

The logo for Lendology CIC features three overlapping circles in teal, light grey, and lime green above the text. The text 'lendology' is in a light grey sans-serif font, 'cic' is in a teal sans-serif font, and a small teal dot is placed between 'ology' and 'cic'.

lendology·cic

Certified  
The logo consists of a white capital letter 'B' centered within a white circle. Below the circle is a horizontal line, and a small registered trademark symbol (®) is positioned to the right of the line.

Corporation

# lendology.cic

Established 2003, based near Taunton, Somerset with 36 Council Partners





# lendology.cic

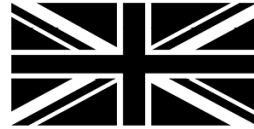




net  
zero

Local council's  
**net zero** declarations  
in 2019 inspired us  
to examine our own  
carbon emissions

Carbon  
Neutral  
Britain™



CARBON NEUTRAL  
BUSINESS 2022

We procured a  
reputable, well known  
organisation to  
support us on your  
**carbon neutral** journey



We believe we were  
the first lender in  
the UK to become  
certified **Carbon  
Neutral**



Since 2005, we have lent over

**£23million**

to help homeowners spread the cost of

**essential repairs adaptations**  
**energy efficiency improvements**  
**& renewable energy measures**

# 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.

# Key features

**4% fixed interest**  
(typical 4.2% APR)

**Lump sum reductions at any time**

**No set up fees**  
(except Land Registry fee, £20)

**No early repayment charges**

**Borrow from £500 up to £20,000 or more**  
(depending on Council Policy)

**Individually tailored assessment and loan product**

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# Supported works

**Solar PV**

**Heat  
pumps**

**Battery  
storage**

**Insulation**

**Windows**

# Supported works

**Solar PV**

**Battery  
Storage**

**Insulation**

**Boilers**

**Empty  
Properties**

**Windows**

**Roofs**

**Damp  
Proofing**

Our  
**Impact**

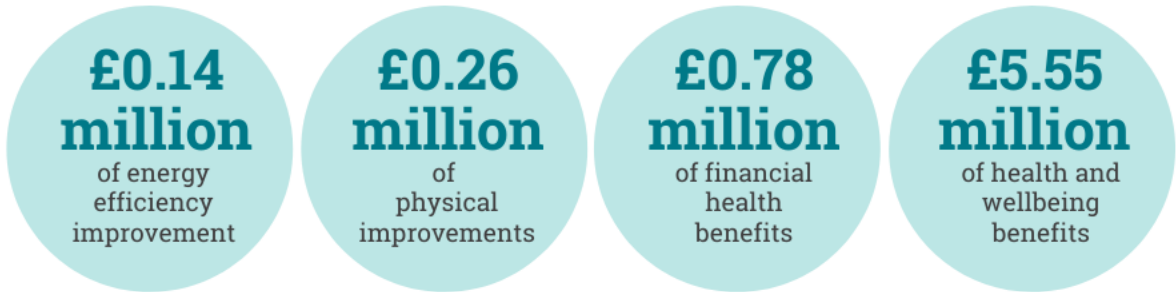
# Generating social impact

Lendology is more than just a lender. By helping improve the homes and lives of its customers, these outcomes also generate additional value that can be measured in pounds and pence.

**£0.38 million** + **£2.45 million**  
of operational costs of lending in 2022/23

**= £2.83 million**  
total investment

Resulting in a total of **£6.73 million** worth of social impact being generated – that can be broken down as:



This means that every **£1** invested by Councils generates **£2.38** in social impact



**In 2023,**  
**88%** of respondents  
reported that  
their loan had  
**improved the energy  
efficiency of their home**

**our youngest client**

**was 24 years old**

**and our oldest was**

**97**



# What our clients say

“My loan helped me out at a really difficult time. The process was really straightforward and the staff very helpful. Five star service.”

-Lendology Client



“Always quick to answer any questions you may have, always happy to help.”

