

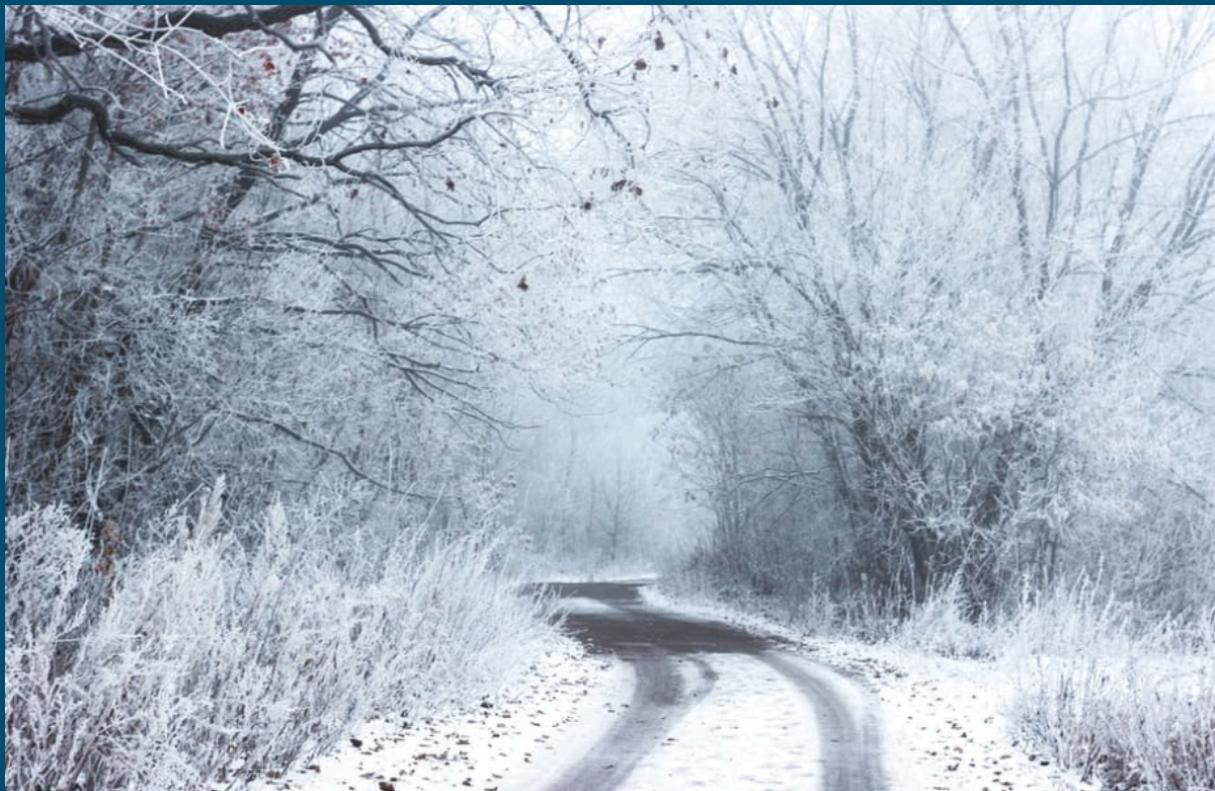
From: Robert Owen Community Banking news@rocbf.co.uk
Subject: [Test] Thanks for a Great Year! 😊
Date: 22 December 2016 at 13:14
To: joshua.rees@rocbf.co.uk

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Cyllid Cymdeithasol
Robert Owen
Community Banking

**December
Newsletter**

A Look Back on 2016



Another year has passed, and as always, it's gone by in the blink of an eye! We would like to take this opportunity to reflect on the previous 12 months, celebrating everything we have achieved, and thanking all those who have helped us along the way.

Lets take a look at what happened:

Growth- As we grow as a company, we inevitably require more staff and have

been lucky to recruit Mark and Josh into the team. Mark, based in our Cardiff office, brings a wealth of experience of the third sector and social enterprise. His expertise will be incredibly valuable to the business loans department in the New Year. Josh joined us in September, as an enthusiastic Banking undergraduate from Bristol, who is completing his placement and learning the ropes with us. We are delighted to take him under our wing and prepare him for a career in the ethical finance sector.



Recognition- Back in March we won the prestigious ‘social and community impact’ award at this years UK Citi Microentrepreneurship ceremony, for our support of the Ynni Anafon hydro scheme in North Wales. Our finance was crucial in getting this community owned scheme constructed. It is now generating 1000MWh of clean electricity each year and returns £50,000 per year into the local economy.

