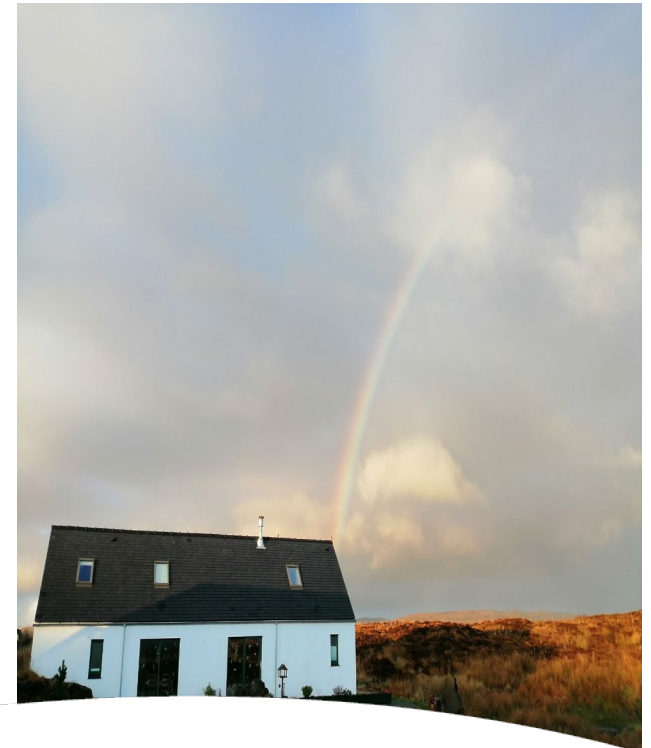




Annual General Meeting and Member Meet-up 2023

Saturday 22 April





Welcome to the Members' Meet-up



Your host
Peg Alexander
Presenter



Agenda

- 10.15 **Registration and refreshments**
- 10.30 **Building societies for beginners**
- 11.00 **Annual General Meeting** including **Ask the Directors**
- 12.30 Lunch
- 13.30 **Footprints in the ground-Innovation for positive change**
Panel discussion on the latest innovations in sustainable building and retrofit

Dan Capstick | Marianne Heaslip | Lynne Sullivan OBE
- 14.15 **Footprints on the ground-Sustainable lending in practice**
Hear from Ecology borrowers who are building a greener future

Ele George | Chris Pyke | Gisella Renolds
- 15.00 **Break**
- 15.15 **Our future footprints - Agitating for positive change**
Hear from leading change-makers on how they are influencing policy and behaviours

Colin Baines | Sara Edmonds | Rob Harrison
- 16.00 Closing comments
- 16.15 Close



Footprints in the ground Innovation for positive change

Daniel Capstick
Marianne Heaslip
Lynne Sullivan OBE



Daniel Capstick

Product Manager

Ecology Building Society





Off-site Build Mortgage

A story of innovation, collaboration and scaling up



What is Off-site Construction?

Volumetric

Offsite build is construction through panellised units that are produced off-site.

Factory built and assembled on-site to produce a three-

dimensional building

2D panel form

3D modular form

Radically different way of building over traditional approach.

