

The logo for lendology.cic features the word "lendology" in a light green font and ".cic" in a light blue font. Above the letters "o" and "l" are three small circles: a white one, a teal one, and a lime green one.

lendology.cic

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Emma Lower CEO

Our Vision & Mission

We believe that every homeowner should be able to live in a home where they can feel safe, warm, and secure, and for many this means having access to affordable lending.



Our vision is for a world where everyone can improve their lives through inclusive finance.



Our mission is to provide dynamic lending solutions to maximise social and environmental impact.



Established in 2003, based near Taunton, Somerset with 37 Council Partners



What makes us different?



**Pensioners with limited
or no disposable income** ✓



Self-employed ✓



**Homeowners in
receipt of benefits** ✓

Representative Example (4% fixed interest rate, Representative 4.2% APR).

Loans are subject to status and are typically protected by a Title Restriction.

Borrow £5,000 over 60 months, £92.08 monthly repayments. Total amount repayable = £5,544.96, including £20 fee for registering the Title Restriction against your property at the Land Registry. The £20.00 fee is only payable if a loan is agreed by Lendology and you decide to proceed with a loan. We do not charge interest on the fee. A Title Restriction means that you may not be able to sell your home without our permission unless the loan is fully repaid.

This is a financial promotion approved by Lendology CIC. Missing payments could affect your credit rating and ability to obtain credit in the future.

£23million

helping homeowners

Current loan book of

£10million

£36k lost

= 0.0015% loss ratio



Council Backed Solutions for Housing

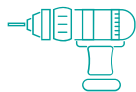
Local authorities play a pivotal role in shaping the housing landscape within their localities. While managing council housing stock remains an essential function, wider responsibilities span across various tenures, including the private rented sector and private sector housing

From developing comprehensive housing strategies to enforcing housing standards, tackling homelessness, promoting sustainability, and fostering community regeneration, you have a broad mandate to ensure that housing is accessible, affordable, and suitable for all residents

Effective collaboration with public, private, and community partners is crucial to addressing the diverse housing needs of your community.

Current Issues for Homeowners Across the UK

Owner-occupiers often face difficulties in accessing finance for home purchases, renovations, or upgrades. The problems in this sector stem from several interrelated challenges, and upgrading the sector is crucial for supporting housing affordability, stability, and economic growth.



Limited Access to Home
Renovation Financing



Lack of Financing for
Energy-Efficient and Sustainable Upgrades



Inequities in
Access to Financing



Inadequate Financing Solutions
for Ageing Populations



Volatility in Interest Rates and
Market Conditions

What's the Landscape for Homeowners in Scotland?



Scotland's Energy Efficiency Targets:

Scotland has committed to more ambitious energy efficiency targets, with a goal for all homes to meet at least an Energy Performance Certificate (EPC) rating of C by 2033



Fuel Poverty in Scotland:

The Scottish Government also has a legal commitment to eradicate fuel poverty by 2040, which influences its retrofitting strategies.

What's the Landscape for Homeowners in Scotland compared to England?

1

Policy and Ambition

Scotland has more ambitious energy efficiency and decarbonisation targets, with stricter standards and more government involvement.

2

Funding

Scotland offers more targeted and accessible grants, loans, and support schemes through initiatives like *Home Energy Scotland* and *Warmer Homes Scotland*.

3

Housing Stock

Scotland's rural, older, and off-gas grid housing requires more specialised retrofitting approaches.

4

Climate

Scotland's harsher climate necessitates more comprehensive insulation and weatherproofing measures compared to many parts of England.

5

Standards

Scottish homeowners and landlords face higher energy efficiency standards, with tighter regulations, particularly in the rental sector.

These differences reflect the distinct environmental, social, and political landscape of Scotland compared to England, with the Scottish Government taking a more proactive role in driving retrofitting as part of its broader sustainability and net-zero goals.



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What's Working in Your Area Now?

What's Working

Get into groups, and share what is happening in your area

Successful

What's
in the
pipeline?

Not going
to plan



Council Backed Solutions for Housing



**Intervention
and Subsidies**



**Innovative
Financial
Products**



**Education
and Financial
Literacy**



**Public-Private
Partnerships**

How to engage with Customers



Support through
Community
Energy Scotland
organisations

Trust in
the supply
chain

Know that
they are not
choosing
the wrong
technology

Undertake
what works they
WANT to do, not be
told what they
HAVE to do

See that
this isn't
"niche" it's
normal



Generating Social Impact

In 2023

88%

of respondents reported that
their loan had improved the
energy efficiency of their home



What did our customers borrow for?

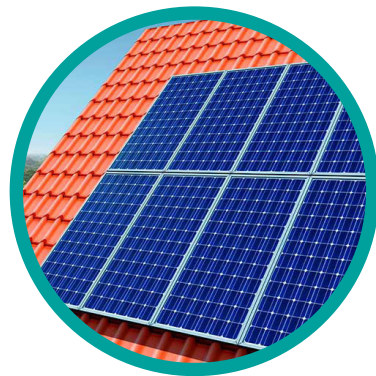
The top works across the last 12 months were:



Major property renovations



Roof or thatch replacements



Solar panels



New windows

Summary



There is already so much in place to support homeowner decarbonisation



Collaboration and learnings from existing projects is vital, but so is new ways of thinking



The homeowner narrative is key, its their home, they want it to be a place where they can afford to keep it warm and cool – we need to help them see the value of decarbonisation



What can we do at pace, what needs a longer timeline, and lets start to make this a normal home improvement that is happening right across the UK at SCALE

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Any questions?