Purpose

To unlock the investment needed to make all homes cheaper to run, more comfortable, safe and green.
How?

Unique Point of Sale (POS) Finance for Green Vendors.

UNLOCKING THE INVESTMENT NEEDED FOR GREEN HOME IMPROVEMENTS
Analogy

Personal Loan

Contract Hire

PCP 80%
Green Home Improvements

- High upfront cost
- Must justify itself in financial terms

“This is an area where it would maybe be difficult to justify a big upfront payment. But if the savings made by installing the equipment came out above the monthly payment, I wouldn’t see a problem.”

Survey Respondent, proprietary customer research
Add To My Mortgage
Green Vendor POS Finance

10% Interest Rates
Unsecured Personal Loan

10 Years Maximum term
# Affordability Comparison

<table>
<thead>
<tr>
<th>LOAN TYPE</th>
<th>MORTGAGE EXTENSION</th>
<th>POS FINANCE LOAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borrowing</td>
<td>£10,000</td>
<td>£10,000</td>
</tr>
<tr>
<td>Term</td>
<td>25 Years</td>
<td>10 Years</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>Monthly Payment</td>
<td>£47</td>
<td>£129</td>
</tr>
<tr>
<td>Total Payable</td>
<td>£14,153</td>
<td>£15,513</td>
</tr>
<tr>
<td>Golden Rule Ratio*</td>
<td>5.7%</td>
<td>15.5%</td>
</tr>
</tbody>
</table>

*Economic yield on asset required (via rebates, utility bill savings, income etc.) to break even
Our Premises

- Mortgage additions are the natural way to fund green home investments, for both landlords and homeowners.
- Green vendors are natural distributors for green finance.
- Arranging additional mortgage borrowing today is difficult, slow and not joined up with the purchasing process.
The Innovation

POINT OF SALE TRANSACTION

Homeowners & Landlords

Green Vendor Network

Digital Platform

Add To My Mortgage

Mortgage Lenders
Customers

9 out of 10
would consider using it for a £10,000 home improvement.

89%
say it would make them more likely to consider investing in energy efficiency improvements.

“Makes financial and environmental sense.”

Homeowner

“It appears cheaper and less hassle - no separate payments just one monthly mortgage outgoing.”

Homeowner

ATMM Market Research, June 2020
Software Platform
Potential to unlock an order of magnitude change in the rate at which we can deploy renewable measures in homes.

Kyle Grocott, CEO
Phoenix Gas Services
Practical yet innovative way that people can achieve their green ambitions and save on their household bills.

Lloyd Cochrane, Customer Goal Lead
Home Buying & Ownership
NatWest
Holistic Benefits

- CO₂ Savings
- Fair by design
- Post COVID support for SMEs
- Directory of good Green Vendors

“£200B investment is needed in UK homes to improve energy efficiency if the Government’s 2050 net-zero CO₂ target is to be met.”

Capital Economics Report
FT, October 2019
Add To My Mortgage
Thank you

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