

BRIGHTER BANKING FROM CUMBRIA



Feel good about
where you bank

How we're giving back to our local communities

The Cumberland

Imagine if the places that look after our finances, looked after our communities too.
Imagine if your bank was owned by you, and invested in the things you cared about.
Imagine if you could **feel good about where you bank**.



Well when your bank is **The Cumberland**, you can.
Because in the last **5 years**, we've **donated over £800,000** to giving back.
And spent **over 110 days** volunteering with local causes and charities.

All to **support 1,250 great local causes**, that help people to feel good.
Good about their financial wellbeing. Their futures. Their families and friends.
Feeling well fed. Well cared for. And well informed.
At school. At work. At home.
In the streets, and out in the countryside.

It's all about making things brighter, together.
That's brighter banking from Cumbria.



**making things
brighter, together**

Helping local people to...

**Feel good
about finances**

At The Cumberland, we care about the financial wellbeing of every single one of our communities. So, we strive to **help in any way we can**, both big and small.

A man with grey hair, wearing a green t-shirt with 'The Cumberland' logo, is leaning over a table. A woman with brown hair, wearing a dark blue shirt and a green lanyard that says 'The Cumberland VISITOR', is looking down at the table. On the table are several coins and a calculator. A clear water bottle is also visible. In the background, there is a wooden wall.

**“They came back
with massive smiles”**



The James Rennie Piggy Bank

We were delighted to get involved with James Rennie School’s first school bank. A school for pupils aged 13–19 with severe or profound learning needs, they wanted to help more youngsters learn about real-world finance.

We invited the pupils to our Head Office in Carlisle, where they learnt all sorts of financial skills, from setting savings goals to interacting with customer service teams. James Rennie’s main objective was to improve the students’ numeracy, communication and interaction skills. And Oliver Wilson, Assistant Headteacher, was over the moon with the success: “They came back with massive smiles on their faces and were talking about it for days afterwards.”

[Read the full James Rennie Piggy Bank story here.](#)



**Proud to fund
local communities**

In April 2019, we made some changes to our community funding strategy to help us support in an even more meaningful way. We increased our level of support to 1.5% of our total net profit, and £25,000 of this is available to branch managers to donate to local causes.

1.5%
**of our net profit
goes to local causes**



Support whilst you save

The last year has been tough for so many of us but not least Cumbria's hospices, which have had to adapt to a vast array of new rules and reduced funding in an already challenging job.

That's why we are so pleased to be able to support three of the county's hospices with a £47,400 donation thanks to the generosity of our customers.

In June 2021, we gave £15,800 each to Hospice at Home Carlisle and North Lakeland, Eden Valley Hospice and Hospice at Home West Cumbria.

We make a donation to the hospices every year equivalent to one per cent of the average total of all balances held by our affinity account savers. The money will go towards helping them look after people with terminal and life limiting illnesses.

Want to save and support with
The Cumberland?

[Find out more about our
Affinity Accounts.](#)



**Bank brighter.
Feel brighter.**

Helping local people to...

Feel good

about the future

From supporting organisations that provide safe and fun environments where the potential of young people is developed and fulfilled, to getting businesses in the best place possible. **We're helping to build brighter futures** at The Cumberland.



**Because sharing,
truly is caring.**

It isn't only monetary donations we offer up to our local communities. We provide voluntary services and causes with free customer service training, teaching people how to deal with customers politely and efficiently, and represent businesses in the best light. Because sharing, truly is caring.

**Doing good for
the do-gooders**



Carlisle Youth Zone Gold Patron

The Cumberland are proud to be a Gold Patron of Carlisle Youth Zone, a centre that creates a safe and fun environment for children and young people. A centre that creates a safe and fun environment for children.

In the words of Development Co-ordinator Emma Rogerson, "It's a special place and its mission is to support and develop the potential of any young person who comes through our doors."

Over the past ten years, the centre has catered to 3,221 young people, hosted 4,269 free sessions and trips, and taken 227 young people on offsite trips. But over the last year, due to COVID-19 restrictions and the club having to close their doors temporarily, funding was more vital than ever.

By moving online to offer thousands of hours of mentoring sessions and activities that usually took place face to face, funding from the club's patrons helped Carlisle Youth Zone's workers stay in touch with vulnerable children. And together, we helped provide 53% of Carlisle Youth Zone's £682,000 annual income, along with 76 other patrons. That's brighter banking, for brighter futures.

[Want to read more about our work with Carlisle Youth Zone? Head here.](#)



**"Supporting and developing
the potential of
any young person"**



Our Pledge for Votes

As part of our Annual General Meeting, we support a different local charity every year. For every vote we receive, we simply donate £1 to our chosen charity. In 2018, we chose Barnado's, and were delighted to donate a hefty £19,000 to the cause. In 2019/20, we matched our sum for FareShare, as less votes were placed with COVID-19 restrictions putting in-branch voting on pause. And this year, we're supporting Mind and Support in Mind Scotland.

Over
£66,000
donated over the last 5 years



Helping local people to...

Feel good

about each other

The pandemic brought challenges to us all. But at The Cumberland, **we're proud to be by the side** of customers, communities, and causes, always rising to any challenge.

For those living with dementia, their family members, and dementia carers, the global pandemic took its toll in endless ways.

Pre-pandemic, Cumbrian group Dignity in Dementia used to host singing and dancing groups for members. But due to restrictions, these were put on pause. Luckily, the group managed to find new ways of providing support. From a behaviour support helpline, to walking sessions, to video calls, members and their carers still had a safe, comforting space to turn to during difficult periods.

Late 2019, The Cumberland donated £60,000 to the social enterprise. Thanks to our support, Dignity in Dementia were then able to fund their new initiatives comfortably, offering more virtual support across the region.

Dignity in Dementia



£60,000
donated by
The Cumberland



Our volunteering
is on the up by
292%!

**The Cumberland
volunteer**



As we're nestled in the heart of our communities, we're passionate about getting stuck in. We believe there's nothing more valuable than offering up our time, to give back and help make a difference. So, we offer all our colleagues a day's paid leave every year to volunteer with a local cause or charity of their choice.

Getting involved ourselves gives us the chance to find out what's happening and what really matters to people in the heart of our communities. And we bring everything we've learned back to work with us, so we can improve our service and experience. Whether it's helping raise money for local children's charities, or giving a helping hand with the washing up, we'll do whatever we can.

In 2019/20, we had a fantastic 292% increase on our community day volunteering. And we can't wait to get out and about more this year!

#100 ThankYous

We give credit where credit's due. So, throughout the COVID-19 crisis, we put a spotlight on 100 inspiring people who went out of their way to support their community. From Brownie leaders with unwavering dedication, to young entrepreneurs in the making.

From The Cumberland, thank you to everyone who made life a little brighter.

Meet the faces behind every last one of our 100 Thank Yous.



Janice Brown

Tawny Owl at 1st Wetheral Brownies

Provided Brownies with challenges to do at home and supported families through regular contact.

Huge thanks, Janice!

Emily Brown

Year 3 pupil at Pennine Way Primary School

Raised over £600 by making and selling her beautiful bookmarks.

Thank you, Emily!





Want to find out more?

Head to www.cumberland.co.uk/community/feel-good-about-where-you-bank

Let's make things brighter, together.