

## **Ebico – Background and Market Position**

### **History**

Ebico Limited was founded as a not-for-profit Limited by Guarantee (LbG) company in 1998 with the objective of tackling fuel poverty in Britain. The founders were concerned that unintended consequences of market liberalisation would include an increasing cost premium, with respect to other payment types, for customers using prepayment meters, such customers frequently being on low incomes and the least able to pay such premiums. Ebico approached Southern Electric plc and the companies agreed a marketing and supply arrangement. Under this agreement, the EquiGas/EquiPower tariff was designed to offer customer a flat unit rate with no standing charge and the same unit rates across all payment types. Ebico was responsible for promoting the tariffs whilst Southern Electric plc (latterly SSE Energy Supply Ltd and Southern Electric Gas Ltd) was responsible for being the licensed supplier for customers on the agreed tariff and carrying out the duties of supply licensee. In this way, the agreement between SSE and Ebico became the first 'white label' agreement in the British liberalised home energy market.

### **Ethics in Action**

Ebico has successfully positioned itself in the British home electricity and gas market as an energy company driven by an ethical principle. Unlike 'green' ethical suppliers, Ebico's unique focus is on tackling fuel poverty. This is manifested most clearly through the Company's not-for-profit status and put into practice through its core principles of offering the same price to all consumers irrespective of payment method and smearing the 'costs to serve' across all customers equally. In essence, Ebico is asking those of its customers paying by Direct Debit, to share the financial benefit that this normally attracts with all EquiGas/EquiPower customers – including prepayment and cash customers who would not otherwise see this benefit.

Ebico donates that of its operating surpluses, which is not required to support growth and development, to the Ebico Trust for Sustainable Development (the Ebico Trust). Set up in 2009, the Ebico Trust aims to tackle fuel poverty in Britain in sustainable ways. It does this by making grants to other charities and social enterprises that are helping to tackle fuel poverty sustainably. The projects it supports are those which are demonstrably professionally run, community based initiatives that help vulnerable households reduce their energy bills by improving household insulation/energy efficiency, by supporting behavioural change or by signposting to other sources of financial relief. The Ebico Trust has also supported research projects in the area of fuel poverty and energy efficiency. The Trust's support enabled NEA to do a landmark study into the effectiveness of heat pumps in park homes.

Further details of the work of Ebico Trust and the organisations it support is at Annex A

### **The Concept**

There are over 4 million electricity prepayment meter (PPM) accounts and 3 million gas accounts. This is a 4% and 6% respective increase from the previous year (Domestic Suppliers' Social Obligations: 2012 Annual Report, Ofgem). Of these, one in five is experiencing fuel poverty (Annual Report on Fuel Poverty Statistics 2012, DECC) with cash customers experiencing similar levels. This is double the fuel poverty rate prevalent amongst consumers paying by Direct Debit and, according to Citizens Advice, understates the problem, since PPM-using households tend to self-disconnect' in order to manage their energy costs (Consultation Response, May 2005).

Through EquiGas/EquiPower, Ebico offers Direct Debit-paying consumers the chance to share the financial discount commonly associated with this payment type with those using prepayment meters – a type of customer who are at more than twice the risk of fuel poverty. For prepayment

customers, EquiGas/EquiPower can be a cheaper supply of electricity and gas. Using this broad-brush, 'community of consumers' approach, Ebico is not required to make value judgements about which specific individuals are more deserving than others and Ebico needs not, and has no wish to, require household income information from potential customers.

### Clarity of Cost for Customers

With a single unit rate and a zero standing charge, the EquiGas/EquiPower tariff is very simple. This simplicity means that the make-up of energy costs that customers will be charged is easy to understand. In addition, prior to commencing the customer application and switching process, an annual energy cost quotation, based upon the consumption information provided by the householder, is provided to all potential customers. As all EquiGas/EquiPower customers have, at some stage, applied for the tariff, this combination of simplicity of tariff and the customer base of active switchers, means that it can safely be assumed that all those supplied with EquiGas/EquiPower understand the cost implication of their choice within the context of the other offerings within the home energy market

### The Ebico Account Management Service

Ebico offers EquiGas/EquiPower customers the opportunity to opt, free of charge, for a unique account management service. Subject to the customer's agreement, Ebico staff will speak on their behalf with the various functions within SSE's customer service department – with the exception of matters related to billing where callers are transferred directly to the appropriate SSE team. Experienced Ebico team members are able to build a rapport with customers, by telephone, email and social media, develop a concise statement of the customer's needs and relate these to SSE staff to ensure a timely resolution, relaying the outcome to the customer. This account management service has proved popular with customers and the speed with which Ebico staff can accept calls has

