

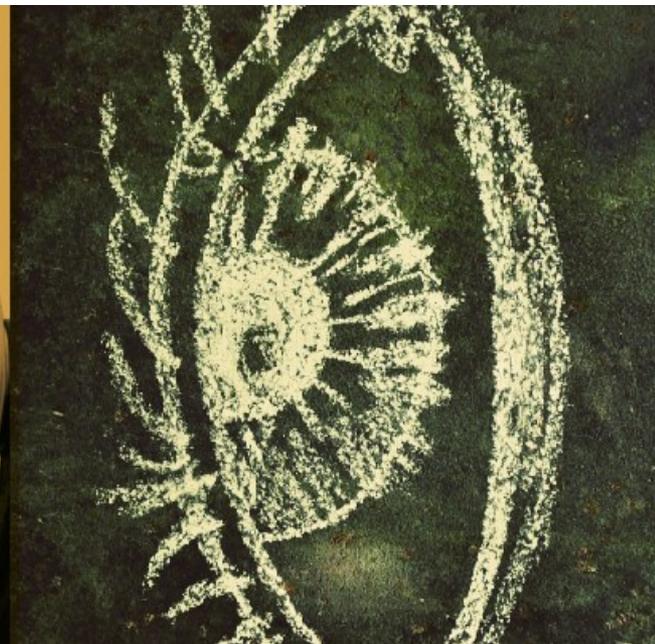
Triodos  Bank

Money has the power to Change the World

And it's
changing
it every
day



Every day we read headlines about the impact of money on the world around us. The recent economic climate has shown us how the financial industry can exert incredible power to make real and lasting changes to society



Money can fuel positive or negative change

Money
could
promote

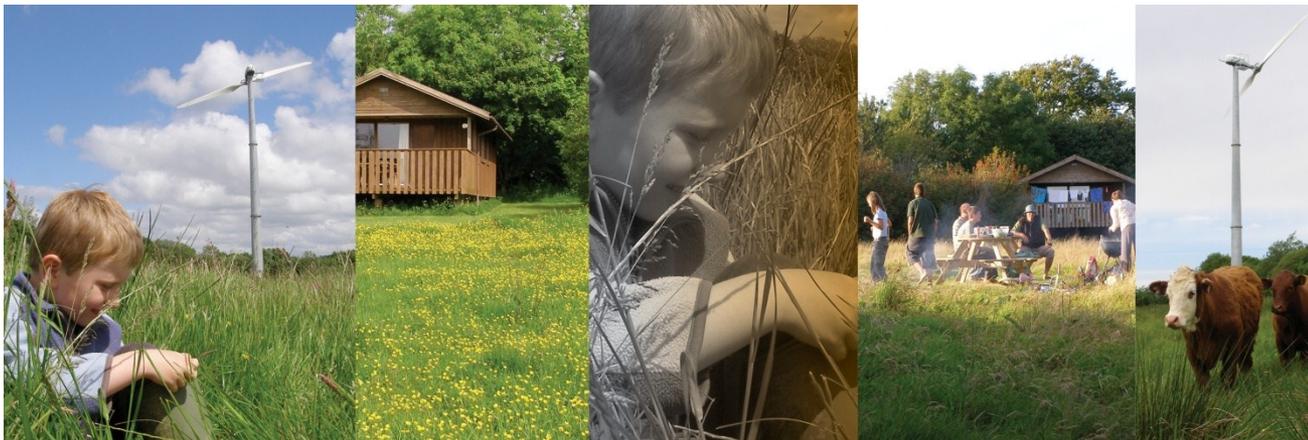


Intensive farming or the unsustainable pursuit of natural resources.
Undemocratic regimes and the arms trade.
Fossil fuel reliant energy production.

Or perhaps



Social Enterprises and co-operatives.
Wildlife and Conservation groups.
Organic farming and Fairtrade.
Renewable energy.



Wheatland
Farm,
Triodos
Customer

Money is never at rest...

