

# SaveEnergy Business Plan

## 1 July 2026 - 30 June 2027

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## Executive Summary

This document details our plan for the financial year 2026-27, SaveEnergy's second full year of operations. Overall, the focus of this strategy is to consolidate and build on all the progress and learning that we have achieved to date, to transform the organisation into a customer-focused, well resourced, effective community energy saving organisation offering a wide range of services across the Thames Valley. We are moving toward self-sustainability from our commercial income in future years, but still need a reasonable level of grant funding while we achieve this level of scale.

The progress that we have made to date has proven our proposition, with many new customers finding us via our marketing and press activity, willing to pay us for the expertise that we offer and valuing the trusted and independent position that we take. While we made good progress with the recruitment and training of volunteers and contractors, this has yet to be translated into active contributors to the business, and this will be one of the main focus areas for the coming year.

In the meantime, the responsibility for the delivery of all of the survey and assessment work has fallen to the general manager, which comes at the cost of business as usual – in the period from January to April, there was very little else that it was possible to accomplish, as the workload was demanding and consistent.

In order to deliver this change and support the delivery of excellent customer service, SaveEnergy will be investing in a professional CRM system, able to capture existing contacts and all new enquiries, as well as our current potential and existing customers, to enable us to manage and convert as many of these as possible into sales. This will transform our approach to sales and marketing and provide a platform to be able to manage and develop the business exponentially.

We will also invest in a resource scheduling system, able to provide availability of all our resource at a glance and match new enquiries to the availability of team members. This will overcome a key barrier to making swift sales (especially for EPCs), create a smooth and easy workflow pattern to support our team, and be integrated with our accounting software to create timesheets and reconciliation.

We will also be seeking to develop new products and services, to meet customer demand and complement the seasonal nature of the thermal imaging-based products that we have been successful with this year. These may include heat loss surveys, air permeability, non-domestic energy assessment, and will require further investment in training people.

The significant development in the coming financial year will be the launch of Lofty Ambitions, our loft clearance and insulation proposition. We have a list of interested customers for this service, but the key challenge is finding the right project manager and labour (at the right cost) to be able to confidently launch this as a product. We are still piloting this project but we are confident that we will be launching Lofty Ambitions by the Autumn of this year.

The plan for 2026/27 presents a conservative and realistic picture for growth and development – with the delivery of the initiatives detailed we will consolidate the business and move it forward significantly, in keeping with our overall plan.

## Background and Progress

SaveEnergy CBS Ltd is a community-owned business based in the Thames Valley, with a mission to enable everyone, regardless of circumstances or ability to pay, to improve the energy efficiency of their home and reduce carbon emissions. We give people the confidence and knowledge they need to take action by selling expert home energy advice and home energy assessments at reasonable cost to the 'able to pay' market and giving energy advice and practical measures for free to households struggling or in fuel poverty.

This is important for our environment, because heating and cooling UK homes contributes over 14% of the UK's greenhouse gas emissions, over 52 million tonnes of carbon dioxide equivalent (MtCO<sub>2</sub>e). It is also vital for people, because improving energy efficiency helps people enjoy a more comfortable home, lower energy bills, improves health & wellbeing, addresses social justice and ensures everyone can address climate breakdown.

SaveEnergy was created in 2023 by a small group of people concerned about social justice and domestic energy consumption. We received funding from our local Climate Partnership, The National Lottery and from the Community Energy Fund for a feasibility study, consulted over 120 local people, and developed a vision for a financially sustainable model to drive carbon reduction and invest profits in free services.

By early 2024 we'd appointed and trained our first member of staff, delivered 10 home energy efficiency surveys to test our service and created our first business plan. In May 2025 we asked our local community for support and now have 80 members; our share offer raised £85k of working capital from 60 people, enabling us to train our team and launch our services, which include:

### **Our 'free to customers' services:**

- Home Energy Advice, free for everyone
- Home Energy Advice Plus, our free practical home energy improvement service
- SaveEnergy Consultancy, in-depth free personalised energy advice including home thermal imaging to diagnose issues where necessary

### **Our paid for services:**

- SaveEnergy Consultancy, offering low-cost, personalised energy advice for paying customers
- SaveEnergy Triple A Home Energy Evaluation, our unique report including energy advice, a thermal survey, EPC and personalised action plan
- Home thermal imaging surveys to identify problem areas
- Energy Performance Certificates (EPCs) for renters, homeowners and landlords
- Lofty Ambitions, our reasonably priced loft clearance and insulation service
- Domestic Retrofit Advice, helping people move towards an eco-home

We are committed to social justice, recognising that climate change impacts the poorest in society most. To deliver our mission we offer free energy advice to everyone but with a strong focus on supporting those people who are struggling to stay warm at home or to pay their energy bills, are older or vulnerable, and we prioritise households that are fuel poor or at risk of fuel poverty. We do not means test our customers because we don't believe it is appropriate for us to do so. If customers are referred to us by statutory, charity or third sector organisations our advice and practical support is always free of charge.