AVERAGE WAITING TIMES		
ENERGY PROVIDER	PREVIOUS	NEW
EBICO	21 sec	17 sec
ECOTRICITY	53 sec	42 sec
GOOD ENERGY	1 min 3 sec	2 min 25 sec
THE CO-OP ENERGY	39 sec	2 min 56 sec
OVO ENERGY	2 min 44 sec	3 min 8 sec
SAINSBURY'S ENERGY	56 sec	3 min 30 sec
EON	4 min 4 sec	6 min 59 sec
UTILITY WAREHOUSE	4 min 42 sec	7 min 46 sec
M&S ENERGY	2 min 41 sec	10 min 2 sec
BRITISH GAS	4 min 34 sec	11 min 20 sec
SPARK ENERGY	6 min 30 sec	13 min 33 sec
SSE	3 min 36 sec	15 min 5 sec
SCOTTISH POWER	4 min 26 sec	18 min 58 sec
EDF ENERGY	1 min 41 sec	19 min 9 sec
NPOWER	17 min 5 sec	19 min 14 sec
FIRST UTILITY	6 min 13 sec	25 min 10 sec

been noted in in the two most recent Which? surveys of inbound call response times.

### Which? survey of average call waiting times

(Source. Which? 'Energy companies keeping you on hold', 18<sup>th</sup> Nov 2013)

It should be noted that, for billing related matters, Ebico staff forward customers calls to SSE, where they are subject to SSE wait times.

## Response to Ofgem Call for Evidence

### 1. What will be the impact of the RMR rules on white labels if we do not modify the regulatory framework for white labels before the exemption expires?

A. We are only able to respond to this question from an Ebico perspective. The EquiGas/EquiPower tariff, supplied as it is under the licenses of SSE Energy Supply Ltd and Southern Electric Gas Ltd, is not compliant with SLC 22B. As a result, following an expiry of the current temporary derogation under SLC 31D on the 31<sup>st</sup> December 2014, and given that the transition period ('Dead Tariff Window') specified in SLC 22D will have ended on the 30<sup>th</sup> June 2014, if there are no further modifications to the regulatory framework, the EquiGas/EquiPower tariff will no longer be available to existing or new customers from the 1<sup>st</sup> January 2015.

EquiGas/EquiPower is a unique proposition offering the following features:

- a harmonisation of discounts in order to ensure equal treatment across customer groups – a single national unit rate (gas) and a single unit rate for each domestic demand profile type per distribution area (electricity), irrespective of payment method,
- a zero standing charge, on both electricity and gas available to customers throughout Britain, to help low demand customers and encourage and reward efficiency of home energy use,
- Company surpluses, after provisions for business growth, donated to a charitable trust which funds community projects tackling fuel poverty in sustainable ways (approximately 12% of Ebico income).
- the provision of an account management service to customers – resulting in superior levels of overall customer satisfaction in comparison with SSE's core tariffs

2014 energy companies satisfaction survey						
Supplier	Customer service	Value for money	Bills (accuracy and clarity)	Complaints	Helping you save energy	Customer score
England, Scotland and Wales						
1. Good Energy	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	82%
= Ecotricity	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	82%
3. Utility Warehouse	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	75%
4. Ebico	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	74%
5. Ovo Energy	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	73%
6. The Co-operative Energy	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	64%
7. Utilita	★★★★★	★★★★★	n/a	n/a	n/a	63%
8. First Utility	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	58%
9. Marks and Spencer Energy	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	51%
10. Spark Energy	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	48%
11. Sainsbury's Energy	★★★★★	★★★★★	★★★★★	n/a	★★★★★	45%
= Eon	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	45%
13. EDF Energy	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	44%
14. Scottish Power	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	41%
= SSE	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	41%
16. British Gas	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	39%
17. Npower	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	31%

Which Energy Company Satisfaction Survey Results 2014

Once the temporary derogation under SLC 31D expires, these features will be lost to the home energy retail market. This will have a number of consequences:

