BEYOND THE LOAN

Creating Social Value through
Decarbonisation and Home Improvements

Emma Lower, CEO



PUTTING PEOPLE AT THE CENTRE

A home is MORE than a property

A safe, warm and suitable home sometimes requires significant investment.

Essential roof repairs and heating upgrades

Energy-efficiency improvements

Adaptations to support changing needs

Empty properties brought back into use

Savings, grants and conventional finance do not meet every circumstance.



PUTTING PEOPLE AT THE CENTRE

RESPONSIBLE finance can bridge the gap

Local authorities

Identify housing priorities and make funding available for eligible homeowners and properties.

lendology·cic

Provides specialist lending expertise and personal customer support.

Together: recyclable loan funding supports essential repairs, energy efficiency, adaptations and empty homes.



2025/26 OVERVIEW

More LENDING More homeowners SUPPORTED

£4.52 million
in lending delivered

388
homeowners supported

+21%
lending year

Our success is measured not simply by the amount lent, but by the improvements it helps make possible.



DECARBONISATION AND AFFORDABILITY

65.8%

of loan records related to environmental improvements

177

solar installations supported

35

heatpumps supported

Est. 165.8 tonnes CO2e saved

Modelled carbon savings: +179% on 2024/25



WARMTH and ENERGY CONFIDENCE matter

Green lending customer survey

Concern about the **cost of heating and powering the home** fell substantially.



remained concerned after the improvements, compared with **88%** (66 of 75) before.



agreed that their home was **warm and comfortable** after the improvements, compared with **55%** beforehand.

> ***Since the installation of our solar PV system, our household has seen a significant improvement in both our energy costs and our overall quality of life.***
>
> Lendology customer



DECARBONISATION AND AFFORDABILITY

REAL PEOPLE behind the carbon story



JAN

Air source heat pump

Replacing oil-fired heating made her home more comfortable and easier to manage, with less worry about heating and hot water.

> *When my grandchildren come down to visit in the summer, the savings will go towards days out.*



> *As long as we make or save £3.50 a day, then it's worth it.*

LIAM & NAOMI

Solar panels and battery storage

Their all-electric homewas costlytoheat. They report greater comfort and more confidence in the long-term cost of running their home.



Safer homes can improve WELLBEING



agreed that their home was **warm and comfortable** after the improvements, compared with **55%** beforehand.



agreed that their home supported their **health and wellbeing** after the improvements, compared with **73%** beforehand.

Average life satisfaction increased from 7.72 to 8.57 out of 10, an increase of 0.85 points.



HEALTH, WELLBEING AND INDEPENDENCE

Independence begins at HOME

4 properties supported through Disability Adaptation Loans

£39,477

funding released

Average life satisfaction increased from **7.72** to **8.57 out of 10**, an increase of **0.85** points.

Survey findings based on just three respondents; interpret with care.



> *It's not clinical, it's not a hospital room*

MEASURING WIDER SOCIAL VALUE

BETTER properties. STRONGER communities.

£572,002

Lending across all Empty Properties

22 empty property and landlord properties supported

£915,000

Estimated economic activity

10 empty property loans:

estimated **£105,000** annual local economic contribution and **£1.5m** avoided new-build costs



RESPONSIBLE FINANCE WITH SOCIAL PURPOSE

SOCIAL purpose and financial DISCIPLINE go together

Council-backed funding responds to local housing priorities

Specialist lending expertise and personalised customer support

Clearer website and scheme information to support customer understanding

Responsible finance complements grants and other support

Customer survey: 100% satisfied or very satisfied with their Lendology loan experience.



MEASURING WIDER SOCIAL VALUE

Measure OUTCOMES not just FINANCE

OUTPUTS

Lending delivered
Homeowners supported
Types of improvements

EXPERIENCE

Warmth and comfort
Energy-cost concern
Health and independence

ESTIMATED VALUE

Carbon impact WELLBY
wellbeing value
Economic and care
impacts

Customer feedback and case studies help explain the numbers.
Estimated values are indicative, not direct financial returns or precise measures of cause and effect.



THE LOAN IS NOT THE IMPACT

It's what the finance makes possible