Energy- We have been very busy supporting the up front development costs of community energy cooperatives across Wales. Hydro-electric schemes, wind turbines and larger scale solar arrays have all been financed in recent months. Our biggest loan of £400,000 went to Swansea Community Energy and

Enterprise Scheme (SCEES) that featured recently in the news. Ten schools across Swansea are now generating green energy into their classrooms as a result. In South Wales we have financed the installation of 20kw of solar installations on two sports centres, plus two large community owned wind turbines at Mynydd y Gwrhyd. Not to mention two additional hydro schemes up in North Wales at Bethesda and Llanberis and the ongoing development of a wind turbine at Cemmaes on Anglesey – just across the bay from Wylfa. These developments have all been achieved in the face of a very negative environment for renewable energy since the Westminster Government's attack on the Feed in Tariff this time last year.



Website- In October, we had our website updated and we are really impressed with the results! We have Alex from Glue Studios and Tristan from Trade 196 to thanks for this. Keep an eye out for some great content and opportunities being reported on our website and social media platforms in the New Year.



Official Launch- In October, the trade association for our sector, Responsible Finance, was officially launched in Wales at the Senedd in Cardiff Bay. The event was hosted by Jane Hutt, Welsh Assembly Member for Glamorgan, who

spoke fondly of Robert Owen, giving warm encouragement to our work, and to the other members in Wales, such as Purple Shoots and Moneyline Cymru.



Enterprise- We want to say congratulations to all the new businesses we supported with start up finance who took the plunge this year. We have numerous great examples of really exciting ventures that we have lent to, many of which will feature in website content over the next year. It has been a privilege to work with you all, and we wish you every success in the new year.

What does 2017 hold?

On the back of a hugely successful year for our Home Improvement Loans in Powys we will have even more capital available at 0% interest in 2017. This means that even more local householders in mid Wales will be benefiting from affordable finance, helping to keep more money in the local economy.



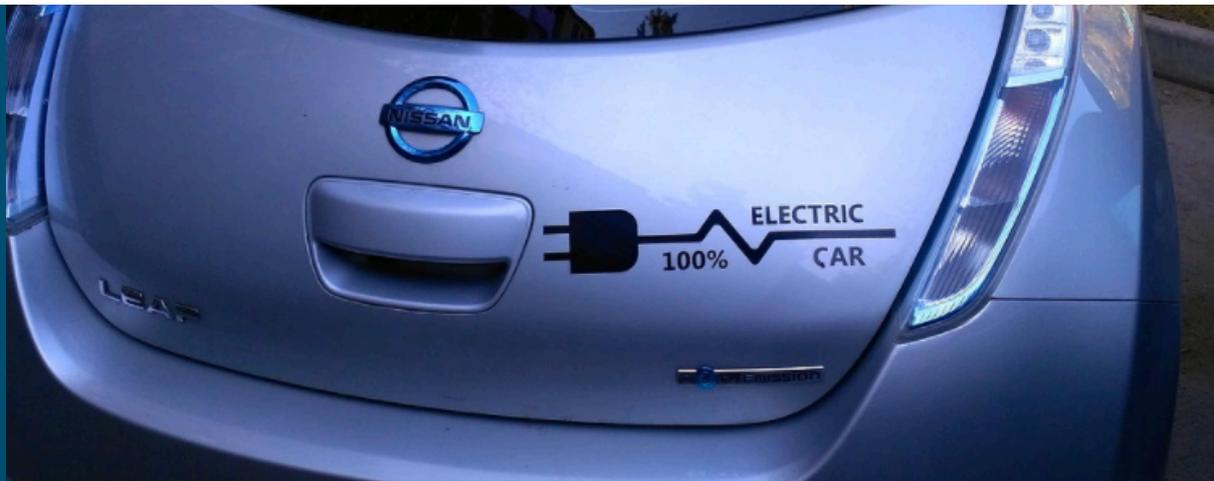


Picture: Wales Online

As some of you may already know, plans are afoot for moving our offices into the historic Pryce Jones building in the centre of Newtown early next year. Although our base on the Vastre has served us well, we are excited at the prospect of setting up a larger and more welcoming base, which will also host a 'co-working' facility in partnership with the Severn Valley Effect. This will provide affordable office space for new enterprises in the area, as well as drop in space for other professionals passing through Newtown. This space will act as an incubation area for local business and potential recipients of our business finance in the future. We will have more to say about this Enterprise Coop project in the New Year.

We will also be rolling out a new partnership with Severn Wye Energy Agency to provide free energy advice to our clients investing in home improvements or renewable energy installations. This is a fantastic opportunity to fully investigate the potential savings that can be made in your property, linked to the finance required to install measures.





Finally, we will be announcing exciting proposals from the community energy fund, to invest in electric vehicle car clubs. We also have plans to support the community buildings and churches of Wales increase their energy efficiency, creating warmer and less drafty spaces for communities to enjoy for many more years.

All that leaves us to say is thank you, to all of you that supported us over the last year; we couldn't have done it without you! We wish you all Nadolig Llawen a Blwyddyn Newadd dda!

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