### **The SaveEnergy difference:**

- Community-owned and run, not-for-profit, all basic energy advice free of charge, always
- Selling services to the 'able to pay' market to fund free services for vulnerable households
- We will be financially self-sustaining within three years (by July 2028), without future reliance on grant funding except to deliver growth and new services
- Always trustworthy and independent, refusing supplier commissions and kickbacks
- Whole team qualified as energy advisors, with additional qualifications as needed to ensure quality

Since launching our first services in 2025 our general manager, also our first qualified energy advisor & domestic energy assessor (EA/DEA), has reached 900+ people with free energy advice at talks, events and one-to-one; delivered 60 home energy assessments; and five free home visits. This number will increase exponentially as we bring new team members on board.

Customers value our service: all survey respondents (n.10) are 'extremely satisfied' and all have taken energy efficiency actions since our visit, from using heating controls more effectively, to improving insulation or installing renewable technologies including Air Source Heat pumps or solar. Consumers value our community-based model in a complex energy market that's been damaged by aggressive selling and 'climate propaganda'.

The market is huge: just a 10-mile radius of Maidenhead, where we are based, encompasses 265,000 homes where only 3% are performing at the highest energy efficiency standards, over 5,000 households are in fuel poverty, and the global situation is increasing demand for energy efficient solutions. We've reached almost 1,000 households and plan to reach over 6,000 by 2028-29. We're engaging with local authorities (Wokingham, Henley, Windsor & Maidenhead) Age UK and Citizens Advice; and seeking partnership with community groups and renewables installers across the region.

We have lots of opportunities, but our capacity is limited as our general manager is still out surveying homes and delivering services to cover our overheads. The next stage of our development will see other members of the team become the primary providers of energy assessment and advice, enabling our general manager to focus on strategic growth and development, including initiatives such as loft clearance and insulation, providing handyman services, and the development of new products.

We have both the ambition and the potential to start replicating our model across the region. We've been approached by West Berks Nature and Climate Network about delivering in their rural area with higher numbers of older, 'off gas' households, and are negotiating with Reading Hydro CBS, to deliver their energy advice program in Reading. We believe a partnership with some of the 600+ community-owned renewables organisations, many of whom want to offer energy advice, could be a way for SaveEnergy to expand our services for homes, businesses and community buildings in the future.

## Vision, Mission & Objectives

### **The vision for SaveEnergy is:**

*A community that does everything it can to reduce energy consumption sustainably*

### **and our mission is:**

*Help every member of the community that we serve to reduce their energy consumption and contribute to the lowering of carbon emissions, no matter their circumstance or ability to pay*

We evaluate all of our strategic options and opportunities in light of our mission and ensure that we only proceed with new actions and initiative that deliver against it. This forms the bedrock of our operations and everything that we choose to do will reflect it.

### **Overall company objectives**

- Positively impact on energy consumption, carbon emissions and climate change
  - Develop viable, measurable community-based approaches to reducing energy demand and carbon emissions from buildings
  - Minimum 75% of customers take carbon reduction action following a visit
  - Trust and quality 80% of customers would recommend our service to others
- Build a successful and financially viable operating model
  - Achieves financial breakeven by third full year of operations (supported by grant funding in the interim) – July 2028
  - Established activities and scalability in every area of operations, using Community Shares to finance growth as appropriate
- Directly enable retrofit actions for clients
  - Every customer offered support to implement retrofit solutions as a result of their visit, with 50% taking direct action
  - Support customers with a network of trusted and competent workers, including those directly accountable to SaveEnergy and increase/develop and green supplier network
- Create a fair response to carbon reduction
  - Qualified by need and more generous criteria than the Warm Homes Grant, deliver at least 20% of our services with no upfront cost to the end customer
- Build Green Skills for the future
  - Build the market by recruiting and training new entrants to the green skills economy to deliver roles such as energy advisor, domestic energy surveyor, retrofit assessor, etc, to expand capacity and meet the growing need of the community

## **Year two (2026/27) operating objectives**

1. Meet or exceed forecast income levels for
  - a. EPCs
  - b. Triple As
  - c. Energy Efficiency Consultancy
  - d. Lofty Ambitions
2. Secure new fundraising income to meet forecast/requirements of the business
3. Source and deliver a CRM system able to meet the needs of customers and the business, enabling us to deliver excellent customer service, and monitor and control activities and outcomes
4. Source and implement a resource management and allocation system linked to our accounting system
5. Build a strong and confident team of volunteers and contractors, able to meet the needs of the organisation
6. Build a trusted referral network of suppliers to encourage customers to undertake retrofit actions
7. Maintain and build relationships with members to ensure support and maintain interest in the society
8. Build and maintain strong relationships with stakeholders
9. Evaluate our success in an appropriate and meaningful way

## Key Deliverables for the next financial year

Challenges: We had planned to grow quickly in our first year of trading (2025/26) but have developed a more realistic plan based on our learning, as follows:

**People:** As a community business, we serve a wide range of people including our customers, members, team and investors and other stakeholders.