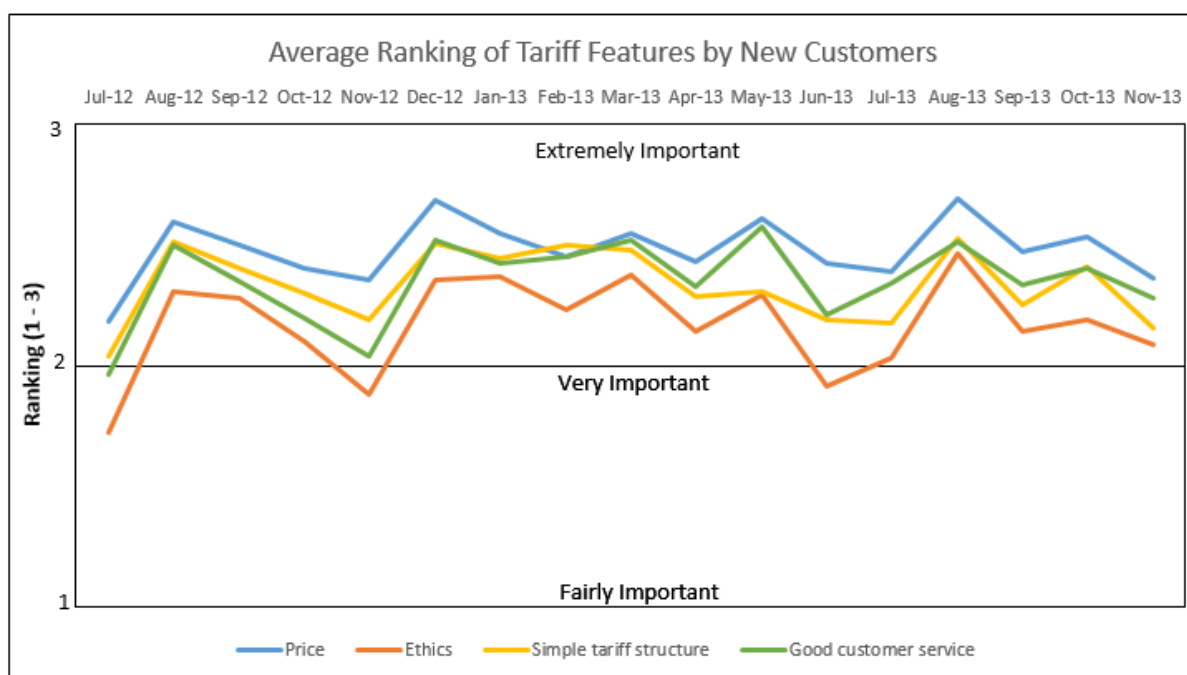
### 1.1 Reduction of Choice for Consumers with Low Energy Consumption

Ofgem has, itself, expressed concern regarding the position of consumers with very low gas demand (Ofgem - Request for Information – Standing charge for gas customers with zero consumption. Maxine Frerk, 20<sup>th</sup> February 2014). Closure of the EquiGas/EquiPower tariff would remove from the market the only zero standing charge dual fuel offering available throughout Great Britain. This is a concern echoed by Audrey Gallacher, Director of Energy, Consumer Futures (see attached letter of endorsement for this position).

### 1.2 Erosion of Consumer Engagement and Trust

Customers switch to EquiGas/EquiPower for a variety of reasons – but, with a churn rate of 6.7% compared with an industry average of 13%, when they come, they tend to stay.

In terms of what is important to them when choosing the tariff, new customer response sampling shows that the highest importance is almost always placed on price. However from customer feedback it is clear that the reputation for excellent customer satisfaction, gained through the combination of SSE customer service standards with the unique Ebico account management approach, generally comes a close second, followed closely by the simplicity of the tariff structure.



### Importance placed on key aspects of EquiGas/EquiPower tariff when switching

(Source. Ebico monthly tracking survey)

This accords with Ofgem’s own research into customer priorities (Consumer First Panel – Year 4 – January 2012) which identified simplicity as a key requirement of customers in encouraging great energy market engagement and is reinforced by anecdotal accounts of new customers themselves:

*“I received an email from Scottish Power today, informing me my deal was coming to an end. So, I shopped around and discovered that the “no standing charge” deals were disappearing...until I came across Ebico’s website via an online search. Perfect! This is how pricing should be. Simple, fair and*

*cost-effective. What's more, I like the idea of dealing with a non-profit organisation. Naturally, I signed up and look forward to dealing with Ebico. I truly believe that the other energy companies will see a lot people moving to Ebico in search of a no standing charge deal."*

