

Bringing Finance to Retrofits

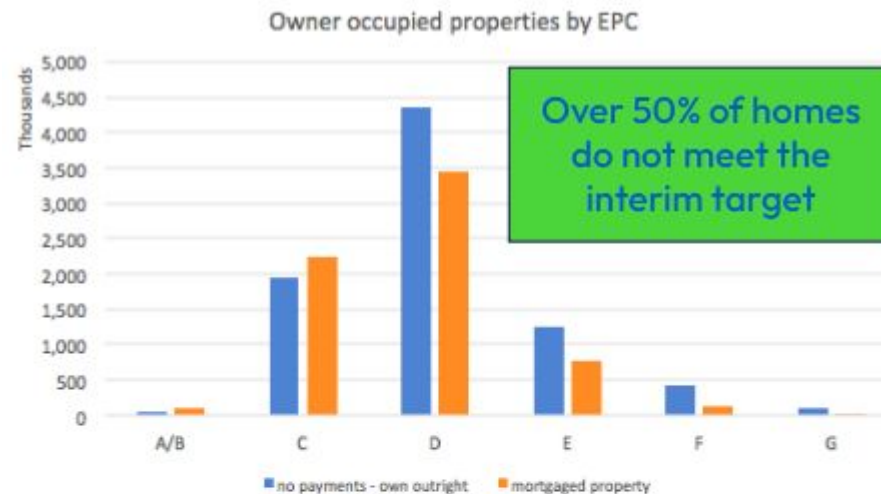
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Co-founder & CEO



Market & background

NZBA obligations

- Over 70% of mortgages are now subject to UN Net Zero Banking Alliance (NZBA) obligations.
- NZBA regulations require annual carbon targets to be set using robust science-based approach.
- Lenders are setting an interim target of EPC C by 2035 or sooner.



Total Addressable Market size:

- UK Housing stock: 28m
- Private sector 23m (80%)
- **Properties with a mortgage 10m**

How much value can be captured from private sector homes rated EPC D or lower:

- Owner-occupied owned outright: 6.1m
- Owner-occupied with a mortgage: 4.4m
- Social landlord owned 1.6m

Enabling green loans

350,000 retrofits required annually

Digital Buildings give lenders

- the visibility of their carbon liability today.
- the ability to achieve retrofit volumes that reduces carbon in line with forecasts and with independent oversight.
- brokers and borrowers professional advice on energy efficiency improvements.
- an end to end service to ensure compliance with best practice and independent verification & reporting.

Our sister company  Retrogreen makes retrofits happen

Bringing finance to retrofit

Selling Green Retrofit Mortgages

Financed by lenders, sold by brokers, advised by retrofit professionals.



