

The logo for lendology.cic features three overlapping circles (one white, one teal, one lime green) above the text. The text 'lendology.cic' is in a lowercase, sans-serif font, with 'lend' in lime green, 'ology' in white, and '.cic' in teal.

lendology.cic



Who we are



is a not-for-profit, B Corp-certified social enterprise, working with councils to make homes warmer, safer, and greener.

Our purpose

Finance with a purpose – Supporting homeowners often excluded from mainstream finance, championing financial inclusion, and enabling sustainable home improvements.

lendology·cic

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



lendology·cic



What makes us different?



Fair and transparent loans

Fixed interest rates for everyone, no hidden fees, no penalties.

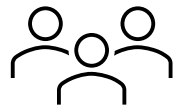
Simple, ethical lending built on trust and transparency.



Social impact at our core

Every pound lent helps improve lives- warmer, safe homes, reduced carbon emissions and stronger local economies. Our lending generates measurable social and environmental value.

Personalised, human lending



We look beyond credit scores – every application is assessed personally, with decisions based on people, not numbers. This creates fair access to finance for those excluded by mainstream lenders.



Inclusive by design

We lend responsibly to homeowners from all walks of life, including those on benefits, pensions, or low incomes, ensuring financial inclusion and community resilience. It's not a one size fits all.

What makes us different?



Partnership for positive change

We work together with local councils and community partners to deliver funding where it's needed most; combining loans, grants, and advice for the best possible outcomes.



A trusted, caring experience

Our customers describe us a “kind,” “understanding,” and “life-changing.” Lendology’s difference is empathy we care about the person behind the application.



People before profit

We exist to serve communities, not shareholders. As a not-for-profit, B Corp and carbon-neutral lender we are focused on fair, responsible finance and community outcomes.

Generating Social Impact

Lendology is more than just a lender.

By helping improve the homes and lives of our customers, our lending generates additional value that can be measured in pounds and pence.

By surveying our customers across the last year, and working with the Financial Inclusion Centre to independently audit our results, we were able to calculate the average social return generated for each Lendology customer at

£29,247*

*based on an average loan amount of £10,781.

Our social value return is split across:



Energy efficiency



Physical improvements



Financial wellbeing



Health

This means

that for every

£1.00

we lend, we generate a return of

£2.71 in terms of social impact

The Revolving Loan Model: Maximising Impact

Initial Loans

Finance provided to homeowners for energy efficiency upgrades

Expand Reach

More households benefit from improved homes and lower energy bills



Efficiency Improvements

Insulation, heating systems, solar panels, and other efficiency measures installed

Repayments Recycled

Loan repayments fund new loans for additional households

The Joining Journey

FREE Consultation

to understand the specific needs of the area



Capital Sourcing

examples include the Shared Prosperity Fund and Devolution funding



Comms Plan

support with campaign launch and ongoing awareness



Collaborative Design

of a scheme tailored to you and your community.
Delivering the desired ROI



End-to-end Service Delivery

including procurement, loan administration, and customer service support.



Social Impact

Customer feedback and community engagement



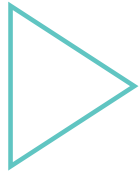
Loan scheme growth



CORNWALL
COUNCIL
one and all • onen hag oll

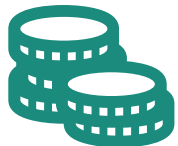
2024

Green homes loan scheme

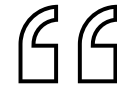


2025

Scheme expanded to empty properties, home improvements & disabled adaptations



Funding
Shared prosperity



“We want to support residents to make their homes healthier to live in, more energy efficient and cheaper to run. However, funding these improvements can be a problem for many – our loan scheme aims to fill the gaps for people who may not be eligible for other loans.



Councillor Peter La Broy, Cornwall Council
Cabinet Member for Housing

Home Improvement Loans



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63
applications
in launch
month

4% fixed
interest
(representati
ve 4.2% APR)

£25K
Max loan
Park home
residents up to
£10K

No early
repayment
charges

10 year
maximum
loan term

Capital
and
repayment

Empty Property Loans



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63
applications
in launch
month

Up to £25,000 as a
capital repayment
loan up to 10 years
(if planning to occupy or rent
out)

Up to £60,000 for a
single unit as a
'bridging loan'
(repay within 2 years if
planning to sell/remortgage)

4% fixed
interest
(represent
ative 4.2%
APR)

10 year
maximum
loan term

No early
repayment
charges

Warm Homes Suffolk

The warm feeling fund

Solar panels

Battery storage

Heat pumps

Insulation

Want to make **home energy** improvements?