-Lendology Client



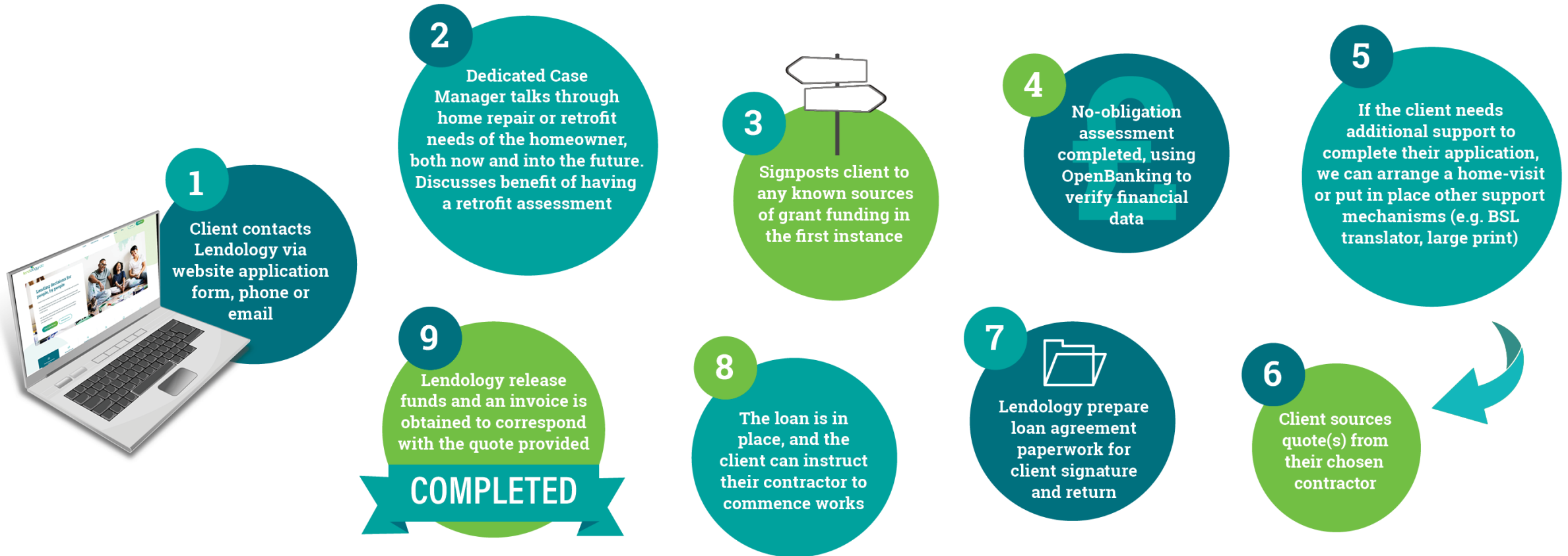
“I would so highly recommend. It’s been a huge relief to deal with a company that really does have ‘heart and mind.’”

-Lendology Client



# Our Application Process

# Client Journey



✓ Case Manager works closely with local council to ensure the requirements of their policy are met with each application

# Our Application Process

- 🌐 For homeowners able to self-serve, they can complete our online application form [here](#)
- 🌐 For homeowners who would like support completing an application, or who have questions before applying, they can request a call back [here](#)
- 🌐 For homeowners who you would like to refer, with their consent, complete our Referral Form [here](#)
- 🌐 Majority of applications completed virtually, but we are still able to arrange home visits for clients who need face to face support OR who are working with multiple agencies






*Lending with Heart and Mind*



# Onboarding

- Interest Rate is chosen by the Council

 Can be different depending on the different scheme, eg 0% Climate Loan, 6% Home Improvement Loan, 4% Empty Property

- Interest belongs to the Council, and is used to off-set the Lendology operational costs
- Additional funds will be requested when needed
- Quarterly reports will show the following:
  - No of enquiries
  - No of customers who have had an assessment
  - No of customers who have had a loan agreed, and the value
  - No of customers who have taken out a loan during the period

# Onboarding

- Funds are applied for, or secured
- Statement of delivery requirements agreed
- Tender/procurement process is chosen
- Housing policy reviewed to meets the loan scheme aims
- Communications plan agreed by Council Comms & Lendology Comms
- Training takes place with relevant Council Team Members
- Scheme is launched
- Part of the funds are transferred to Lendology within the first month
- Assessments begin – home visits an option if necessary
- First loan drawn-down
- Funds are either paid to the customer or the contractor when a valid invoice has been received by Lendology

# Onboarding

- Meetings with the Lendology Team in the run up to go live as required
- Monthly meetings following go live
- Additional training sessions available to meet Council team member needs/these will also be a regular occurrence to ensure that new team members are familiar with the scheme and the benefits
- Close co-operation with the Council Comms team to ensure that wherever possible the scheme is highlighted to members of the community
- Close working with the Lendology delivery team will ensure scheme success

Certified Carbon  
Neutral Lender

For

**partners,**  
**people & planet**

**Any Questions?**

  
lendology.cic

[lendology.org.uk](http://lendology.org.uk)