Off-site

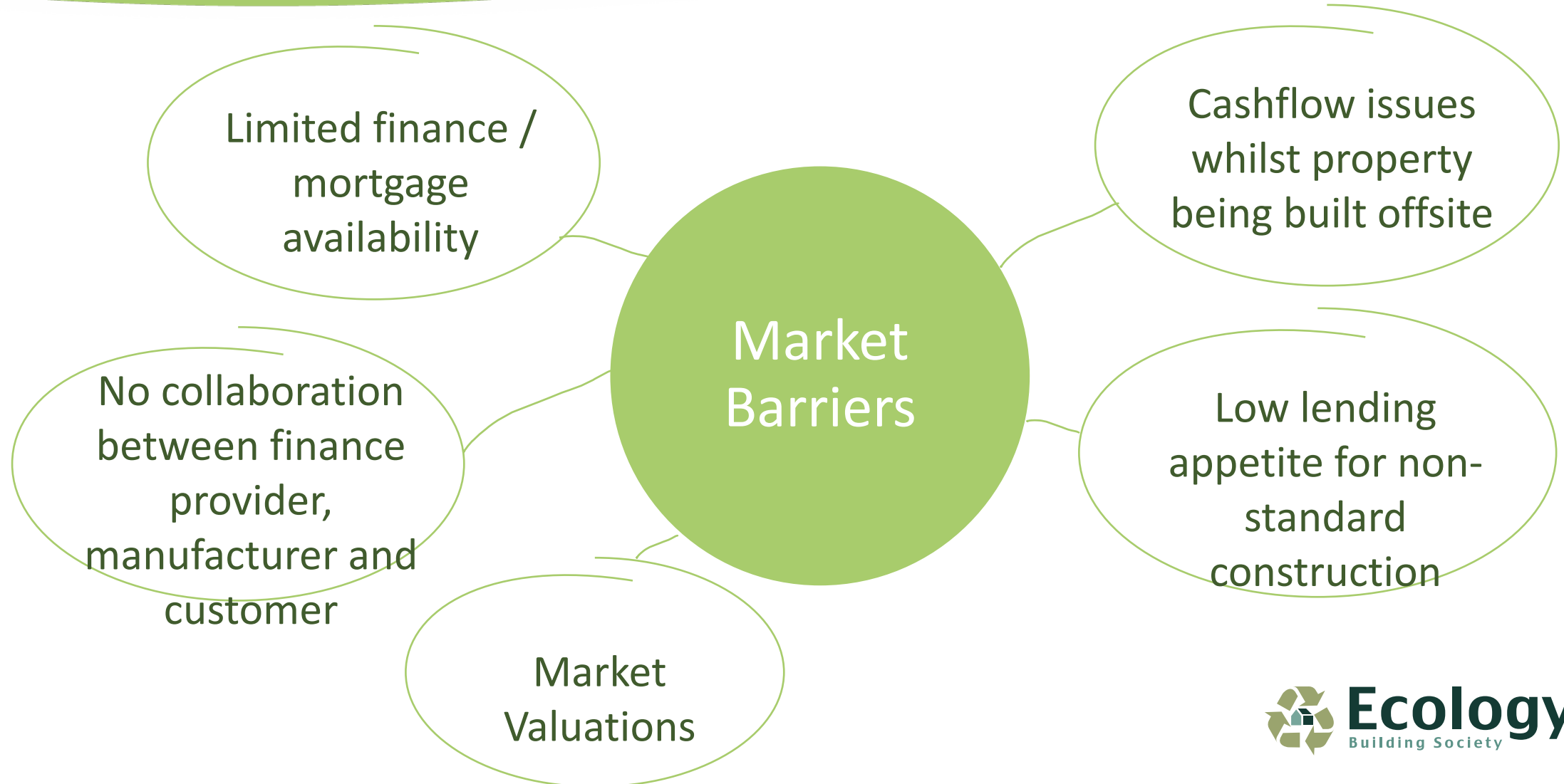
Construction

Modular

MMC

Prefabricated

Off-site Market Barriers (Finance)



Off-site Market Opportunities



More reliable construction

More accurate in terms of time, budget and less impacted by other factors e.g. weather.



Growing market

NaCSBA 2022 reported more than 50% of self-builders used MMC.



Greater build efficiency

Offsite can be built 30% quicker with 25% lower costs with more accuracy through factory built conditions.

