lendology·cic

Certified B Corporation

Making Energy Efficiency Upgrades Possible

Emma Lower, CEO, Lendology

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Who we are

lendology·cic is a not-for-profit, B Corp-certified social enterprise, working with councils to make homes warmer, safer, and greener.

Our purpose

Supporting homeowners often excluded from mainstream finance, championing financial inclusion, and enabling sustainable home improvements.

Why?

Grants don't reach everyone – too many fall through the gaps

2.1 million vulnerable households in fuel poverty (2023)

Rising energy bills place pressure on low-income and older homeowners

No early repayment charges

Borrow from £2,000 up to £15,000

Individually tailored assessment and loan product

0% fixed interest (representative 0.2% APR)

Suffolk's Investment Journey: Real Results

Scheme closed to new joiners 2 years ahead of schedule due to high demand

£3 million

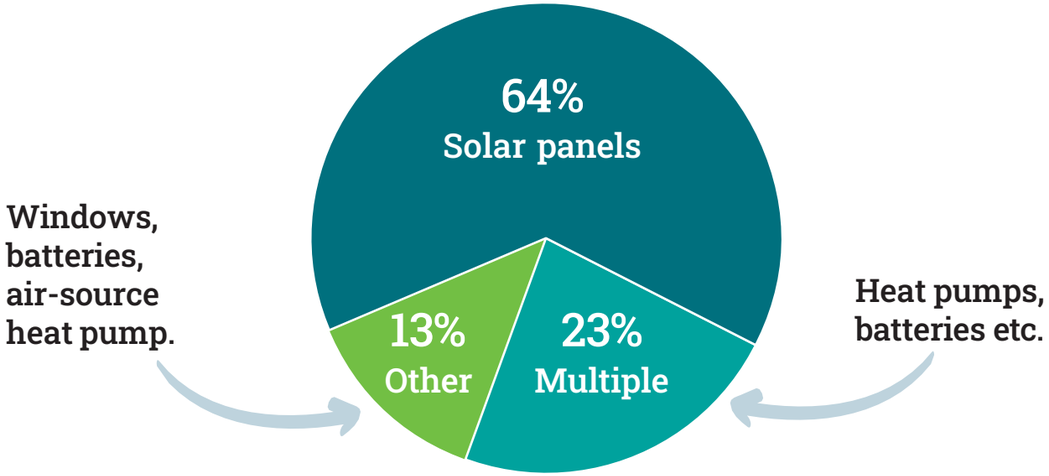
Total Investment
Capital deployed across Suffolk

45% lent

to customers for energy efficient measures

55% scheduled

WIP (allocated funds)
Capital deployed across Suffolk



141
households

Average loan size
£9.4k

Case Study

"Just 30p a day!"
– Nicky's energy bill transformation

Loan Scheme: Warm Homes Suffolk Loan
Location: East Suffolk
Partner: Suffolk Council

Nicky had an all-electric home with solar panels, but rising bills and lack of storage meant she was struggling.

With a Warm Homes Suffolk Loan, she installed battery storage.

Her electric bills are now about 30p a day, thanks to being able to store solar energy and reduce reliance on the grid.

"It's just simple... hasn't caused me any hassle."
Nicky

"It helps me not be anxious to pay bills and I am just doing my bit really towards the planet.
Nicky

100% would recommend the scheme to others

Bills dramatically reduced to just **30p/day**

Case Study

From EPC Band D to A – Mike's green home

Loan Scheme: Warm Homes Suffolk Loan
Location: East Suffolk
Partner: Suffolk Council

Mike wanted to do his bit for climate change and improve his home for his family.

"Energy generation is the most obvious way we can help while at the same time improving our property."

Using a Lendology loan, they added solar panels which raised their EPC from Band D to A, achieving a SAP rating of 100.

They have enough electricity generation to meet all their current needs, and spare capacity to install a heat pump and remove their gas boiler.

"The loan allowed the family to spread the cost over time "It gave us longer to repay than the projected payback."

Best of all, "We are now proud owners of electricity generation!"

SAP rating of 100

The Joining Journey

FREE Consultation

to understand the specific needs of the area

Capital Sourcing

examples include the Shared Prosperity Fund and Devolution funding

Comms Plan

support with campaign launch and ongoing awareness

Collaborative Design

of a scheme tailored to you and your community. Delivering the desired ROI

End-to-end Service Delivery

including procurement, loan administration, and customer service support.

Social Impact

Customer feedback and community engagement

CUSTOMER LOAN APPLICATION PROCESS

APPLY

Customer applies direct to Lendology via website, phone or Council/Third Sector organisation makes a referral

ELIGIBILITY

Lendology completes an affordability and creditworthiness review alongside ensuring that the works requested fall within the Consortium Policy

LOAN AGREEMENT

Customer supplies quote(s) for the works, at which point Lendology draws up a loan agreement for the exact amount required and for the loan product best suited to the customer's needs and means.

LOAN RELEASE

Once works are completed, the customer provides Lendology with an invoice. On receipt, Lendology releases the loan to the Customer or the Contractor (as decided by the Customer).

The Revolving Loan Model: Maximising Impact

Initial Loans

Finance provided to homeowners for energy efficiency upgrades

Efficiency Improvements

Insulation, heating systems, solar panels, and other efficiency measures installed

Expand Reach

More households benefit from improved homes and lower energy bills

Repayments Recycled

Loan repayments fund new loans for additional households

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Let's Work together

Build a scheme that decarbonises homes, reduces emissions, and supports your community.

Contact us

Scan the code for a FREE consultation, and to find out more information

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www.lendology.org.uk

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Any Questions?