30% of
the public



According to a 2011 study of consumers, 30% genuinely believe that their savings remain where they deposit them, believing that the bank would just add occasional interest or lock the money away in a vault.

60% of the
public



The same study showed 60% remain unaware that their savings may be lent out to a range of companies and organisations and be used to fund banks' investments elsewhere.

Statistics taken from 2011 independent study of UK population by 'opinium'



Ethical
Property Co.
Triodos
Customer

...it's always changing the world...

Where is it being used?



Most of us don't know.

Banks are rarely transparent over where savers' money is being lent or invested.

How much change do I create?



An adult in the UK, earning £20K per annum will in their working lifetime have direct control of one million pounds.

If money never rests, then every moment that this is not actively being used it is contributing to positive or negative change.



Soil Association,
Triodos
Customer

...so decide how

Consumer Choice



If you take an interest in how the products you buy are sourced and produced or how the food you eat reaches your plate, why not also understand how companies you disagree with stay in business?

Demand Transparency



Ask your bank how they use your savings and whether they lend or invest in areas you disagree with, be it polluting companies, unsustainable pursuit of natural resources, or undemocratic regimes.

Show them that the issue is important to you, and that you need them to be accountable to you, their savers, on ethical issues.



Broadway Lodge,
Triodos
Customer

How we try to be a force for Positive Change...

100% Ethical Lending



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

We connect savers and investors who want to change the world for the better with entrepreneurs and sustainable companies doing just that.

Responsible Banking



We do not borrow on the wholesale markets to fund any of our activities – all our lending is generated from customer deposits.

We never lend more than we have on deposit or trade in derivatives or other abstract investments.

Transparent



Being completely open about the businesses and organisations we lend to is part of our mission at Triodos Bank.

We publish a list of these organisations, and encourage people to browse them online at www.knowwhereyourmoneygoes.co.uk – Take a look!

Who we lend to

www.knowwhereyourmoneygoes.co.uk

Search

Enter keywords and/or a location



[How to search](#)

Browse by sector

Nature and environment

- Ecological development
- Environmental Technology
- Organic farming
- ...

