

Community Municipal Investments

Supporting Local Authority Climate Action

unity trust bank 

For Businesses. For Communities. For Good.



Who we are

We offer commercial banking to organisations who help to create a better society.

Unity supports a range of sectors that deliver positive social, environmental or economic impact across the UK; from Trade Unions supporting their members, local councils helping to improve the lives of local communities, to charities delivering vital services to people in need.

Unity is a regulated bank which means it is subject to all relevant laws and regulation.

Striving to provide excellent human and digital services to our customers we provide specialist sector knowledge and support that enables our customers to focus on their business and deliver social impact.



Business Savings Account



Business Current Account




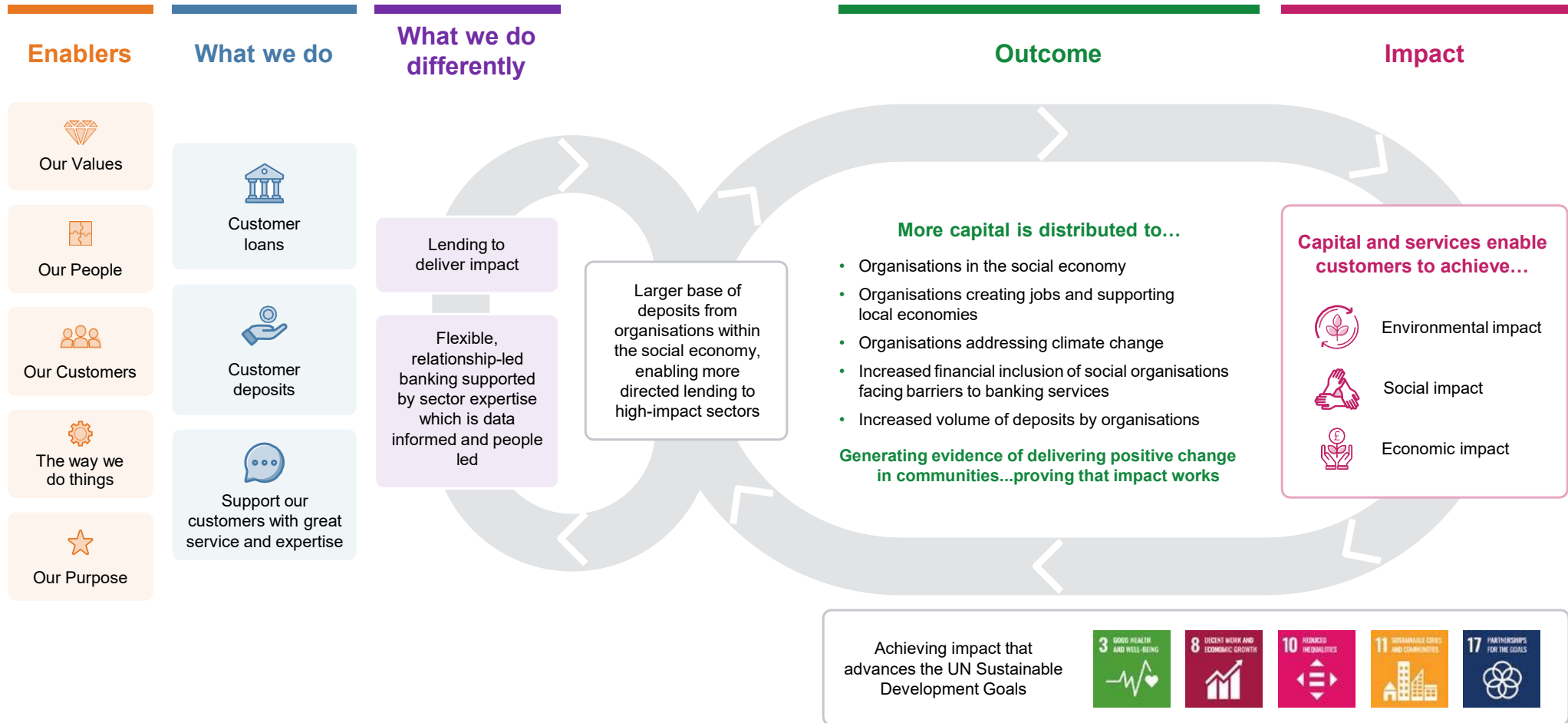
Payments



Business Loans

Our impact model

Co-developed with 



Banking on Sustainability: Unity's 2045 Net Zero Commitment

Our Net Zero commitment aligned to our double bottom line and supporting customers with a Just Transition to a low carbon economy

Unity will achieve Net Zero across our own emissions by 2035.

Target: A 95% reduction in tonnes of CO2e* per FTE from 2024 baseline by 2035 with residual emissions offset.

Unity will achieve Net Zero across all emissions by 2045.

Key loan book target: A 95% reduction in Kg of CO2e per m2 of real estate from 2024 baseline by 2045 with residual absolute emissions offset.

Residual emissions (e.g. the 5% leftover) will be 'offset' through carbon negative assets in loan book and treasury meeting Unity's risk appetite and double bottom line.