**Customers and community:** In our first year of trading we supported almost 1,000 people with energy advice and delivered free and paid for services to over 60 people. We are committed to delivering ethical, high-quality customer service, meeting people's needs and exceeding their expectations. The developments we make this year will enable us to maintain consistent excellence.

**Members:** We have 80 members and will continue to promote membership of SaveEnergy to ensure the widest possible representation. We aim to communicate regularly and fully with members and will seek their feedback more in the coming year, including at our AGM, to ensure we meet their needs.

**Team:** In 2025/26 twelve people volunteered for Energy Advisor training and five people for Domestic Energy Assessor training, but we underestimated how long people would take to complete this and how much service delivery the GM would therefore be required to deliver to 'fill the gap', so we plan to:

- streamline the current team, focusing initially on four of our qualified assessors to deliver most of our services in the next financial year (inc. the GM), and support these individuals with training and guidance to become independent and confident to deliver services to the required standard
- reduce overhead and increase engagement, by giving more work to our contractors (only paid to deliver specific work, that we charge customers for)
- grow our team of qualified volunteers to deliver free services and community engagement, recruit more volunteers to meet additional demand that we create, and expand our team and our reach through merger with neighbouring community energy groups
- identify key skills/resource shortages that we will need to deliver our plan (including new products and service that we want to provide), which will inform our recruitment and training plans (for both current team members and future ones)
- encourage other trainees to progress at their own pace, use their skills and come back when they're ready, reducing our management load and empowering them to own their journey, while enabling them to remain as part of the SaveEnergy family
- seek additional funding to enable us to recruit, train and employ people and transform the speed at which we can grow

**Investors:** Our investors made our progress possible and we will continue to involve them in our business through regular communications and at our AGM, providing them with clarity and confidence about how their investment is serving SaveEnergy and the wider community.

**Pipeline:** We're doing something new by creating a market for energy advice; it's a low priority for most people to consider, but once they realise the benefits, they are prepared to pay for our independent, trusted expertise. Building our marketing approach has taken time to develop and refine, but we now plan to:

- take advantage of being not-for-profit and embedded in communities, and working with partners who are, which builds trust - our USP and antidote to aggressive selling and 'climate propaganda'
- focus on our discovery that for most customers being comfortable at home is a higher priority than saving money, whatever people's circumstances
- developing new products to build our year-round offer because some of our services are seasonal, and we will be expanding our EPC marketing once our team are trained and confident
- build on the good and growing level of brand awareness we now enjoy with future campaigns to build the pipeline for our products such as EPCs, Energy Consultancy, Lofty Ambitions, so that we're not starting from scratch each season
- follow up all of our previous leads and enquiries before the start of the next surveying season, to convert these into sales at the start of our year

**Process:** Exemplary customer service requires investment in data systems while retaining personal customer interactions that build trust. We're planning to invest in:

- a CRM system that is appropriate, GDPR-compliant and scalable that will automate/assist in lead gathering, call back scheduling, pipeline progress tracking and prompts to take action, etc
- the CRM would also integrate with our accounting software (QuickBooks online), and enable us to prepare an "at a glance" dashboard of financial performance, sales pipelines, campaign activity and outcomes, etc
- team scheduling software to streamline our booking systems, matching both volunteer and contractor availability to incoming energy advice and sales enquiries, to ensure that we can quickly and flexibly meet customer demand while serving the needs of our team
- the scheduling software would also integrate with QuickBooks to create timesheets and expenses payments, enabling a swift and efficient reconciliation between work delivered and time/expense compensation for our team members
- working with partners to create robust referral systems for their clients, especially for energy advice, that meets GDPR and safety concerns while enabling us to serve our community
- the development of policies and processes that will ensure our reliability, building trust with partners to build our reputation and drive expansion

**Profitability:** We have huge potential but low margins, and we offer some services for free. To further boost our commercial income and move closer to self-sustainability we will:

- develop 'Lofty Ambitions', a profitable but reasonably priced service addressing the barrier of 'life clutter' that stops people increasing their loft insulation. Our team will clear the loft, provide boxes and packing tape, install insulation to modern standards, board, replace possessions, and recycle unwanted or reusable items where possible.
- develop a local authority proposition, encouraging them to contract us to deliver 'Lofty Ambitions' for their most vulnerable residents
- develop and negotiate contracts to deliver energy advice on behalf of energy operators, community groups, local authorities and other charities
- develop new products and services to mitigate the seasonal nature of our current offer
  - domestic extensions and building work opportunities for efficiency improvements including partnerships with builders, estate agents and property developers
  - private landlord MEES consultancy
  - Heat Transfer Co-efficient (HTC) training for Heat Loss Surveys, leading to an "Are you Heat Pump Ready?" product
  - Air Permeability training and investment in capital equipment (subject to board decision)
  - Invest in training and capital equipment for more environmentally sound insulation methods, such as Warmcel and CorkSol (subject to board decision)
- continue to seek external grant funding, which would enable us to focus on building the scope and scale of the business through contribution to meet our core costs, driving profitability through strategic development and investment.

