
- External payments issued without being checked or verified by someone else
- Payments being lost or sent in error

Having additional approvers instills an extra layer of protection to your account. To add an additional approver visit – www.unity.co.uk/forms, complete the Internet Banking application form and highlight that you are adding an additional approver.

Web browser

All browsers become outdated after a period of time and therefore become more at risk of hacking and consequently fraud. It is vital that you are using the latest version of your chosen browser.

Over the next few months we will be restricting access to our Internet Banking service from old browsers (including Internet Explorer 6 and 7) to help ensure you are staying safe online.

RNIB ACCESSIBILITY IMPROVEMENTS

You may remember that we recently commissioned the Royal National Institute for the Blind (RNIB) to recommend changes which would improve the accessibility of Internet Banking for visually impaired customers. We're delighted to report that these improvements, which mainly include changes to colours and the styling of the site, are now live. To take full advantage please ensure you are using Internet Explorer 8 or above.

COMING SOON... TAILORED DOWNLOADS

We are currently testing improved search and download facilities for online transactions. We hope to have our advanced search available shortly and we will be putting the download functionality through a pilot programme before going live.

To take part in the pilot please email marketing@unity.co.uk

STAY SAFE WHEN USING INTERNET BANKING

We're always monitoring the risks of online banking and want to highlight a couple of things you can do to ensure you are secure when making payments online.

For more information on the above developments visit www.unity.co.uk/ibupdates

1988 Lending levels reach £30m for funding jobs, homes and services

£30m




1989 Pre-tax profit passes the million pound mark to reach £1.3m. 60 accounts a week are being opened

1990 A loan to Freedom Productions allows the scene to be set for the Nelson Mandela concert at Wembley Stadium on 16th April

1991 Launch of staff community award to recognise the volunteering efforts of our 87 staff

YOUR DEPOSITS ARE CHANGING FUTURES



2,143
jobs created
and retained
in the UK
(in 2013)

We use our customers' deposits to lend to projects that create clear social impacts. Over the last year we have increased the impact we make, and improved the way which we report our social impacts.

£39m

...invested in 53 social economy organisations

£21m to create safe and suitable homes for individuals and families

£14.7m to develop community spaces, services spaces and head offices to give organisations and communities a sustainable future

£3.2m for CDFIs to lend on to financially excluded businesses and civil society organisations working in local communities

£315k in overdrafts, performance bonds and social investment bonds

Transparency on where we use our customer deposits is vital to working in a responsible way. Reporting on our social impacts is important to us as it means we are accountable to those who have an interest in Unity. That is why we published our second social impact report in May 2014. The report shows us, and our stakeholders, how we actively meet our commitment to being a socially responsible bank.



We committed to develop our reporting to tell you about a broader range of factors. We have made these developments and can now tell you about:

- How many jobs are created and protected
- How much additional finance we help our customers leverage
- How many bed spaces we create and renovate
- Where we lend in the UK
- The types of organisations and projects we support
- How many Living Wage employers we lend to

We are delighted to have been able to invest in our customers to help them deliver social change in their local communities and help the people most in need.

“Social lending is an increasingly important source of finance for individuals, businesses and voluntary organisations across the country. The best way to ensure its continued growth is for lenders to be able to demonstrate the impact that their investments are making on the ground in our communities. Unity Trust Bank’s social lending impact brochure is a model which I hope other social lenders will follow and is an example of the approach that has made Unity a pioneer in the social economy over the past thirty years

Sir Stuart Etherington
Chief Executive, National Council for Voluntary Organisations (NCVO)

Read more about our social impact and the organisations we have helped at www.unity.co.uk/impact

1992 26% of accounts are now from outside the trade union sector – including charities and voluntary organisations

1993 During the worst recession since the 1930s Unity opens 2600 new accounts and remains financially strong

1994 As Unity celebrates ten years, 60% of new business is received through personal recommendation

1995 90% of voluntary organisations and 86% of trade unions praise Unity for its high standard of service

100% LOAN FINANCE



... TO GROW YOUR IMPACT

We are working together with social investor Big Issue Invest to give charities and social enterprises access to 100% loan finance to purchase, renovate or build property/premises.

