

Our Social Impact 2019





Welcome

Helping to create a better society

Unity is the bank you can be proud to bank with. For over 35 years we have been lending to organisations and SMEs that share our values and philosophy. We have always believed that banks have an important societal role to play and our performance continues to show that profit and social value go hand in hand.

In sharing our Social Impact report for 2019, I'm delighted that we are able to demonstrate how we're helping to create a better society. The provision of loans and banking services to our customers helps to protect and create community facilities, services and employment across the UK. Our ethical partners share in our ambition to make positive and lasting change, and our colleagues dedicate their time to help their local communities.

We are working with thousands of businesses and organisations made up of good people doing the right thing. We believe banking can be better, there is a strong appetite for change, and we will continue to seek out and partner with those firms and organisations who desire a fairer and more equitable society.

Margaret Willis, Chief Executive Officer, Unity Trust Bank plc

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You bank with us

2

We lend to other socially responsible organisations

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Communities and society benefit



“As a commercial bank with a social conscience, we’re committed to having a positive impact on the communities that we serve. Organisations like ARHAG are increasingly looking for an ethical bank that shares their values. There is a shortage of housing in London generally, but particularly so in inner city areas. I’m pleased that our lending can help to alleviate this issue for communities in need.”

Ian Heesom, Relationship Manager, Unity Trust Bank plc

A £6m loan from Unity Trust, the commercial bank with a social conscience has enabled ARHAG Housing Association to purchase 47 developed units in Barnet, London. The units will provide much-needed housing and support for refugee and migrant communities in the area.

The developed units are split across Beechcroft Court; a newly built block of 21, two bedroom flats located in Woodside Park and 26, two and three bedroom houses spread across Barnet in Edgware, Burnt Oak and Muswell Hill.

ARHAG Housing Association is a leading Black and Minority Ethnic (BME) Housing Association founded 40 years ago, in response to an urgent need for housing

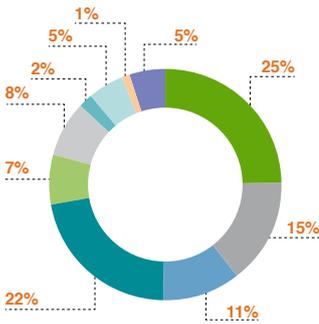
and support amongst Britain’s migrant and refugee communities. It has now grown to over 900 properties across 16 London boroughs, including one supported housing scheme for refugees and migrants.



Lending – Impact highlights

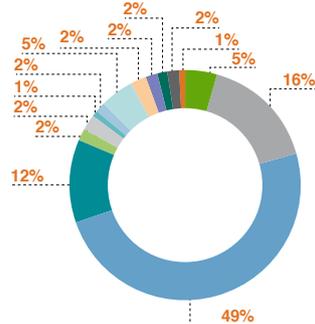
Unity is driven by a force to 'do good'. Our lending helps to create and protect jobs and supports the development of community facilities and care provision.

Borrowers by sector*



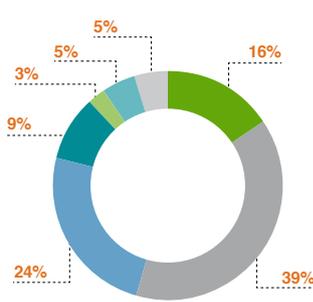
- Health
- Employment, Training and Education
- Faith
- Housing and Local Facilities
- Mental Health and Well-being
- Income and Financial Inclusion
- Trade Union
- Community, Arts, Heritage, Sports
- Membership Organisation
- Other

Borrowers by legal status*



- Registered Charity
- Company Limited by Shares
- Company Limited by Guarantee
- Partnership
- Sole Trader
- Constituency Labour Party
- Bcorp
- Charitable Incorporated Organisation
- Industrial and Provident Society
- Co-operative
- Trade Union
- Community Benefit Society
- Community Interest Company
- Other

Borrowers by loan purpose*



- Community Asset
- Company Asset
- Housing
- Community Finance
- Job Creation
- Office Space
- Other