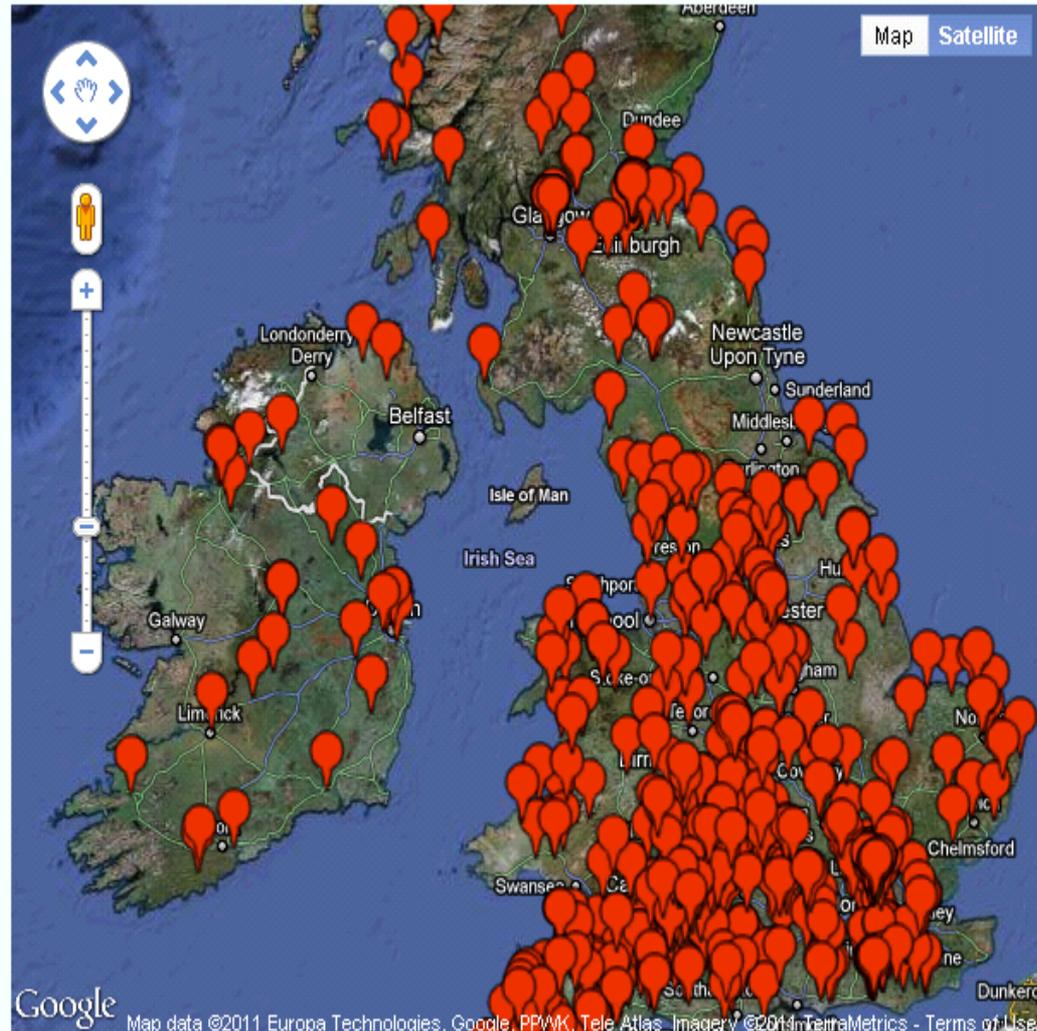
Social business

- Social projects
- Development cooperation
- Fair trade
- ...

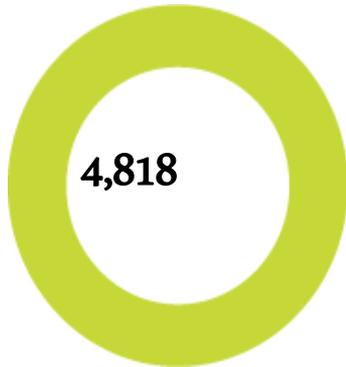
Culture and welfare

- Arts and culture
- Day nursery
- Education
- ...

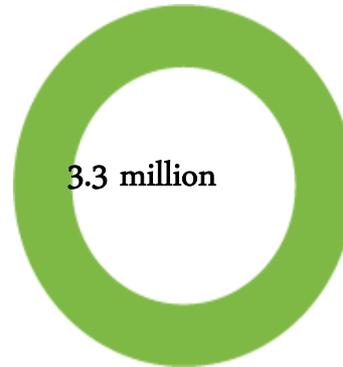
UK | Europe | World



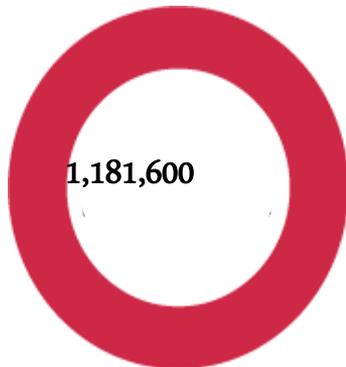
...And how we measure our impact



During 2010
4,818 individuals
benefited from care
for the elderly projects
at 70 care homes
financed by
Triodos Bank



During 2010 Triodos
Bank finance helped
make it possible for
3.3 million visitors to
enjoy theatres or
museums across Europe



The renewable energy
projects we finance
generated enough green
energy to meet the needs
of the equivalent of
1,181,600 European
households, avoiding
1,624,373 tonnes of CO₂
emissions



30,147 acres of organic
farmland financed by
Triodos UK saves 2351.5
tonnes of CO₂ per year
compared to
conventional farming

To find out more

www.triodos.co.uk

Call us: 0800 328 2181

Any questions....?