**Potential:** SaveEnergy is a developing business creating a new market for energy advice. Our business plan reflects our experience and draws on research and our knowledge of community energy from a wide range of sources. We are aware, however, that political, societal and climate changes could impact our business model significantly in the coming year. We have considered some 'what if' scenarios and developed initial responses to the following:

**"National government, through GB Energy, provides significant investment in community-owned energy advice alongside renewable generation"** We are well-positioned, through our relationship with Community Energy Pathways, Low Carbon Hub, Distribution Network Operators and directly with Community Energy Organisations across the Thames Valley to exploit any funding that is made available for energy advice. We are already engaging with community energy organisations and proposing that we deliver their energy advice offer, subject to funding. We have recently demonstrated our ability to scale our operation quickly in response to opportunities, for example to deliver free energy advice in Reading by taking over a local volunteer-led energy advice service and recruiting a part-time project coordinator (contractor role) from within our network to increase our capacity to deliver.

**"National funding is withdrawn following a change of government"** All of our team, excluding our general manager, are contractors or volunteers with zero overheads, meaning we can scale up or down dependent on the work, and funding, available.

## Financial Forecast

The proposed budget for 2026/27 is shown below, with the full workbook detailing the resource allocations to support the delivery of this income, salary costs and product tariff also available alongside this document.