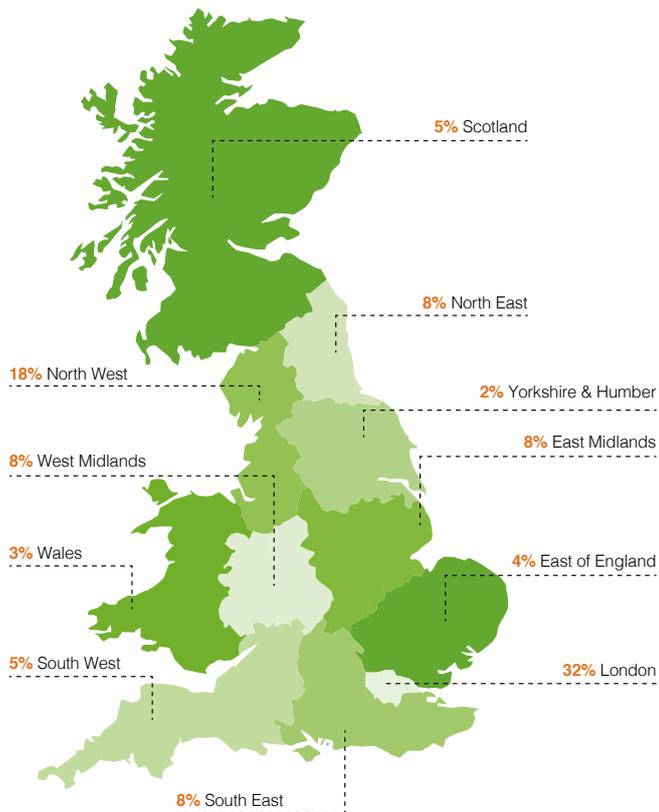
* Due to rounding, the numbers shown exceed a total of 100%

Metric

2019

£ Loans made by value	£159m
Living wage accredited borrowers	7
Apprenticeships, training and internships	18
Jobs created and protected	672
Bed spaces created and renovated	1,188
People housed	437
Community facilities provided	28
Borrowers accessing finance through responsible finance intermediaries	278
Additional finance leveraged	£13.6m

Borrowers by region*



“Having Unity as a partner has provided STRiVE with the opportunity to invest in our future - giving us a permanent base to connect with our community and provide better services in locality.”

Eliot Stark, Chief Executive, STRiVE

Unity supported Strive with a £250,000 loan to assist with the purchase and development of two commercial properties through which they could extend delivery of their services into the local community. Strive is a registered charity providing support, learning and development opportunities for individuals and community organisations which result in greater engagement and new skills. Strive works with a wide range of people and organisations including youth projects and apprenticeships, Men’s Sheds, outdoor play and adventure. As a result of this loan, they have been able to consolidate their head office functions, upgrade their back office IT, and develop a new ‘outward bound’ facility for their users.



Unity in the Community

Our people share our commitment to making a real difference in the communities we serve. Each member of the Unity team is given 5 paid volunteering days throughout the year to dedicate to good causes. Through 'Unity in the Community', our people actively seek out opportunities to make a difference through volunteering, business education or fundraising. 29% of our volunteer time in 2019 was skills based.



Unity employees volunteering

Community	2019
 Volunteer days completed	278
 Skills based volunteering	29%
 Employees engaged in volunteering	88%
 Employee fundraising	£314.07
 Payroll salary deductions	£4,668.00
 Value of volunteer time	£54,941.25
 Organisations supported	73
 Donations to good causes	£8,065.20



2019

In 2019, we partnered with SIFA Fireside as our Charity of the Year. Their work supports over 160 people daily who are experiencing homelessness. Unity provided financial support alongside a series of volunteering sessions in the drop-in centre which offers practical support to homeless or vulnerably-housed individuals in Birmingham.



2020

In 2020, we are delighted to be supporting Thrive – a Birmingham based charity which offers therapeutic gardening programmes to people with a defined health, social or educational need – as our Charity of the Year.

“When a team from Unity Trust Bank came to our gardens for corporate volunteering, we were very impressed with their can-do attitude, friendliness and commitment, and they really helped us with vital maintenance work. I’m delighted that Unity Trust Bank has chosen us as their Charity of the Year and look forward to seeing how much more we can achieve together to help more people experience the health and well-being benefits of therapeutic gardening in Birmingham.”



Sarah Bowers, Regional Centre Manager, Thrive

Our People

Enabling. Collaborative. Inclusive. Straightforward.

We were the first bank to be accredited as a Real Living Wage Employer, and the first to achieve the Fair Tax Mark. We have achieved a Bronze Standard Carbon Literacy award, hold the Investors Gold Standard and are a signatory of the Women in Finance Charter.



109 Employees



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New Apprentices



67%

Women in the Executive Team



50%

Women as Senior Managers



Bank with us. Bank on us.

Contact us today:

www.unity.co.uk

0345 140 1000



Details correct as of 24 February 2020.

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls are recorded and may be monitored for security, quality and monitoring purposes.

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