As a specialist bank, we understand that social organisations have the ideas, energy and skills to develop great solutions to social problems. However, many are not capital rich and therefore don't have the reserves to provide a deposit for a loan.

In this innovative package, Unity will lend up to 70% of the loan to value and Big Issue Invest up to 30% loan to value for the deposit. This means that, subject to our standard credit process and as long as an organisation can demonstrate its ability to repay the borrowing, then there is no need for a cash deposit.

To discuss if this type of finance might be suitable for your organisation, please get in touch.



... IN ACTION

Unity and Big Issue Invest have already worked together on 100% loan finance packages. Sandwell Community Caring Trust (SCCT) benefitted from a £4.25m financing package to purchase a newly built 62 bed care home for older people

with dementia and as a result provide a new level of support to its service users.

A charity based in Sandwell, West Midlands, SCCT provides a range of adult services.

Inspired by the determination of the charity and its chief executive Geoff Walker

to achieve its goals, Unity Trust Bank and Big Issue Invest worked together to provide all of the finance required to make the purchase. With a £3.5m loan from Unity and a £725k deposit from Big Issue Invest, SCCT were able to purchase the care home without using their own cash reserves.

This innovative deal was recognised by Social Enterprise UK as Social Investment Deal of the Year 2013.



More details can be found at www.unity.co.uk/loan100

LOOKING FOR A LOAN? WE CAN HELP

We're open for business and have committed to lend £100m to social economy organisations over the three years between 2013 and 2015. Here are some of the customers we have supported so far this year. Can we help you too?

- **Bormarsund Housing Co-operative** borrowed to support the build of 12 affordable apartments for over 55s in the North East. They were seeking a bank that shared their social values and understood their need to create more affordable housing. A spokesperson for Bormarsund said "With secured fixed term tenancies and community involvement, we can guarantee good quality housing for the future and perpetuate the benefits of co-operative living".
- **Swansea YMCA** completed renovation work on their Head Office to provide improved services for its local community. Chief Executive, Anne-Marie Rogan commented on the synergy of our values and the importance of a strong working relationship and said: "This capital investment comes when we are entering a dynamic era for the organisation and enables us to look to the future with security".

LOOKING FOR A SMALLER LOAN?

Don't forget that we work closely with the Cdfa (Community Development Finance Association) to supply bulk funding to many CDFIs (Community Development Finance Institutions) to lend on to organisations that may have been declined by traditional lenders. So, if you are looking for a loan of less than £50k it

may be worth approaching your local CDFI visit www.findingfinance.org.uk



1996 Unity joins forces with Unison to pioneer large scale payroll giving, to encourage 1.3m members to give to 4 selected charities

1997 Unity's first website is launched along with a fresh corporate identity

1998 Market share in the charity sector increases by 20%. The Credit Union Development Fund – which makes grants to credit unions – is set up

1999 Innovation, Social Responsibility, Partnership and Quality Services are all part of our new values, mission and corporate plan



Corporate tax avoidance is the number one concern of the British public, according to the Institute of Business Ethics. Unity is just one of those organisations signing up to the Fair Tax Mark, which hopes to challenge the issue.

UNITY PIONEERS CAMPAIGNING FOR FAIR TAX

“...the government lose out on around £12bn per year through unpaid taxes a sum which could ...pay the annual salary of half a million teachers...”

Media interest in corporate tax has been high over recent months with debate about the tax arrangements of some high profile companies dominating the headlines. Current estimates suggest corporate tax avoidance means the Government lose out on around £12bn per year – a sum which could help train half a million midwives and pay the annual salary of half a million teachers.

Campaigners have created the Fair Tax Mark which aims to recognise companies which have an open and honest approach to their taxation matters. Unity is one of three companies pioneering the Mark alongside Midcounties Co-operative and The Phone Co-op.

The Fair Tax Mark, independently developed by a team of tax justice campaigners and tax experts, assesses



If you'd like to get Fair Tax accreditation or find out how it can benefit your organisation visit www.fairtaxmark.net

They offer:

- A confidential initial assessment
- Advice on how to improve reporting if necessary
- The option to display a Fair Tax trademark

whether companies signing up to the Mark pay the right amount of tax at the right time and place.