|                                                   | Jul           | Aug            | Sept           | Oct            | Nov            | Dec            | Jan            | Feb            | Mar            | Apr            | May            | Jun            | TOTAL          |
|---------------------------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| DELIVERABLES                                      | 2026          |                |                |                |                |                | 2027           |                |                |                |                |                |                |
| EPC Surveys Delivered                             | 1             | 1              | 5              | 10             | 10             | 10             | 10             | 10             | 10             | 10             | 10             | 10             | 97             |
| Triple A Delivered                                | 0             | 0              | 0              | 2              | 4              | 6              | 6              | 8              | 8              | 6              | 0              | 0              | 40             |
| Lofty Ambitions projects                          | 0             | 0              | 0              | 0              | 2              | 2              | 2              | 3              | 3              | 3              | 3              | 3              | 21             |
| SGN Energy Advice Interactions                    | 0             | 0              | 40             | 40             | 37             | 38             | 40             | 40             | 40             | 0              | 0              | 0              | 275            |
| SGN Home Visit Energy Advice                      | 0             | 0              | 4              | 4              | 4              | 5              | 5              | 4              | 4              | 0              | 0              | 0              | 30             |
| FREE Home visits/SaveEnergy Draughtbusters        | 1             | 1              | 2              | 3              | 4              | 3              | 5              | 5              | 3              | 1              | 1              | 1              | 30             |
| Energy Efficiency Consultancy                     | 7             | 2              | 2              | 5              | 7              | 4              | 7              | 7              | 7              | 2              | 2              | 2              | 54             |
| Retrofit & Small Job services                     | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| <b>INCOME</b>                                     | <b>2026</b>   |                |                |                |                |                | <b>2027</b>    |                |                |                |                |                |                |
| <b>Surveys &amp; Assessments</b>                  |               |                |                |                |                |                |                |                |                |                |                |                |                |
| DEA Survey (EPC) Income                           | 88            | 88             | 440            | 880            | 880            | 880            | 880            | 880            | 880            | 880            | 880            | 880            | 8,536          |
| Triple A Income                                   | 0             | 0              | 0              | 650            | 1,300          | 1,950          | 1,950          | 2,600          | 2,600          | 1,950          | 0              | 0              | 13,000         |
| Lofty Ambitions Project                           | 0             | 0              | 0              | 0              | 7,000          | 7,000          | 7,000          | 10,500         | 10,500         | 10,500         | 10,500         | 10,500         | 73,500         |
| SGN Home visits (Funded)                          | 0             | 0              | 1,345          | 0              | 1,090          | 1,090          | 1,290          | 1,725          | 910            | 2,160          | 1,620          | 2,180          | 13,410         |
| <b>Advice &amp; Consultancy</b>                   |               |                |                |                |                |                |                |                |                |                |                |                |                |
| Energy Efficiency Consultancy                     | 788           | 225            | 225            | 563            | 788            | 450            | 788            | 788            | 788            | 225            | 225            | 225            | 6,075          |
| <b>Small jobs for consumers</b>                   |               |                |                |                |                |                |                |                |                |                |                |                |                |
| Retrofit & small job Svcs                         | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| <b>Grant Fundraising &amp; Share Income</b>       |               |                |                |                |                |                |                |                |                |                |                |                |                |
| SaveEnergy General Grant Funding                  | 0             | 0              | 5,000          | 0              | 5,000          | 0              | 5,000          | 0              | 5,000          | 0              | 5,000          | 0              | 25,000         |
| Donations                                         | 0             | 0              | 1,000          | 100            | 100            | 100            | 100            | 100            | 100            | 100            | 100            | 100            | 1,900          |
| <b>TOTAL INCOME</b>                               | <b>876</b>    | <b>313</b>     | <b>8,010</b>   | <b>2,193</b>   | <b>16,158</b>  | <b>11,470</b>  | <b>17,008</b>  | <b>16,593</b>  | <b>20,778</b>  | <b>15,815</b>  | <b>18,325</b>  | <b>13,885</b>  | <b>141,421</b> |
| <b>COSTS OF SALE</b>                              | <b>2026</b>   |                |                |                |                |                | <b>2027</b>    |                |                |                |                |                |                |
| <b>Contractor costs</b>                           |               |                |                |                |                |                |                |                |                |                |                |                |                |
| Surveyor/Assessor - EPCs                          | 50            | 50             | 250            | 500            | 500            | 500            | 500            | 500            | 500            | 500            | 500            | 500            | 4,850          |
| Surveyor/Assessor - Trip As                       | 0             | 0              | 0              | 300            | 600            | 900            | 900            | 1,200          | 1,200          | 900            | 0              | 0              | 6,000          |
| Loft Clearance/insulation supplier                | 0             | 0              | 0              | 0              | 5,000          | 5,000          | 5,000          | 7,500          | 7,500          | 7,500          | 7,500          | 7,500          | 52,500         |
| <b>Advice &amp; Consultancy</b>                   |               |                |                |                |                |                |                |                |                |                |                |                |                |
| FREE Home visits/SaveEnergy Draughtbusters        | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| Energy Efficiency Consultancy                     | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| SGN Home visits                                   |               |                | 1,200          | 914            | 914            | 914            | 914            | 914            | 914            | 914            | 914            | 914            | 9,426          |
| <b>Retrofit for consumers</b>                     |               |                |                |                |                |                |                |                |                |                |                |                |                |
| Materials & Contractor costs                      | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| <b>TOTAL COST OF SALE</b>                         | <b>50</b>     | <b>50</b>      | <b>1,450</b>   | <b>1,714</b>   | <b>7,014</b>   | <b>7,314</b>   | <b>7,314</b>   | <b>10,114</b>  | <b>10,114</b>  | <b>9,814</b>   | <b>8,914</b>   | <b>8,914</b>   | <b>72,776</b>  |
| <b>GROSS PROFIT</b>                               | <b>826</b>    | <b>263</b>     | <b>6,560</b>   | <b>479</b>     | <b>9,144</b>   | <b>4,156</b>   | <b>9,694</b>   | <b>6,479</b>   | <b>10,664</b>  | <b>6,001</b>   | <b>9,411</b>   | <b>4,971</b>   | <b>68,645</b>  |
| <b>OVERHEADS</b>                                  | <b>2026</b>   |                |                |                |                |                | <b>2027</b>    |                |                |                |                |                |                |
| Survey equipment                                  | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| Recruitment costs                                 | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| Surveyor & Energy Advisor training                | 0             | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              |
| Wages                                             | 4,083         | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 4,083          | 48,990         |
| Travel & subsistence                              | 325           | 325            | 325            | 325            | 325            | 325            | 325            | 325            | 325            | 325            | 325            | 325            | 3,900          |
| Professional fees                                 | 1,375         | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 1,375          | 18,150         |
| IT License fees and charges                       | 300           | 300            | 400            | 400            | 400            | 400            | 400            | 400            | 400            | 400            | 400            | 400            | 4,600          |
| Marketing expenditure                             | 300           | 500            | 500            | 700            | 700            | 750            | 750            | 750            | 750            | 600            | 500            | 400            | 7,200          |
| Insurance                                         | 0             | 0              | 500            | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 0              | 500            |
| Misc expenses                                     | 75            | 75             | 75             | 75             | 75             | 75             | 75             | 75             | 75             | 75             | 75             | 75             | 900            |
| <b>TOTAL OVERHEADS</b>                            | <b>6,458</b>  | <b>6,658</b>   | <b>7,258</b>   | <b>6,958</b>   | <b>6,958</b>   | <b>7,008</b>   | <b>8,658</b>   | <b>7,008</b>   | <b>7,008</b>   | <b>6,858</b>   | <b>6,758</b>   | <b>6,658</b>   | <b>84,240</b>  |
| <b>NET PROFIT BEFORE Int &amp; Dpn</b>            | <b>-5,632</b> | <b>-6,395</b>  | <b>-698</b>    | <b>-6,479</b>  | <b>2,186</b>   | <b>-2,852</b>  | <b>1,036</b>   | <b>-529</b>    | <b>3,656</b>   | <b>-857</b>    | <b>2,654</b>   | <b>-1,687</b>  | <b>-15,595</b> |
| <b>DEPRECIATION</b>                               | <b>0</b>      | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       | <b>0</b>       |
| <b>TOTAL NET PROFIT AFTER Int &amp; Dnp</b>       | <b>-5,632</b> | <b>-6,395</b>  | <b>-698</b>    | <b>-6,479</b>  | <b>2,186</b>   | <b>-2,852</b>  | <b>1,036</b>   | <b>-529</b>    | <b>3,656</b>   | <b>-857</b>    | <b>2,654</b>   | <b>-1,687</b>  | <b>-15,595</b> |
| <b>Cumulative</b>                                 | <b>-5,632</b> | <b>-12,027</b> | <b>-12,724</b> | <b>-19,203</b> | <b>-17,017</b> | <b>-19,869</b> | <b>-18,833</b> | <b>-19,362</b> | <b>-15,706</b> | <b>-16,562</b> | <b>-13,909</b> | <b>-15,595</b> |                |
| <b>Cash balance (assumes £20k cash on 1 July)</b> | <b>14,368</b> | <b>7,974</b>   | <b>7,276</b>   | <b>797</b>     | <b>2,983</b>   | <b>17,132</b>  | <b>18,168</b>  | <b>17,639</b>  | <b>21,295</b>  | <b>20,438</b>  | <b>23,092</b>  | <b>21,405</b>  |                |
| <b>Net Current assets</b>                         | <b>13,218</b> | <b>6,824</b>   | <b>6,126</b>   | <b>-353</b>    | <b>1,833</b>   | <b>-1,019</b>  | <b>18</b>      | <b>-512</b>    | <b>3,145</b>   | <b>2,288</b>   | <b>4,942</b>   | <b>3,255</b>   |                |
| <b>Share Capital</b>                              | <b>82,900</b> | <b>82,900</b>  | <b>82,900</b>  | <b>82,900</b>  | <b>82,900</b>  | <b>99,900</b>  | <b>99,900</b>  | <b>99,900</b>  | <b>99,900</b>  | <b>99,900</b>  | <b>99,900</b>  | <b>99,900</b>  |                |

