Triodos Bank

Highgate Sustainable Living Group 21 March 2018



Triodos Bank – Europe's leading sustainable bank

- Launched in 1980 as a committed social and environmental bank.
- Our mission is to make money work for positive social, environmental and cultural change.
- €14.5bn assets under management
- More than 860,000 customers across Europe the largest sustainable finance group in Europe.



What we do

We only lend to and invest in organisations that benefit people and environment

We connect savers and investors who want to change the world for the better with entrepreneurs and sustainable companies doing just that. We are the only specialist bank to offer integrated lending and investment opportunities for sustainable sectors in a number of European countries.



We have £1bn in loan commitments to the following sectors

- Food, Farming and Trade
 - River Cottage, Neal's Yard Remedies, Cafédirect, Soil Association
- Renewable Energy
 - Wind farms, hydro, solar, Ecotricity, Glastonbury
- Social and Cultural
 - Charities: Golden Lane Housing (subsidiary of Mencap)
 - Care homes: Abbeyfield
 - Social Enterprises: CAN Mezzanine, HCT Group
 - Education: Steiner schools, Camphill colleges, specialist schools
 - Faith groups and churches
 - Social housing

Village Underground/Hackney Arts Centre

Value of Loan: £700,000

What is it for: To acquire a second venue that will involve the renovation of a 1930's Art Deco cinema building, to be known as Hackney Arts Centre



Alignment to Triodos: Village Underground supports a close-knit community of creative practitioners, businesses and organisations through provision of studios, workspaces and a performance space for events. They host a range of cultural disciplines from fashion designers and artists, to architects and film-makers, illustrators, graphic artists, musicians and writers. The project has also involved the successful re-location and renovation of ex-London Underground train carriages, transforming them into cheap, flexible, and innovative rented studios. Funds have been provided by Triodos, in collaboration with other social lenders.

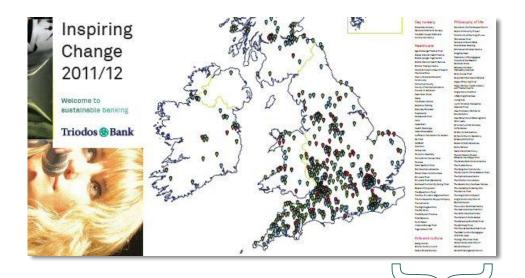
Transparency

Know where your money goes

www.knowwhereyourmoneygoes.co.uk

Our online interactive tool allows anyone to search through our loan book by keyword, location or sector, enabling them to pinpoint where their savings are going.





Inspiring Change

is published annually and showcases some of the organisations Triodos lends to.



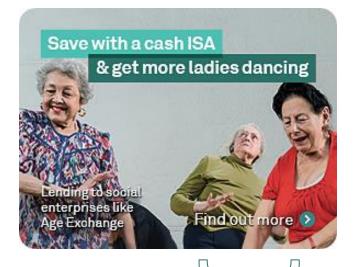
A full range of banking products including current account & ISAs





Ethical Stocks & Shares ISA Tax-efficient investments in sustainable equities

- •Rigorous sustainability analysis, with strict minimum standards
- •Choose from both the Triodos Sustainable Equity Fund and the Triodos Sustainable Pioneer Fund
- •Invest from £1,000 up to £20,000 per tax year, or top up from £500
- •Initial charge 0.5%, additional service and management fees apply



Cash ISAs

- •Interest rates up to 1.50% tax free (1.50% AER*)
- Enjoy ethical and financial returns
- ·Apply for, and manage, your account online
- •Your savings are only lent to organisations bringing about positive social, environmental and cultural change

"I bank with Triodos because it's important to me that my money is used in a way that I understand and that I believe in some small way is improving our world."

Sian Herschel, London

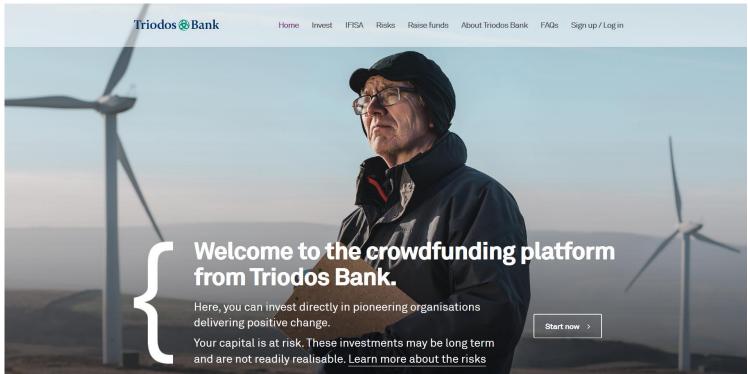




Triodos Bank crowdfunding platform

Invest directly in social and environmental organisations

- Over £133 million raised directly from investors for 53 impact projects over last 15 years through our corporate finance activity
- Launched our own direct investments platform in January 2018
- First UK bank to launch a crowdfunding platform and offer the Innovative Finance ISA



Triodos 🕲 Bank

Triodos Bank Crowdfunding Platform

Over £3 million raised in two months



Sign up at <u>www.triodoscrowdfunding.co.uk</u>

Investments may be long term and are not readily realisable. Investments are not protected by the Financial Services Compensation Scheme. Read more about the risks at www.triodoscrowdfunding.co.uk/risk



Get in touch to find out more

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www.triodoscrowdfunding.co.uk www.triodos.co.uk