As a pioneer of the Mark, we are one of the first companies to be assessed and recognised for our fair tax practices. At Unity, we strive to be transparent in all that we do. Taxation is no different and we believe it is essential for businesses to pay their fair share, and to invest in the UK economy.

UNITY SHORTLISTED FOR SOCIAL ENTERPRISE OF THE YEAR 2014



Social Enterprise UK has shortlisted us as 'Social Enterprise of the Year' in their 2014 awards. Now in their 16th year, the awards celebrate the pioneering work taking place within, and in support of, Britain's social enterprise movement. We are thrilled to have been recognised in this shortlist, along with a number of our customers.

The awards ceremony will be held in November, and applications will be judged by a number of leaders from across the sector. Keep up to date with the latest information at www.socialenterprise.org.uk

We will let you know how we get on in the next issue of *In Unity*!

2000 Our Internet Banking service launches, offering multiple users and authority levels – the first such service for non-personal customers in the UK. It receives an average of 35,000 hits per month

2001 Unity is one of the first supporters of the Social Investment Taskforce proposals to increase private investment flows into deprived areas

2002 Social economy organisations now make up 50% of our customer base. Our first Investors In People recognition is received

2003 Part of a successful consortium chosen to deliver the Government's Futurebuilders Fund – designed to provide £125m to help social organisations deliver public services



SHAPING OUR FUTURE WITH YOUR HELP



Birthdays are a time for looking back and celebrating what has been achieved; at Unity it is also a time to look to the future with the help of our customers and stakeholders.

As you may know from earlier communications, this shaping of the future is in the context that we are changing our shareholding structure. We believe that moving away from The Co-operative Bank (which owns 26.7% of Unity shares) to an independent model is the best way for us to serve the social economy as a socially responsible bank.

Whilst discussions take place we are also hosting a series of events to help us design the next 30 years of Unity. Here's a flavour of who we have been talking to:

Social sector innovators

Keen to get ideas from the wider social economy, we hosted a roundtable event in collaboration with the Finance Innovation Lab. Our influential guests laid out their vision for an integrated social economy and the role that Unity could play in achieving this.

Customer Seminar

The afternoon session at our customer seminar in Manchester saw an energetic debate on the theme of what to 'Stop, Start, and Continue' which drew out customer views of what we are good at, as well as the things we can improve.



Start, and Continue' which drew out customer views of what we are good at, as well as the things we can improve.

Surveys and focus groups

As we take a fresh look at our strategy to see where we can grow and improve our business it is important that we get the views of both existing and potential future customers. To do this we have run a series of focus groups around the country and sent a survey to over 6,500 customers, shareholders and social organisations. The feedback is helping us define what an ideal social bank should be like and what kind of products and services it should offer. Look out for updates in future editions of *In Unity*.

If you haven't already been involved and would be interested in shaping the future of our Bank, please let us know at marketing@unity.co.uk and we'll send a survey to get your views

Revisiting our roots for our 30th anniversary

As part of our 30th birthday celebrations, a team of Unity staff visited Durham Miners' Gala on 12th July and Tolpuddle Martyrs' Festival from 18th – 20th July.

Durham Miners' Gala
Run by the Durham Miners' Association who represent the needs of former Durham Miners, this annual gala is a colourful celebration of trade union and community spirit. Unity's trade union relationship manager Laurie Bell attended the gala, showcasing our new banner.

Tolpuddle Martyrs' Festival
Commemorating the individuals arrested and imprisoned for forming a trade union in Dorset in 1834, Tolpuddle Martyrs' Festival celebrates trade unionism and remembers the sacrifice of the first trade unionists.
Our presence received a warm response and generated a great deal of interest in the Bank, our heritage and our services.
We were delighted to take part for the first time in both of these events.



2004 Join the Corporate Social Responsibility Coalition (CORE) – a group of over 100 socially minded organisations working to promote the needs of workers, consumers and more

2005 As part of the Bank's 21st birthday celebrations 'Make Poverty History' wristbands are issued to staff and customers



2006 Unity ePayments service introduced

2007 Unity's stable liquidity position and ability to continue lending is enhanced by a 16% growth in retail deposits to over £495m

70,000 SOCIAL ENTERPRISES DOING BUSINESS FOR GOOD

Across the UK, over 70,000 social enterprises – businesses that trade for people and planet are creating social good with their business. Private, public and third sector organisations, along with individuals are encouraged to Buy Social and support businesses that are making a difference in society.