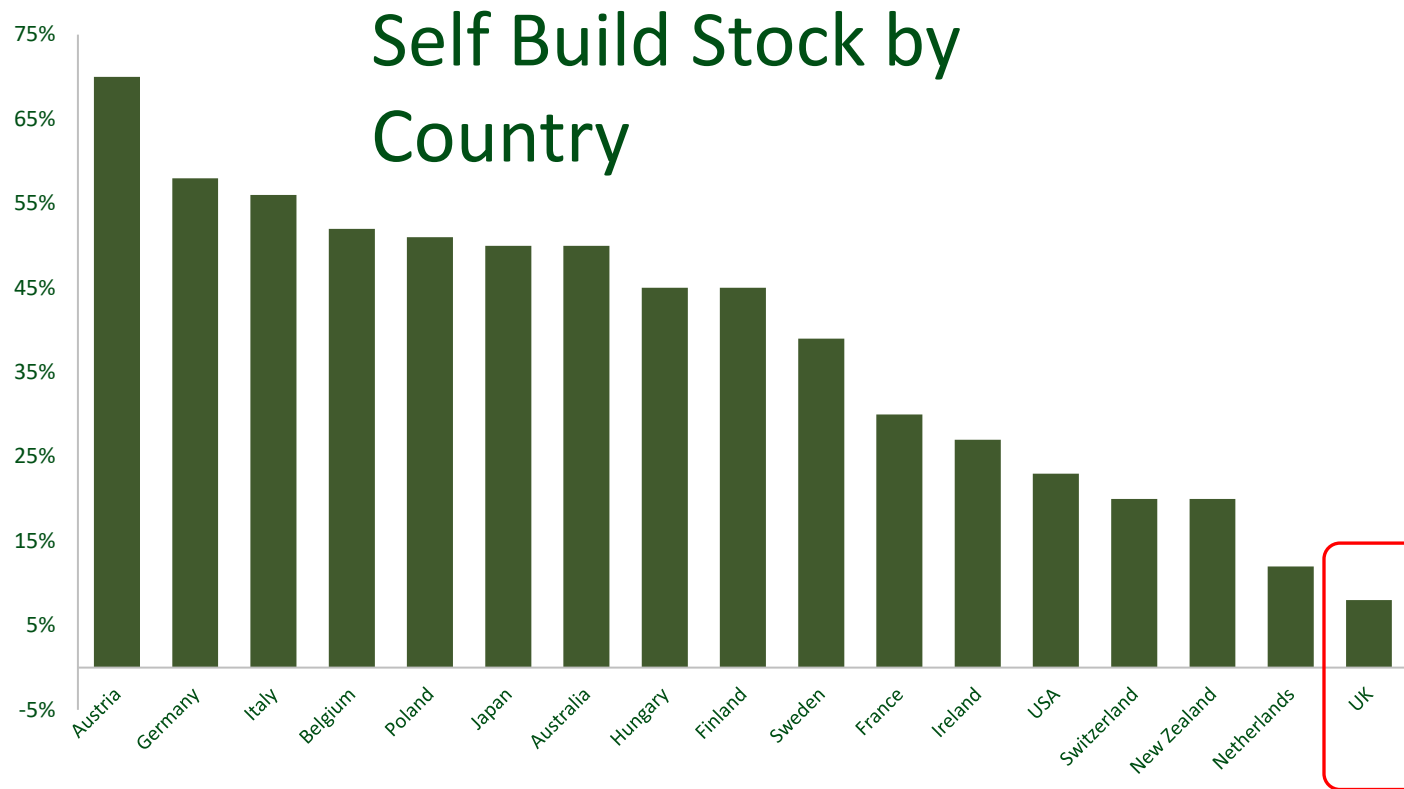


Reduced CO2 impact

Lower raw material waste and CO2 in transportation. Increased air tightness and energy efficiency performance of buildings.



Market Analysis



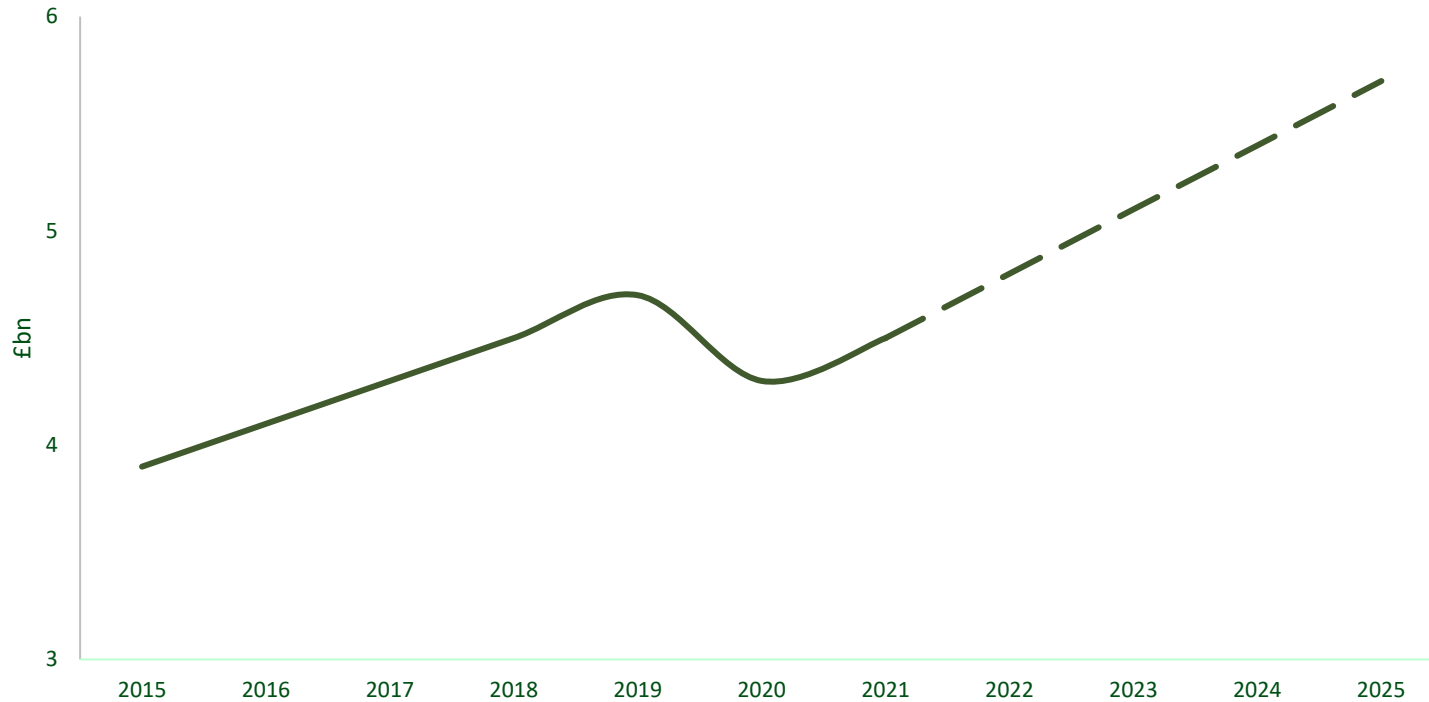
(Chart 1: Self-Build by Country – Source: Bacon Report)