## Income

Income will come from paid for services sold to consumer customers, contracts with funders such as energy suppliers and local authorities to deliver specific activities such as providing energy advice in Reading, and from grant fundraising (typically to deliver energy advice, but with some opportunity to apply for funding to develop projects such as Lofty Ambitions).

The commercial income forecast is deliberately conservative, with plenty of opportunity to exceed these levels of sales if all aspects of our development plans are delivered on time.

However, the significant change is the addition of income from Lofty Ambitions, which we forecast will start in the Autumn. Each job should be worth in the region of £750-£1,000 in profit, and once this is up and running, will be a significant contributor to meeting our overheads cost.

### **Cost of Sales**

All of the income that we forecast has a cost of sale attached – it has been assumed that the GM will step back from delivery of all but a few of the EPCs and Triple A jobs in this financial year, and this work will therefore be picked up by our trained contractors, paid at an hourly rate to reflect their skills but leaving SaveEnergy a smaller margin for each job.

In the case of energy advice contracts, it has been assumed that we will be using our volunteers to deliver the majority of these services, co-ordinated and managed by the GM. There is therefore no cost of sale allocated to this income, as the only costs of delivery relate to overhead (salary) costs, which we would incur whether or not this income was generated.

The income and cost of sale for Lofty Ambitions has been estimated based on the first two pilots, and the assumed model for delivery that leaves SaveEnergy with a reasonably margin on each job.

### **Overheads**

Travel & Subsistence reflects the costs that we will pay everyone (including volunteers) to travel to meetings and customers, along with other reasonable costs incurred.

The allowance for IT costs reflects the monthly subscriptions for QuickBooks, Microsoft licenses, MailChimp, and Adobe, as well as new costs for our CRM and resource allocation software. This is an estimate, but gives us a good allowance to purchase quality solutions that we will meet our needs and enable us to further develop in the future.

Professional services includes a month allowance for our accountant, as well as Tomato Communications (Maria) for fundraising consultancy and stakeholder/volunteer management and development. There is an allowance of three days of OCE's billable hours, to assist with major bids such as Energy Redress and the GB Energy equivalent of the Community Energy Fund.

The marketing expenditure pays for items such as collateral, banners and signage, print and digital advertising, as well as the services of a digital agency to assist with specific campaigns and targets (such as EPC acquisition).

There are small allowances for training (another DEA), and a miscellaneous/contingency line available to pay for unanticipated expenses through the year.

## Appendix 1 SaveEnergy Marketing and Engagement Plan 2026-2027

### Review of July 2025 to June 2026:

Our part-time Marketing and Engagement Manager started in September 2025. Our aim was to generate brand awareness and convert these impressions to sales, once SaveEnergy had capacity to deliver against the sales pipeline.

Marketing: From September to the end of June 2026 we created over 535,000 impressions of our brand through social media, print editorial, advertising and in-person events. We delivered or attended 36 separate events over the 44 weeks.

As part of our brand activity, and to deliver on our mission to help people reduce their carbon emissions, we published nine energy advice articles online and in-print reaching thousands of people; produced seven member, investor and community newsletters; and held over 1,000 one to one conversations, many including free energy advice. We tested two advertisements in local and regional publications, expanding our reach considerably and contributing sales leads. We added almost 200 people to our mailing database and converted over 60 impressions into sales.