What is Buy Social?

- Campaign run by Social Enterprise UK
- Connecting public, private sector and third sector with social enterprises offering products and services
- Promotes social enterprises buying from each other and now extended to getting consumers to Buy Social
- Showcases the diverse range of products and services available from social enterprises
- Gives organisations a way to do even more social good by doing what they would normally do – buying things for their organisation

What is Unity doing to support the campaign?

- We are committed to sourcing socially responsible suppliers and offering wider support to the sector
- This includes buying from social enterprises and other social economy organisations like charities and co-operatives
- We have recently included the need to consider socially responsible business values and objectives, Living Wage and Fair Tax accreditation in our supplier policy



- For our 30th birthday celebrations we needed catering and a cake for over 80 staff – local Birmingham based social enterprises **Signing Tree Conference Centre** (working with deaf people) and **Change Kitchen CIC** (working with socially excluded people) stepped up to the challenge and provided us with excellent food and service
- As part of our annual staff recognition, staff were presented with awards made by **Cre8** (supporting adults with learning difficulties)

How do I get involved?

- **Buy Social Directory** – with over 10,000 social enterprises to choose from, the directory allows you to search by service, location or sector. It's run by Social Enterprise UK, the Cabinet Office, City of London and Aspire group. www.buysocialdirectory.org.uk
- **Buy SE** – helping social enterprises to promote their business, this website allows you to search by service type or by area. It includes a profile on each supplier so you can see how their business makes a social difference. This is managed by Social Enterprise West Midlands. www.buysel.co.uk
- **Share your social** – When you Buy Social, tweet to let the world know using **#buysocial**
- Download the Buy Social badge from www.socialenterprise.org.uk and show you have social enterprises in your supply chain.

EFFICIENT FUNDRAISING FOR CHARITIES

Hear from first users of new NPC tool

Charities are competing for funds from a finite pot of donors. In an ever more challenging environment, it is vital that charities can ensure that everything they do is efficient. NPC has developed a donor segmentation tool to help charities target their donors more effectively.



Early users include Oxfam GB, Samaritans and RNIB who share their thoughts in a new collection of essays launched in response to the tool and sponsored by Unity. In the essays users feedback on the benefits of the tool and how it can be practically incorporated into their work.

Where existing fundraising methods are no longer as profitable, the tool and essays can bring fresh ideas and a new perspective for charities.

Charities can use the tool free of charge. www.thinknpc.org/publications/fundraising-perspectives

2008 Community Asset Transfer scheme to help communities reclaim disused buildings is initiated

2009 We increase our lending to £197m – our highest ever lending book

2010 The Bank sets up the National Credit Union Awards and launches the ALTO Prepaid Mastercard®

2011 First issue of *In Unity* produced! Six new unions buy shares in the Bank and the Scottish Council for Voluntary Organisations £50m loan scheme is announced



OUR STAFF VOLUNTEERING AND FUNDRAISING SCHEME

UNITY IN THE COMMUNITY



ST CATHERINE'S HOSPICE

We have been able to donate £1,200 and two volunteer days to the Preston based hospice as part of our birthday celebrations and ongoing commitment to supporting local charities.

St Catherine's was nominated by North West relationship manager Margaret Porter (pictured above with representatives from St Catherine's Hospice), and received a donation of £300 from staff fundraising. Margaret also spent two volunteer days at the hospice where she helped with office work to promote forthcoming fundraising events for the charity.

Margaret chose to nominate St Catherine's as she says "Living locally to St Catherine's hospice, I have seen how the hospice has developed over the years and know of several people, and their families, who have benefitted from the wonderful care and support offered at such a sensitive time. Also having taken part in voluntary days with the hospice it is evident that St Catherine's works incredibly hard to deliver and enhance the professional services so greatly needed, and requires support and donations to grow and meet increasing demands."

A further £900 was donated by the Bank on behalf of employees as part of Unity's 30th birthday celebration in May. Each member of staff was given a token for a £30 donation which could be made to one of three named charities – and 30 staff chose to give their contribution to St Catherine's.