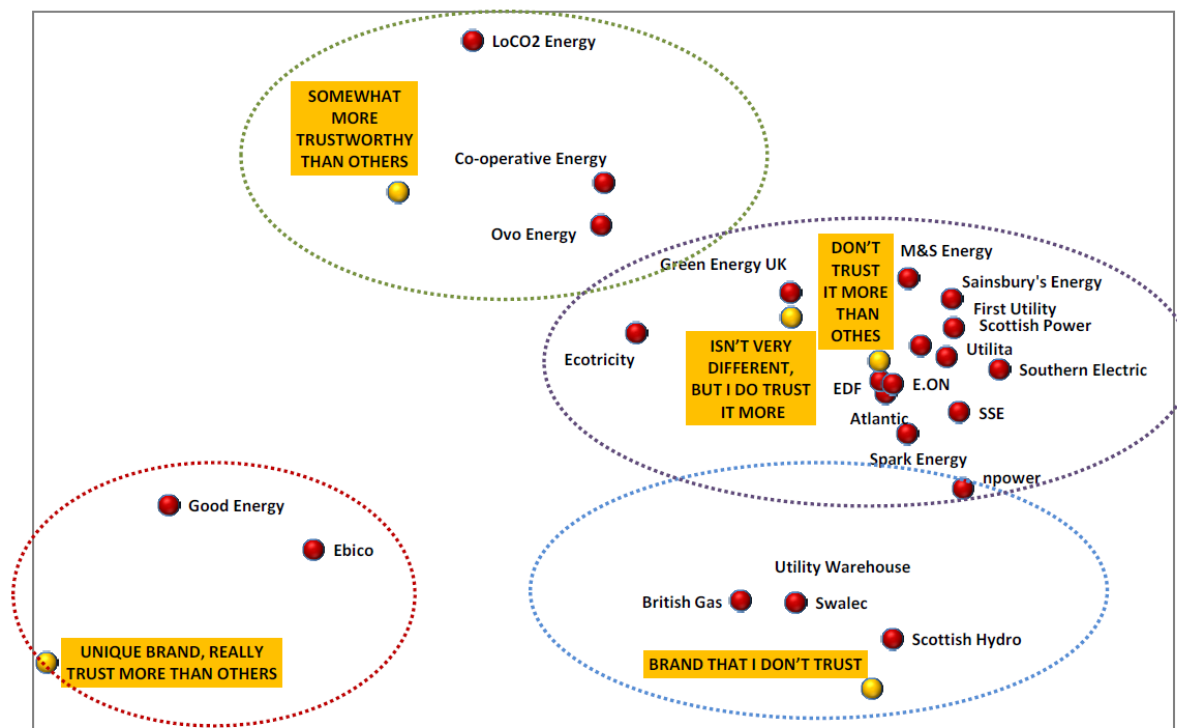
(Comment on blog, Feb '14)

Once customers have switched to EquiGas/EquiPower, the account management service has proved popular with consumers.

*"I would just like to take a couple of minutes of your time to let you know how extremely helpful and professional [PB] has been with myself through the process of moving my dual fuel to Ebico. I have been asking so many questions to [P] about the move and she has always replied extremely promptly, professionally and with a fantastic attitude. I know that staff within this industry probably only hear about the complaints, but I believe that praise should be given when an excellent service is received, which in this case it has. I would not hesitate to recommend your company to anyone thanks to [P]"*

(Unsolicited customer email, Nov '13)

One key result of the Ebico approach has been the high levels of trust with which the Ebico brand is viewed by both customers and potential customers. The 2012 report, 'Utilities: Key Drivers of Retention' (YouGov), revealed that, in consumer research, Ebico was the second most trusted home energy brand. Indeed, when categorising brand trust, YouGov placed Ebico, along with Good Energy, in a class of their own, "Unique brand. Really trusted more than others". Ebico internal research indicates that this trust stems from the Company's simple and straightforward tariff structure and clear social objectives.



**Survey of Home Energy Retail Market Brand Awareness and Trust**

(Source. YouGov SixthSense Utilities: Key Drivers of Retention Survey 16-18 October 2012)

Many EquiGas/EquiPower customers are committed to, trust and are supportive of, Ebico's ethos of fairness and simplicity. We believe that the withdrawal of the tariff would result in confusion, cynicism and market disengagement amongst our customers.

### **1.3 Challenge to Continued Commercial Sustainability of Ebico Limited and The Ebico Trust**

The fee income that Ebico receives from SSE for the services it provides with regard to EquiGas/EquiPower represents the Company's major revenue stream. The closure of EquiGas/EquiPower would, in a relatively short period, cause significant financial strain. In addition to placing the continued commercial viability of Ebico and the employment of Ebico's 9 full time staff in doubt, funding for community energy savings projects supported by the Ebico Trust would cease.

### **2. Should the scope of our work cover white labels in the non-domestic market? Please provide reasons for your answer.**

A. Given that Ebico does not have a presence within the non-domestic market, we have no particular view on this issue. However, as made clear by Question 1, we note that Ofgem is seeking views on the impact on white labels of RMR. Ofgem's RMR license changes have been predominately focused on holders of domestic supply licenses, so it would be reasonable for Ofgem to restrict its work to the domestic market in this regard.