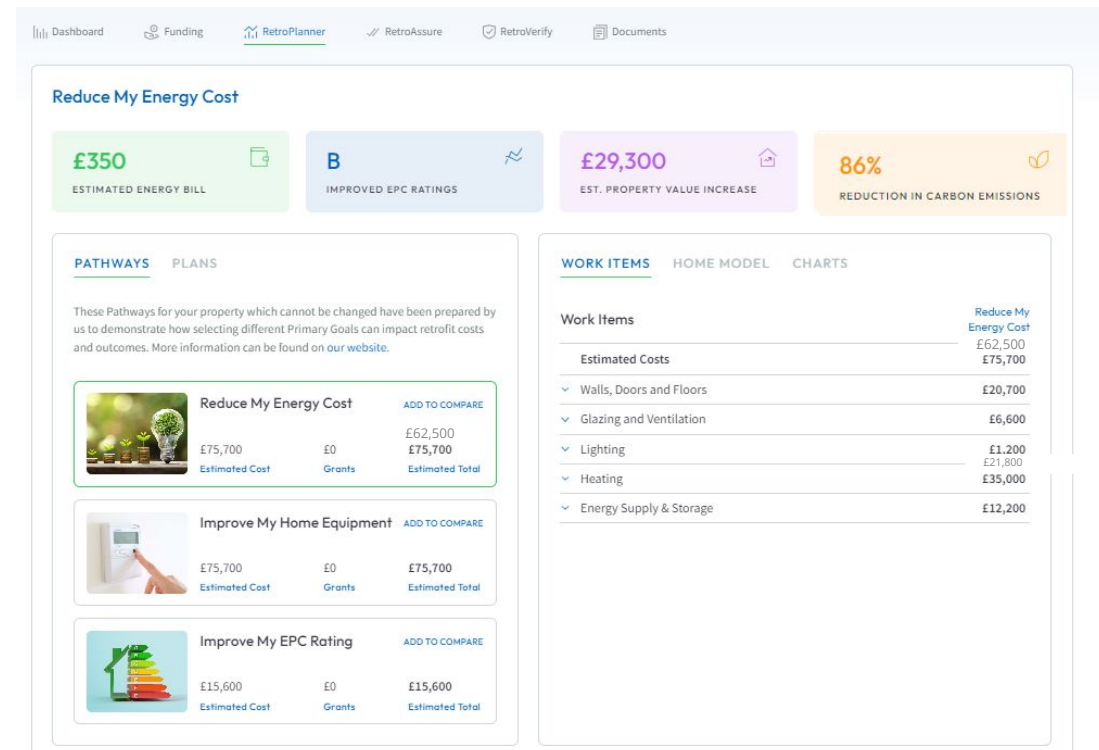
Retrogreen “With You All The Way”



Making retrofits happen

What is a green retrofit mortgage?

- Designed to overcome retrofit cost barriers.
- Rewards homeowners for making energy efficiency improvements.
- Meets GFI Green Home Finance Principles (GHFP).
- Makes visible retrofit costs, EPC ratings and emissions pre and post retrofit.
- Includes Retrogreen's With You All The Way service to track the use of funds and reduce financial risk.



How does it work for Contractors?

Digital Buildings is a licensed TrustMark Scheme Provider



Energy efficient retrofits

With You All The Way

- We provide our Retrofit Contractors with pre-surveyed property leads in a standard electronic format.
- Every Request For Proposal (RFP) includes comprehensive building, heat loss and viability data required for preparing a quote with speed.
- Benefit from receiving a healthy and rapidly growing sales pipeline of retrofit projects in your area.



What are the contractors benefits?



- Access to a long term source of volume work in the Willing To Pay market.
- Reduced cost for Federation of Master Builder members.
- Significantly reduced cost of customer acquisition. Includes FREE lead generation.
- Comprehensive survey data collected by PAS 2035 assessors available with every Request For Proposal (RFP).
- Electronic data exchange so all parties are able to access and share the same data.



What are the lender and property portfolio owner benefits?

- Provides lenders with a trusted framework for selling green retrofit loans.
- Understanding in advance changes in consumer running costs, emissions and potential loan to equity value.
- Ability to manage risk with clear lines of demarcation for financial advice, retrofit advice, supplier selection, design and installation quality.



What are the consumer benefits?

- Access to independent, professional and low cost advice on how to make a home more energy efficient.
- A property with increased comfort, lower operating costs and a cheaper mortgage.
- Single business accountable for end-to-end service delivery.
- All the consumer protections of working with TrustMark registered businesses.



Our values

Sales enquiries

colin.calder@digitalbuildings.co.uk

#1 Create confidence

Consumers need the courage to make big decisions about their homes. Our purpose is to build trust and confidence into every customer relationship.

#2 Listen, understand and make a difference

Every communication is an opportunity to make a difference. Our aim is at all times to provide clear, easy to understand answers our customers value.

#3 Heal our planet

We care about the environment. Our purpose is to make existing homes better places to live and climate friendly.

#4 Right first time

Delivering consistently good outcomes involves relentless attention to detail. Constant improvement is our way of ensuring we eliminate mistakes.

#5 Honesty, transparency & fairness

Sometimes things will go wrong. How we put them right through honesty, transparency & fairness is our way of building an even stronger brand reputation.