Engagement: the engagement activity we've undertaken has focused mainly on building relationships with councils, community groups and energy providers to build awareness, create partnerships and other new opportunities to develop our business, and in some cases to generate grant or contract income. We are working towards becoming a preferred supplier of energy advice for Henley Town Council and are also featured on Greener Henley's website as a source of energy efficiency information. We are part of an energy advice partnership in Wokingham which we hope to develop in 2026-27. We are supporting SSEN's Priority Service Register which, although unfunded, puts us in a stronger position for a support contract from SSEN in 2027. We have engaged with Community Energy Pathways (CEP) an umbrella organisation for community energy groups in the South East, and are just about to sign a contract with CEP funded by SGN to provide energy advice in Reading thanks to this relationship. Alongside this, we have been approached by two community groups to consider expanding our reach into their areas in West Berkshire and in Reading, subject to funding.

### Our marketing plan objectives for 2026-2027

Over the coming year our marketing and engagement objectives are to:

- Continue to build brand awareness focusing on our USP of 'not-for-profit, trusted local energy experts'
- increase sales leads generation in line with the capacity of the team to deliver
- support income generation to meet financial and service delivery targets
- support development and promotion of new products including Lofty Ambitions and others as they develop
- generate opportunities for free energy advice, free to the customer home visits and other services increasing our community benefit
- align existing marketing communications tools (Mailchimp, SurveyMonkey and socials) with new systems including the CRM to streamline operations
- strengthen existing relationships with people - including our customers, members, team and investors plus community partners - through positive communications, events and other activities

- create opportunities for volunteers to engage with SaveEnergy, and support their involvement in marketing activities
- promote membership widely to increase community representation
- develop new partnerships to expand our reach or generate income through contract or grant funding

## **Market profile and research**

We undertook market profiling and research in 2024-25, and although we have not had capacity to repeat this work, we have identified learning from the last year which will inform future marketing activities.

Geography: our customers come from a wide area. Where practicable and cost-effective, we will deliver services across the Thames Valley to increase our reach and create additional sales and partnership opportunities in future.

Customers:

- 'Able to pay' market: to date, most of our customers are older, middle class, affluent homeowners. They mainly tend to be 'house-proud' or in the process of home improvements rather than 'eco-warriors'. Often, they are more concerned about being comfortable at home rather than environmental considerations.
- 'Free to the customer' services: we have not actively promoted our free services for vulnerable households because we have not had capacity to deliver, however we recognise this is a difficult market because:
  - people don't want to ask for help or talk about money worries or energy costs
  - households in poverty have bigger issues to consider than their energy bills
  - many fuel poor households are renting and feel there is little help we can offer
- We are building relationships with councils and advice providers Age UK Berkshire and Citizens Advice in both Reading and Wokingham to understand what is needed for their clients and how we can adapt our approaches to vulnerable households.

Events: our best tool for engagement and provision of energy advice is through face-to-face events, where we also generate sales leads. These leads tend to be in high-cost, low numbers 'on the day' considering the time taken to obtain them, unless the audience is 'pre-qualified' - for example at a specialist energy event; however the brand awareness from events is valuable and we believe continues to generate sales long afterwards.

Magazines: we've had some success with free PR, generating considerable sales leads from 'Round and About' magazine, which is posted to homes across the region. These sales were the most reliable for conversion to sales; we trialled advertising which also generated leads but was expensive.

Digital marketing, SEO and 'pay per click': We plan to explore the benefits and cost v conversion rates for online advertising, first for our EPC business and then in the run up to 'surveying season' in September.

## Pricing and benchmarking

We undertook limited price benchmarking for Domestic Energy Assessment (DEA) leading to an Energy Performance Certificate (EPC), thermal surveys and retrofit assessments in 2024-2025. As our services have developed, we have continued to price check against similar organisations, and we are confident we are pricing appropriately, offering customers great value and lower-than-commercial prices, particularly around our Lofty Ambitions offer. Our EPCs are priced competitively but are still profitable, demonstrated by our ability to 'win' EPCs on the open market but not every time. In every case, we continue to keep our costs transparent to ensure customers trust us. This includes quoting prices including VAT, because that reflects the true cost to the customer.

## 'Free to customers' services criteria and referrals

We have committed to provide c.20% of our support free of charge with a focus on those households most in need of help and we have now produced eligibility criteria and a referral document for this service, partly to ensure we are using our resources appropriately but also to guide other organisations who are considering referring their clients to us. The cost of delivering this 'free to the customer' energy advice will be met through a combination of operating surplus, grants and contracts. We anticipate signing our first energy advice contract in July 2026 to deliver services in Reading.

Our eligibility criteria and referral process, created in April 2026, is below, but may be subject to change as welfare benefits and government schemes change. This is our 'community benefit' commitment.

| Service                                                                                                                                   | Eligible customers                             | All customers       |
|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------|
| Home Energy Advice - phone, email or home visit                                                                                           | Free                                           | Free                |
| Home Energy Advice Plus, our practical home energy improvement service                                                                    | Free                                           | Low-cost            |
| SaveEnergy Consultancy, in-depth personalised energy advice including home thermal imaging where necessary                                | Free                                           | Hourly rate         |
| Energy Performance Certificates (EPCs)                                                                                                    | Free                                           | Charged for service |
| Lofty Ambitions, loft clearance and insulation service                                                                                    | Free or low cost if grant funding is available | Charged for service |
| SaveEnergy Triple A Home Energy Evaluation, our unique report including energy advice, a thermal survey, EPC and personalised action plan | n/a                                            | Charged for service |
| Domestic retrofit advice                                                                                                                  | n/a                                            | Charged for service |