*CO2e = carbon dioxide equivalent referring to a range of greenhouse gases which have climate warming effects equalised to the equivalent tonnes of carbon dioxide to create the same warming effect (e.g. methane, nitrous oxide etc.)



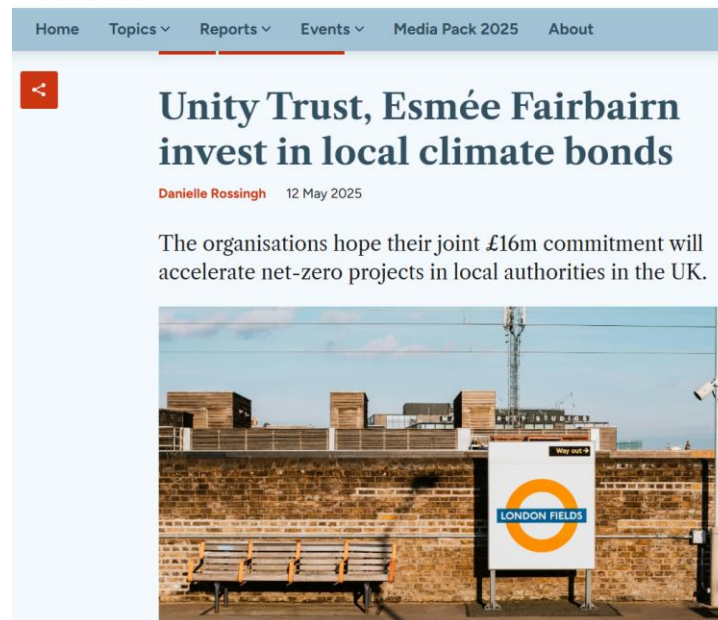
Every workplace needs a green rep:
Futureproofing your workplace

Author: Sam Perry
Published date: 30 Jul 2025

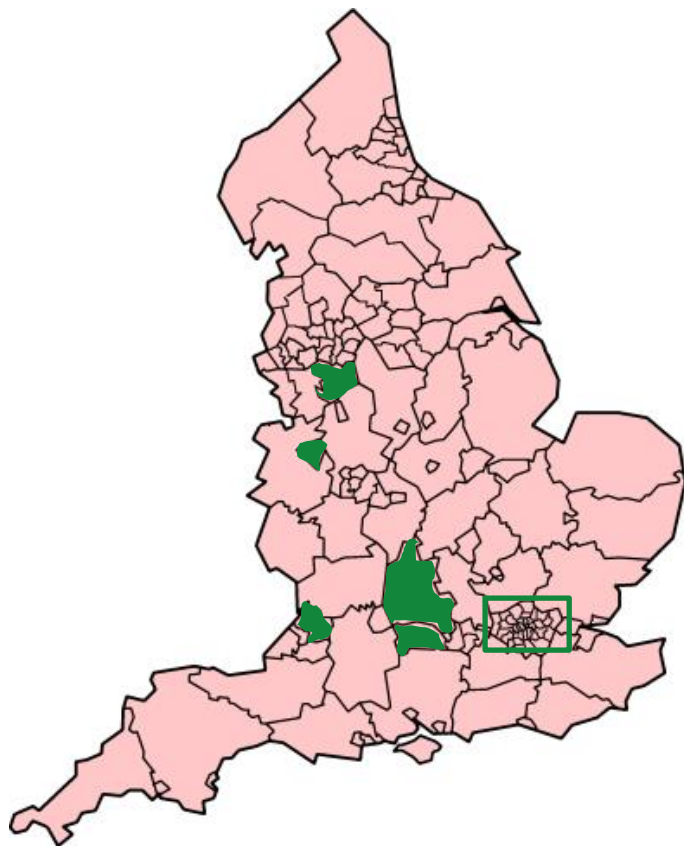


As unionists, our first duty is to our workers' livelihoods.

impactInvestor
A SISTER PUBLICATION OF IPE



Unity's experience of Community Municipal Investments



abundance

	Bristol Climate Action Investment 1
	Hackney Green Investment 2
	Hounslow Green Investment 1
	H&F Green Investment 4
	Greenwich Green Investment 2
	Southwark Green Investment 3

£15 million committed and £3.4 million financing to six local authorities across the UK.

Why Unity supports Community Municipal Lending

"We're delighted to have the support of Esmée Fairbairn Foundation and Unity Trust Bank, helping us reach our ambitious goals for a greener, healthier Hackney. Plus, with the match funding for this first wave available until the end of May, there's still time to get involved and maximise your investment."

Cllr Robert Chapman, Cabinet Member for Finance, Insourcing and Customer Service

- ✓ Supports Local Authorities to bring forward local solutions to climate change.
- ✓ Alignment with the UK Green Financing Framework providing assurance on green benefits.
- ✓ Supports Local Authorities with democratisation of climate and affordable funding.
- ✓ Aligned to Unity's Net Zero strategy.
- ✓ Pricing is clear based on < PWLB Certainty Rate and Abundance support and diligence.



Questions

Joshua Meek

Joshua.meek@unity.co.uk