

Finance Options for Domestic Green Retrofit

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Hometree is a leading Residential Energy Services Business helping homeowners across the full lifecycle of home decarbonisation



Install greener, low-carbon energy hardware into homes.



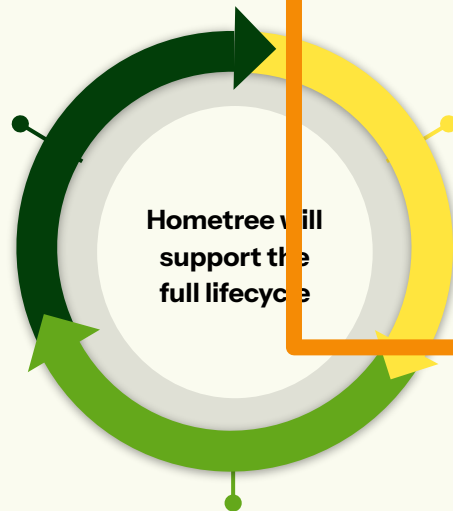
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Repair & maintenance services, providing ongoing support for all home green energy hardware.

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Hometree will support the full lifecycle

This is Me!

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What does Hometree Finance do?



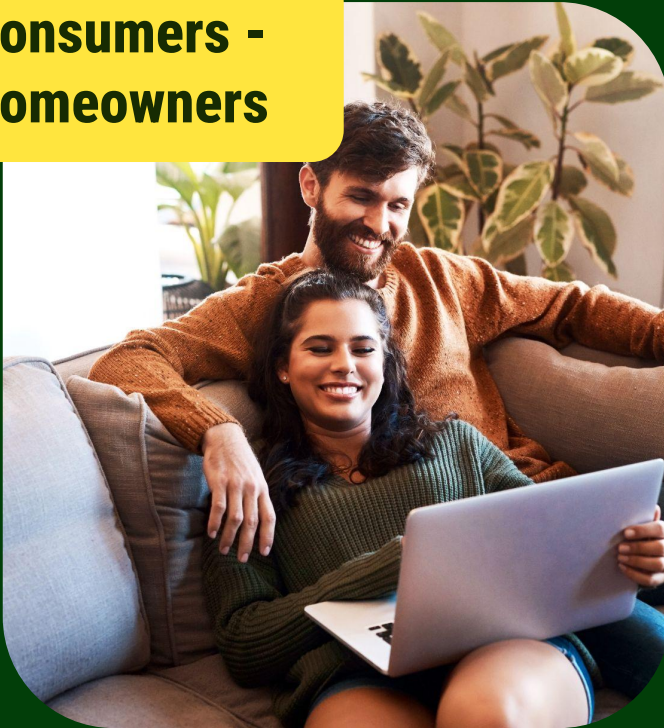
Point of sale lending and leasing business.

Helping consumers to buy expensive goods by spreading the cost

Who are our customers?



**Consumers -
Homeowners**



**Retailers -
Installers**



Independent

- Pay from savings
- Borrow from mortgage lender
- Personal loan from bank
- Government Loans & Grants

Point of Sale

- Unsecured Loan
- Secured Loan (“Hire Purchase”)
- Lease
 - with/without maintenance
 - providing “*a working system*” as the product



Installer

- Win more business
 - 30% average uplift
 - have seen 70% for renewables
- Address new markets
- Convert more leads
- Hook for advertising campaigns
- Keep up with / ahead of competitors

Customer

- Nobody **wants** finance per se
- But if the customer **wants** to improve their home, suitable finance can enable this
 - See new car market
- Democratisation
- Peace of mind (especially lease)



What makes finance **suitable** for green?

- Affordable
 - Low rate
 - Long duration - match the lifetime of the equipment
- Easy - point of sale journey, digital process, quick approval
- Flexible - people do not want to be locked in (e.g. moving house)
- Right-sized - cost of retrofit varies widely
- Ecosystem benefit can be unlocked

Questions?

Please feel free to contact me: matt@hometree.co.uk