### **3. Are there any business models in the retail market where the distinction between white label and TPI is unclear?**

A. We are not aware of any such business models at this time.

### **4. What considerations might make it preferable for an organisation to operate as a white label? Please cover regulatory, commercial, financial and any other relevant aspects.**

A. Our primary concerns, in assessing licensed supply as an alternative to white label, are set up cost, working capital and risk. These are summarised below.

Set Up Cost. An entry into the home energy supply market as either a fully licensed, or as a 'lite licensed', entity is a major financial commitment. Our estimate for the initial investment required to establish a qualified supply entity for a small customer base (50,000 – 150,000) would be in the region of £750,000

Working Capital. As we understand it, home energy supply is an activity which requires significant levels of working capital – particularly so for a small, non-investment grade, entity. The margin calls/deposits/advanced payments that have to be made to the various industry counterparties, including wholesale energy vendors, transmission and distribution companies, system and market operators, consume large quantities of a small company's free cash.

Risk Management. There is a significant difference in the risk profile inherent in both the fully licensed and lite licensed business models, and that of a white label entity.

- i) **Energy Price Risk.** Whilst we acknowledge Ofgem's efforts in the area of wholesale energy market liquidity, as yet it is too early to comment definitively on the resulting improvements in the ability of small suppliers to manage their energy price risk. However, historically, effective price risk management has been challenging for small suppliers. The small clip sizes that such suppliers need to hedge their demand portfolio have not, typically, been available in the OTC market, resulting in the need for small suppliers to enter into bilateral wholesale trading agreements. Such arrangements, we are given to understand, factor-in price premiums for access to small clip trades. Further, small suppliers often do not have access to investment grade credit ratings. As a result, their wholesale counterparties require, on the agreement of a wholesale transaction, the provision of cash collateral (margin), to manage the risk of non-payment after delivery (settlement risk) and against the risk of the small supplier defaulting, and the counterparty having to resell the energy contract at, potentially, a lower price (price risk). Often, we understand, the burden on working capital of such collateral provision will cause the small supplier to limit the time horizon of the price risk management contracts it undertakes, resulting in more exposure to adverse price changes than would be the case with for a larger supplier.

Contrast this with the position of a white label entity whose licensed supplier partner is willing to take responsibility for both wholesale price and volume risk, bundling it alongside their broader customer portfolio, and managing it within its existing wholesale trading function.

- ii) **Policy and Market Governance Risk.** The retail energy market has undergone considerable change over the past 5 years and our assessment is that this trend is likely to continue. Although compliance with regulatory changes is the responsibility of the licensed supplier, white label entities are exposed to the risks inherent in customer-facing policy changes through their contractual relationship with their partner supplier. However, in responding to these regulatory challenges, the white label entity can call upon the expertise of the licensed supplier's regulatory affairs team. By contrast, the small supplier must assess, evaluate and respond to regulatory change proposals in as best a way as it can. Furthermore, the white label entity is relieved of the requirement to managing those regulatory changes that are not customer facing as these are not their concern. So, for example, the challenges to effective wholesale price management that the introduction of unpredictable payments to the central CfD-FiT counterparty will pose under EMR, is potentially of no concern to the white label entity, whereas this additional uncertainty will have to be addressed by the small supplier.

The various codes that govern behaviour in Britain's energy markets (e.g. BSC, MRA and Network Code) are subject to many proposed and actual changes. Major suppliers are able to resource specialist teams to evaluate, respond to and initiate change proposals. However, small suppliers may find this level of resourcing impossible to support, resulting in increased risk that commercially adverse change proposals will not be picked up or adequately responded to.

- iii) **Legal Risk.** This relates particularly to the position of the lite licensed supplier. Specifically, The SLC 11 exemption offered by Ofgem's 'license lite' amendments of 2009 is as yet untested and, whilst we understand that one commercial party is in the process of developing a Supplier Service Agreement (SSA) which will define the relationship between junior and senior licensees, the practicability of this arrangement has yet to be proved. A white label entity, with a robust commercial agreement in place which enforces compliance with the supplier's customer-facing SLCs faces no such legal uncertainty.

**5. What would be the cost and timing involved for white labels in becoming licensed?**

A. Our assessment is that, depending on route chosen, market entry could cost as much as £0.75M and could take as long as 22 months.

**6. What activities related to the purchase of energy in the wholesale market do partner suppliers cover on behalf of their white labels?**

A. From Ebico's perspective, all aspects of the wholesale market activity necessary to supply EquiGas/EquiPower customers is carried out by our supply partner.

**7. Are there any approaches to the pricing of white label tariffs that are not covered in our classification?**

A. We are not aware of any further approaches.

**8. Do you have any evidence on the customer-related activities performed by white labels? Please cover both billing-related and non-billing-related customer activities.**

A. We are happy to discuss the non-billing related customer service activities that Ebico carries out with respect to EquiGas/EquiPower customers. All billing-related activities are carried out by our supply partner.