## Eligibility criteria:

All customers must live within 15 miles of Maidenhead (discretionary boundary) **AND** meet at least one of the following eligibility criteria:

**Option 1:** Meet the criteria for the Government's Warm Homes Grant or Warm Homes Local Grant, which include:

- Live in a privately owned home (either owned by you or your landlord)
- have an Energy Performance Certificate (EPC) of D, E, F or G
- Household income of £36,000 a year or less
- In receipt of certain means-tested benefits including Universal Credit, Pension Credit or Housing Benefit

**Option 2:** living in privately owned or rented home, or social housing and be in receipt of any of the following benefits:

- Universal credit
- Jobseeker's allowance
- Employment and support allowance
- Housing benefit
- Discretionary housing payment
- Child benefit
- Personal independence payment (PIP)
- Disability living allowance (for a young person in your household)
- Attendance allowance
- Carer's allowance
- Cost of living payments including winter fuel and cold weather payments
- Household support fund
- Long-term statutory sick pay
- State pension (only or main source of income)
- Pension credit

**Option 3:** Living in privately owned, rented or social housing with a household income below £72,000 and any one of the following:

- Means tested benefits
- Carer responsibilities or young carers at home
- Resident with disability, learning difficulties or chronic illness
- Lone elderly person
- Other compromising circumstances - case by case benefit

**Option 4:** Be referred as a vulnerable person by a referral partner (including Citizens Advice, Foodbank, local council or health care provider) - no further eligibility required

### **Referral process:**

Referral partners should obtain written consent, or verbal consent where written consent is not possible, from the customer to refer them to SaveEnergy.

Their data will be kept securely in accordance with our [privacy policy](https://saveenergy.coop/privacy-policy/) which can be found on our website here: <https://saveenergy.coop/privacy-policy/>

Customer data may be shared with SaveEnergy employees and with our volunteers or contractors while delivering our services.

Referrals should be made on the SaveEnergy Services Referral Form (provided)

## **Monitoring and evaluation**

We will undertake monitoring to understand a range of aspects of our business:

- Marketing dashboard to demonstrate impact of marketing and engagement activities
- Customer surveys to monitor quality, impact and learning from SaveEnergy services
- Wider community and stakeholder survey at least annually to explore key issues
- One-to-one research interviews and/or case study development with customers, organisations and potential partners
- Continue to benchmark as our service develops and revise pricing as necessary
- Support development of a CRM to enable improved monitoring of service delivery, outputs, outcomes and impact over time
- Support development of carbon savings reporting system in due course

## **Reporting**

We will contribute to content for SaveEnergy board reports and to all stakeholders at the AGM and as required throughout the year. We plan to report on the following in more detail as our systems and processes develop, in particular through the adoption of a CRM.

### **Outputs**

- Number of enquiries and referrals (phone / email / online / face-to-face)
- Number of leads generated (quotes, sales calls) and source
- Number of sales, type, value
- Number of 'needful' customers supported
- Revenue generated
- Free service offer value
- Content, including online and email, reach; follows, clicks

### **Outcomes**

- Number of customers taking at least one action after our intervention
- Number of customers taking a practical measure after our intervention
- Reduced energy consumption - measured through reviewing household utility bills, with permission
- Wellbeing - customers report enjoying a warmer home; health improvements; less financial stress; less climate anxiety through taking action
- Impact and social value - proportion of homes improved, number of households with lower energy bills, carbon saved

## **Marketing and engagement delivery plan**

Our marketing planner will be revised and updated every three months. The planner for 2025-26 is attached for reference.

Campaigns, for particular products, geographies, customer segments or media, will be included within the marketing plan and associated reporting.

## **Customer journey**

We continue to develop our customer journey based on learning from our first year of service delivery. We will review and refine each step as we develop our CRM, introducing more automated steps and templates while retaining the 'SaveEnergy difference' and personal contact. With each customer interaction, report and feedback point contributing to our understanding of the customer experience. Our customer journey is likely to include:

- content planning based on measurable impact on sales
- template emails and other collateral
- customers sign up process, GDPR and data gathering
- appointment scheduling, booking, cancellations
- template free advice and resources
- our terms and conditions
- payment methods, processes and financial reconciliations
- upselling and affinity marketing
- customer FAQs
- community benefit, membership and share offer ownership information
- opportunities for referrals
- social benefit and impact monitoring, and reporting to customers
- feedback and learning

## **Marketing plan delivery**

Our Marketing and Engagement Manager (contracted role, part-time) is responsible for development and delivery of the marketing plan, working with our GM, colleagues and external providers as necessary. We have proposed a marketing budget that is sufficient to fund planning, design and production of relevant content and collateral, and some elements of on and offline advertising, plus paid event attendance, where appropriate.

Please refer to the business plan for the marketing budget and costs for 2026-27.