technology/cic

Suffolk County Council

No early repayment charges

Borrow from £2,000 up to £15,000

Individually tailored assessment and loan product

0% fixed interest (representative 0.2% APR)



Suffolk's Investment Journey: Real Results

Suffolk's Investment Journey: Real Results

Scheme closed to new joiners **2 years ahead of schedule** due to high demand

£3 million

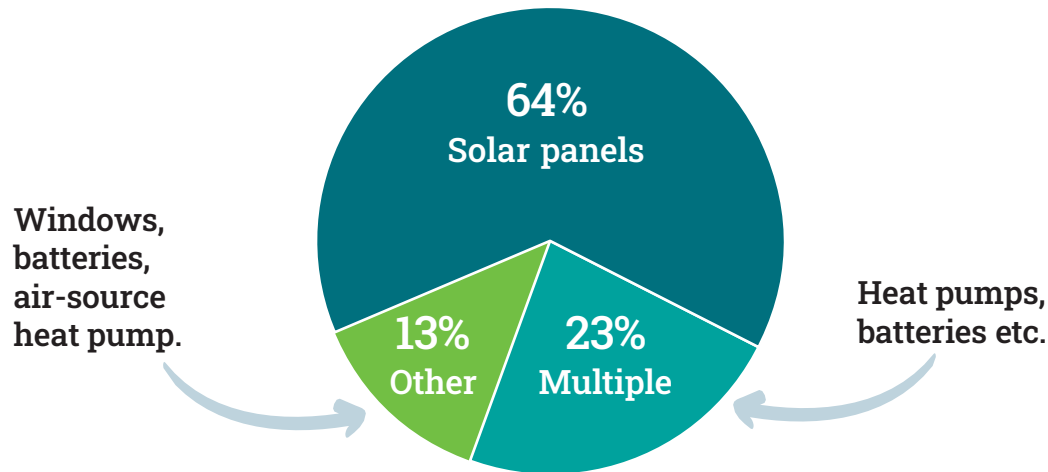
Total Investment
Capital deployed across Suffolk

45% lent

to customers for energy
efficient measures

55% scheduled

WIP (allocated funds)
Capital deployed across Suffolk



Case Study

“Just 30p a day!”

– Nicky’s energy bill transformation

Loan Scheme: Warm Homes Suffolk Loan

Location: East Suffolk

Partner: Suffolk Council

Nicky had an all-electric home with solar panels, but rising bills and lack of storage meant she was struggling.

With a Warm Homes Suffolk Loan, she installed battery storage.

Her electric bills are now about 30p a day, thanks to being able to store solar energy and reduce reliance on the grid.

100%
would
recommend
the scheme to
others

**Bills
dramatically
reduced to just
30p/day**

It helps me not be
anxious to pay bills and I
am just doing my bit really
towards the planet.
Nicky

It’s just simple... hasn’t
caused me any hassle.”
Nicky



Case Study

From EPC Band D to A – Mike's green home

Loan Scheme: Warm Homes Suffolk Loan

Location: East Suffolk

Partner: Suffolk Council

Mike wanted to do his bit for climate change and improve his home for his family.

"Energy generation is the most obvious way we can help while at the same time improving our property."

Using a Lendology loan, they added solar panels which raised their EPC from Band D to A, achieving a SAP rating of 100.

They have enough electricity generation to meet all their current needs, and spare capacity to install a heat pump and remove their gas boiler.

66

The loan allowed the family to spread the cost over time "It gave us longer to repay than the projected payback."

Best of all, "We are now proud owners of electricity generation!"

99

SAP rating
of 100



CUSTOMER LOAN APPLICATION PROCESS



APPLY

Customer applies direct to Lendology via website, phone or Council/Third Sector organisation makes a referral



ELIGIBILITY

Lendology completes an affordability and creditworthiness review alongside ensuring that the works requested fall within the Consortium Policy



LOAN AGREEMENT

Customer supplies quote(s) for the works, at which point Lendology draws up a loan agreement for the exact amount required and for the loan product best suited to the customer's needs and means.



LOAN RELEASE

Once works are completed, the customer provides Lendology with an invoice. On receipt, Lendology releases the loan to the Customer or the Contractor (as decided by the Customer).

What our clients say

“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



“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





Let's Work together



Build a scheme that decarbonises homes, reduces emissions, and supports your community.

Contact us



Scan the code for a FREE consultation, and to find out more information

01823 461099

www.lendology.org.uk





Any Questions?