Ebico is responsible for the marketing of the EquiGas and EquiPower tariff and has responsibility for certain aspects of the sales activity:

- general marketing
- website management, social media and e-marketing
- sales material production
- initial application processing & customer contract confirmations
- account management service

Ebico's complaint handling procedure dovetails with SSE's and contact with customers is reported under SSE complaints handling protocols and reported by SSE in its complaint handling statistics. We have worked extensively with SSE to ensure that those aspects of the sales process which are carried out by Ebico are done so in a manner which is fully compliant with SSE's SLCs.

**The Ebico Account Management Service**

Ebico offers EquiGas/EquiPower customers the opportunity to opt, free of charge, for a unique account management service. Subject to the customer's agreement, Ebico staff will speak on their behalf with the various functions within SSE's customer service department – with the exception of



matters related to billing where callers are transferred directly to the appropriate SSE team. Experienced Ebico team members are able to build a rapport with customers, by telephone, email and social media, develop a concise statement of the customer's needs and relate these to SSE staff to ensure a timely resolution, relaying the outcome to the customer. This account management service has proved popular with customers. It should be noted that, for billing related matters, Ebico staff forward customers calls to SSE.

**9. What value do white labels add to the retail market? Please cover any benefits on competition and innovation.**

A. Again, we respond to this question purely from the perspective of Ebico. EquiGas/EquiPower offers to the home energy market:

- Greater competition and choice to the consumer. Ebico and SSE compete freely with each other for customers. The dual fuel zero standing charge offering across Britain is unique to Ebico.
- Customer engagement. The Ebico ethos of simplicity and fairness, combined with our not-for-profit social enterprise business model is genuinely successful in re-engaging the interest of otherwise disinterested customers in the energy market
- The Ebico Trust. Ebico's surpluses, after provisions for business growth, donated to a charitable trust which funds community projects tackling fuel poverty in sustainable ways (approximately 12% of Company income). Through monthly newsletters, Ebico keeps customers informed of the work of supported projects in areas of Britain hit-hard by fuel poverty.

**10. Are there any consumer protection concerns arising from the way in which white labels and their partner suppliers currently operate?**

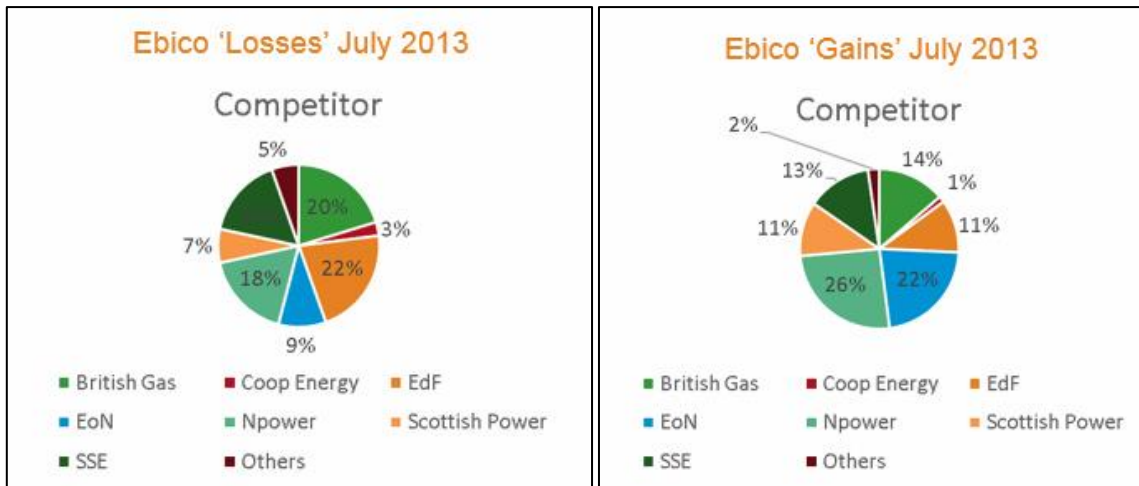
A. We do not believe that the way in which Ebico and SSE operate the EquiGas/EquiPower tariff presents consumer protection concerns. We offer the following to justify this position.

i) Price Setting

Bilaterally, we have explained to Ofgem representatives the principles on which the prices for EquiGas/EquiPower are set. These are clear and we note that our methodology is referred to within this call for evidence.

ii) Competition

Both Ebico and SSE plc are contractually free to compete with each other to attract customers to their respective tariffs. Setting aside the ethical aspects of Ebico's offering, everything else being equal, and if judging solely on price, a typical prepayment customer is likely to favour Ebico and the EquiGas/EquiPower tariff over SSE's standard variable tariff. In the same way, a Direct Debit customer is likely to favour SSE's variable rate tariff over EquiGas/EquiPower. There is active switching both ways between Ebico and SSE as customer lifestyle changes and home moves change demand levels (Fig. 2).



