



providing fairer finance to business and households in Mid Wales

If you need

To **invest your Savings** somewhere that is local and ethical

An affordable Loan from somewhere you can trust

Finance to **start up your business**

Advice on **where to get grants**

..... then **Invest and Borrow with Robert Owen Community Banking**

OK, so who are we?

The **Robert Owen Community Banking Fund Limited** is a Community Development Finance Institution (CDFI), a *not for profit* organisation providing loans and financial support to business and individuals.

Together with the **Robert Owen Credit Union** and **Rebuilding Society Network Limited** we form a **Community Banking Partnership**. Working collectively in this way allows us to offer a broader range of services and products. These include:

- a savings and bill payment account,
- instant and long term loans
- insurances,
- budgeting and energy advice

Our History

The Robert Owen Community Banking Fund (ROCBF) was set up in 2006 by the Robert Owen Credit Union Ltd and with help from the [the new economics foundation](#) and the [Wales Cooperative Centre](#).

We are based in Montgomeryshire but we also work in partnership with other credit unions to provide financial services across the whole of mid Wales.

We are run by a volunteer Board all of whom are members of your local credit union, and who have a good feel for the social, cultural and business aspirations of the mid Wales region.

We are presently funded by the Welsh Assembly Government, Powys County Council, and with support from local businesses, social enterprises and local investors.

Robert Owen Community Banking Fund ... *providing fairer local finance*

What we can offer

- **Ethical Investments** – where your money will be supporting your local community. We offer a competitive rate of return on sums over £5,000.
- **Business Loans** – we can help you to expand and grow your business.
- **Start Up Loans** – we know how hard it is getting a new venture off the ground. If you have a new business idea come and talk to us.
- **Personal Loans** – fed up with your bank, or having difficulty in finding the type of loan you need? Then come and talk to us about affordable credit.
- **Social Enterprise** – if you are running a not for profit organisation and want financial investment we maybe able to help you.
- **Credit Union services** – where ever you live or work we can link you up to savings and loans plans with your local credit union.

These are some of our Partners

***The Robert Owen Credit Union** has been operating now for 15 years. It has become one of the most successful and well respected credit unions in Wales today. By sharing staff and offices we can work together as a team, providing fair and affordable finance to around 2000 people in Montgomeryshire.*

***Powys County Council** is working with us to provide Home Improvement Loans across the county.*

***Citizens Advice and Bro Dyfi Advice** to offer budgeting and energy advice to local householders.*

***TGAL and FS4B** are working with us to assist people who are trying to set up new local businesses.*

***The Community Development Finance Association** gives training and support with new ventures.*

***The Welsh Assembly Government** is providing funding, loan guarantees, advice and support.*

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A member of Community Development Finance Association

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