Lorraine Charlesworth, Director of Income Generation at St Catherine's Hospice, thanked everyone at Unity for their wonderful support. "As St Catherine's gears up to mark its milestone 30th anniversary next year, it is wonderful to be part of the celebrations of another organisation as they turn 30. We are extremely grateful for this generous donation, which will be used to care for people in our community when it really matters most."

An experience of working life

20 children aged between six and eight visited our head office on 5th June with not-for-profit organisation Enabling Enterprise. The organisation partners with schools in disadvantaged areas and businesses to build students skills, aspirations and enthusiasm for learning.

The children had a tour of the office from Unity volunteers, learnt about what Unity does and helped design an exciting office space for our staff. The tour and activities gave the children an interesting insight into the real world of work.

We will continue to work with Enabling Enterprise and look forward to welcoming some more pupils in October.

ON YOUR MARKS, GET SET, GO!

A team of seven staff went back to school for the day on 11th July and got involved helping the children at Priestley Smith School on their annual sports day. Our team helped out with races, assisted the children in their challenges and even volunteered themselves for the stocks. Priestley Smith School is a purpose built facility which supports pupils with severe sight loss. Unity also donated the medals for the sports day.



Above: Richard Rose, Unity's Head of Banking Operations, volunteers to be in the stocks at Priestley Smith School sports day

It was a busy and exciting first half of the year for our Unity in the Community programme. Here are some of the other organisations that were supported:

- We provided £200 worth of bedding, towels and kitchenware for social enterprise **Betterdays Homes** to furnish a new safe house for women and children in Merseyside. This came following an appeal by Social Enterprise Network when Betterdays Homes could no longer meet demand for its services.
- A team of six green-fingered Unity staff visited local charity **Edward's Trust** to makeover their grounds which are used by families and children suffering the bereavement of a child. The charity provides support and advice.
- Our customer **The Flavasum Trust** got in touch to see how we could help with one of their projects. Unity staff worked over two days to input thousands of survey responses on perceptions of knife crime amongst young people into a database so that the charity could act on the results.

If your organisation needs volunteers and you think our skills may help, please get in touch at marketing@unity.co.uk

2012 Richard Wilcox joins the Bank as Managing Director and a new 3 year strategy refocuses on the Bank's social roots

2013 We publish our first report on our social impact and become the UK's first Living Wage accredited bank. Our Employee Share Ownership scheme is set up

2014 Unity reaches 30 with over 10,000 customers, around 90 staff and a continued appetite to innovate in the sector, becoming a pioneer of the Fair Tax Mark

>>> THE FUTURE



BUILDING FOUNDATIONS FOR YOUNG CAREERS

Ben Heywood and Nicole Carton (pictured) along with Kabir Takhar have joined the bank as part of our growing apprenticeship scheme.

They will spend a year working across the Bank in different roles. This allows them to develop a diverse range of skills and vital workplace experience.

Our apprentices come to us through Key Training and complete coursework as well as completing their day to day roles.

Since its launch in September 2012, we have welcomed eight young people on to our apprenticeship scheme. Four are currently completing their courses, with three now in permanent employment at Unity. We are proud that Ben Jordan, an apprentice who was introduced in *In Unity* Issue 5 has recently gained a permanent role as a Customer Services Advisor.

Our apprenticeship scheme is part of our commitment to being a bank which helps to create jobs. We are a socially responsible employer, and we pay all of our apprentices 64% above the national apprentice rate of pay.

DO YOU KNOW AN ORGANISATION THAT COULD BENEFIT FROM BANKING WITH UNITY?

Many of our customers come to us through recommendation. If you know any organisations in the social economy and

wider civil society that could benefit from banking with us, please let them know about Unity.

This could include

- Charities
- Parish and Town Councils
- Community Groups
- Voluntary Organisations
- Trade Unions
- Community Interest Companies
- Credit Unions

WE WANT TO HEAR FROM YOU

Your views count. In order to provide a better service and to continually refine our products we need to know what works and what doesn't. We also need to know when we've made a mistake so we can do something about it. Please contact us with any feedback or questions about anything...

Phone 8:30am-5pm Monday to Friday on:

 0345 140 1000

 us@unity.co.uk

Unity Trust Bank plc
Nine Brindleyplace
Birmingham B1 2HB

 www.unity.co.uk

 @unitytrustbank

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