**Ebico Gains from/Losses to Competitors**

(Source. Ebico monthly tracking survey)

As a result, Ebico offers all mains gas consumers and General Domestic or Economy 7 electricity consumers in Britain, a competitive choice for their supply.

**11. Is the information that white labels and their partner suppliers provide to consumers on their relationship and their tariffs sufficient?**

A. In all sales and marketing materials, processes and procedures and across all sales channels, Ebico ensures that it is made clear to potential customers that their licensed supplier will be SSE Energy Supply Ltd or Southern Electric Gas Ltd. All new customers receive suite of fulfilment materials from SSE including a cobranded SSE 'Welcome Pack' which includes an explanation of the customers' rights. Our website provides a version of SSE's Treating Customers Fairly statement, modified to provide appropriate contact numbers and addresses.

## **Conclusion and Request**

On the 1<sup>st</sup> January 2015, in the absence of an extension to the current temporary derogation from SLC 31D or the introduction of a new regulatory regime covering 'white labels', the EquiGas/EquiPower tariff will cease for both existing and potential customers. We believe that we have demonstrated that, in ending what is a unique offering in the home energy retail market, the result will be financially damaging to individual customers, will cause further cynicism and disengagement amongst a consumer segment and will bring about the closure of Ebico Limited, one of the market's two social enterprises and which funds the work of a charitable trust supporting anti fuel poverty initiatives throughout Britain.

We note Ofgem's view that further work and consultation will be necessary if it deems it necessary to develop a regulatory regime that will encompass white label offerings. However, with less than 9 months left before the end of the temporary SLC31D derogation, Ebico finds itself in a highly uncertain position which is making medium term commercial decision-making impossible. We urge Ofgem, pending its decision regarding the development of a white label regulatory regime, to grant Ebico an extension of 12 months in the current SLC31D derogation to the 31<sup>st</sup> December 2015.

## Annex A

### The Ebico Trust for Sustainable Development

The Ebico Trust for Sustainable Development was formed in October 2008 as a means for furthering the objectives of Ebico Ltd through charitable means. Its Charitable Objects are:

Promoting sustainable development for the benefit of the public by the preservation conservation and the protection of the environment and the prudent use of natural resources;

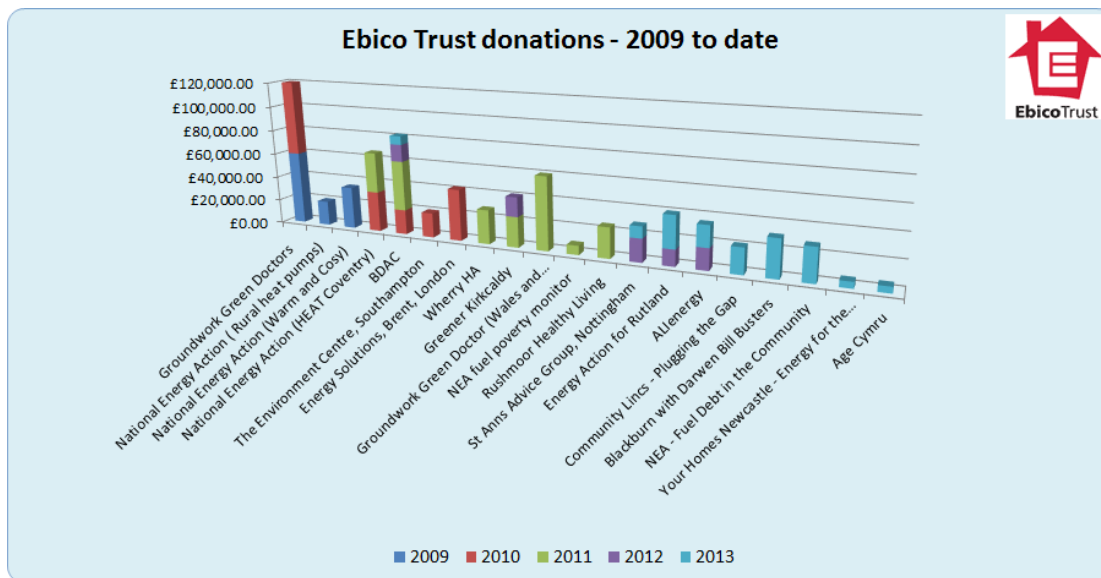
the relief of poverty and the improvement of the conditions of life in socially and economically disadvantaged communities;

the promotion of sustainable means of achieving economic growth and regeneration. Sustainable development means "development that meets the needs of the present without compromising the ability of future generations to meet their own needs".

The Trust's primary source of income is an annual donation from Ebico Limited derived from that Company's operating surpluses. The Trustees invite applications for funding from organisations who seek financial support for projects that tackle fuel poverty in sustainable ways, whether by offering advice, guidance or education, or by making practical and sustainable improvements to the material conditions of properties occupied by those in, or likely to be in, fuel poverty. The Trustees also seek applications from organisations looking for support to undertake research into fuel poverty, its incidence and the various methods by which it may be tackled.

The Trust is advertised via the Ebico website ([www.ebico.co.uk/about-ebico/ebico-trust](http://www.ebico.co.uk/about-ebico/ebico-trust)) and a simple application process is made available to all interested parties. The Trustees meet quarterly, on dates publicised on the website, to review grant applications and make award based upon available funds and the merit of the applications. In assessing the merit of applications, the Trustees rank submissions based upon the anticipated energy bill savings and carbon reduction that they consider each project is likely to result in, based upon the information provided in the application. In addition, the Trustees place particular emphasis on the plans that project promoters have of developing sustainable funding streams after grant funding is complete.

In the four years of its operation, the Trust has made grants totalling £750,000 as follows:



**Fig A.1 Ebico Trust Donations**  
(Source. Ebico Trust for Sustainable Development)

The majority of the projects supported by the Trust have involved the local provision of home energy efficiency advice, the installation of basic energy efficiency improvement devices and advice, to householders, on managing their fuel bills, applying for debt relief and switching to the cheapest available tariff.

The following are comments from the project staff themselves:

#### **Bristol Debt Advice Centre**

The Energy@Home project has successfully been delivered by the Energy Advice Project at Bristol Debt Advice Centre over the past 18 months between March 2012 – August 2013. This was following the success of the project having been initially set up 18 months prior to that in September 2010 thanks to previous funding from The Ebico Trust for Sustainable Energy. The project has been a popular, effective service and has been complemented well by the Energy Advice Project's pre-existing work funded by other trusts. We are pleased to be able to report that the project met or exceeded its targets throughout the funded period. The Energy@Home project has delivered the following elements:

- Reducing Fuel Bills
- Home energy Audits
- Accessing suitable energy tariffs and switching exercises
- Signposting to Grant Schemes
- Accessing welfare benefits
- Budgeting and prioritising

Feedback from people who received help:

*"The home visit made a big difference as I am now not in debt and able to switch supplier"* G.C. A single parent in St George

*"I would have been lost without the excellent advice and support the project has given me"* D.R. A pensioner in Redfield

*"I am now able to tackle my water debt as my electricity usage is not so high"* T.S A widower in Whitehall

*"All the tips I was given on saving energy have really helped me"* J.K A mother from St George

### **Rushmoor Healthy Living**

Our Fuel poverty project was in danger of ending in 2011 due to lack of funding. Ebico stepped in and provided funding that would enable us to continue a service (with reduced hours) until October 2013. Ebico contributed £25k. This enabled us to employ an advisor for two days per week. Our challenge was to attract additional funding to meet the demand we were faced with. Over the course of the contract we have been to secure a small amount from Rushmoor Borough Council and later attract funding from Scottish Power. The result of this is that we are now delivering the equivalent of 6.5 days per week. The impact has been immense and would not have happened without Ebico's involvement. We were about to make our staff redundant at the time of their intervention Now we are struggling to keep up with demands despite the extra hours! This report has detailed figures from Sept 2012 to March 2013 which shows the full impact of the project at 6 .5 days a week.

### **St Anns Advice Group, Nottingham**

The four advisors are based at three different advice centres across the city and the project covers the greater Nottingham area. One of the issues we had was lack of time under the existing funding to conduct home visits for vulnerable client's who could not visit the actual advice centres. Thanks to the funding given by the Ebico Trust we have been able to expand our service to allow more home visits. Home visits are important when combining debt and energy efficiency as it allows the advisor to check directly what improvements can be made to help with income maximisation and saving money on bills.

### **NEA – Home Energy Advice Team (HEAT)**

Home visits are provided to the most vulnerable householders who would otherwise find attending a meeting in NEA's office difficult or impossible to manage. The funding provided by EBICO Trust directly supported 316 of NEA's most vulnerable clients to receive personalized energy efficiency and fuel bill advice in their own home.