- Targeted focus on UK retrofit
- Fabric first, highly energy efficient new homes

Market Analysis

Self Build Market Value



(Chart 2: Self-Build Market Value – Source: AMA Insight)



- ✓ Different type of self-builder
- ✓ Community land trust affordable housing
- ✓ Social and affordable housing association

Product Design Principles

Our Off-site Build Mortgage Range: launched January

2023

1

2

3

4

5

IMPACT

WIDER MEMBER REACH
LOWER CARBON IMPACT
FABRIC FIRST APPROACH

MARKET

LIMITED FINANCE AVAILABLE
FIRST MOVER

COLLABORATION

MANUFACTURERS
CUSTOMERS
SMOOTHER JOURNEY

SCALING UP

SUPPORT DEMAND
MARKET AGITATION

MORE INCLUSIVE

AFFORDABLE & SOCIAL
INDIVIDUAL BUILDS
MULTIPLE FINANCE OPTIONS

Our Solution: Off-site Build Mortgage



Target the supply chain of offsite suppliers with partnerships



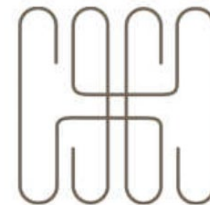
Create seamless journey for customer through supplier, finance and build journey



Product choice through advanced and arrears mortgage



Lower interest rates on completion of the build



Our Solution: Market Benefits

FIRST OFF-SITE BUILD MORTGAGE IN THE MARKET

1

FIRST OFF-SITE BUILD ARREARS & ADVANCED MORTGAGE

2

FIRST OFF-SITE BUILD MORTGAGE FORMING PARTNERSHIPS WITH SUPPLIERS

3

LINKING THE SUPPLY, FINANCE & CONSTRUCTION CHAIN

4

UNIQUE MORTGAGE PRICING – ENERGY EFFICIENT PRICING
(AECB, PASSIVHAUS, SAP)



Marianne Heaslip

Co-founder and Technical
Director, People Powered
Retrofit





Lynne Sullivan OBE

Chair of the Good Homes
Alliance and Interim National
Retrofit Hub





Footprints on the ground Sustainable lending in practice

Ele George
Chris Pyke
Gisela Renolds



Ele George

Former Ecology Self-build
borrower, engineer and
green build leader



...

Reflections of a borrower

*Beyond the self-build project
– what Ele did next!*



“Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.”
— Margaret Mead

**“Unless someone like you cares a whole
awful lot,
Nothing is going to get better. It's not.”**

— Dr. Seuss, The Lorax



My reflections as a borrower

Timeline

Dec 2011 – site purchase

Dec 2012 – Received full planning permission

Feb 2013 – Start on site (+ pregnant!)

- *Build time:*

- *foundations Feb 2013 – Mar 2013 – 2 months*

- *Superstructure Sept 2013- Feb 2014 – 6 months*

Feb 2014 – moved in – house not quite complete, but...

Apr 2014 – completely finished – holiday x2!



Building the Dream

Charlie Luxton





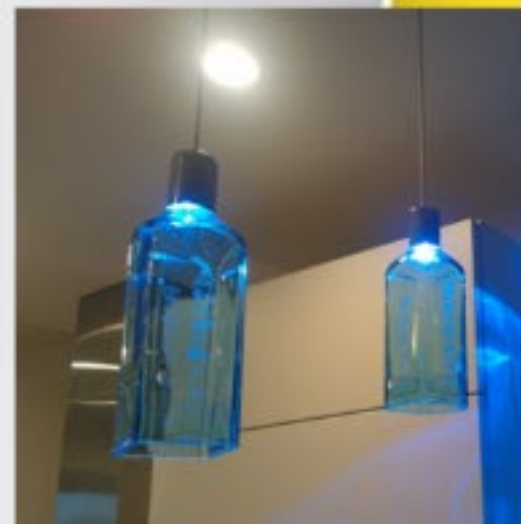
Brownfield first







Responsible Sourcing



Technology



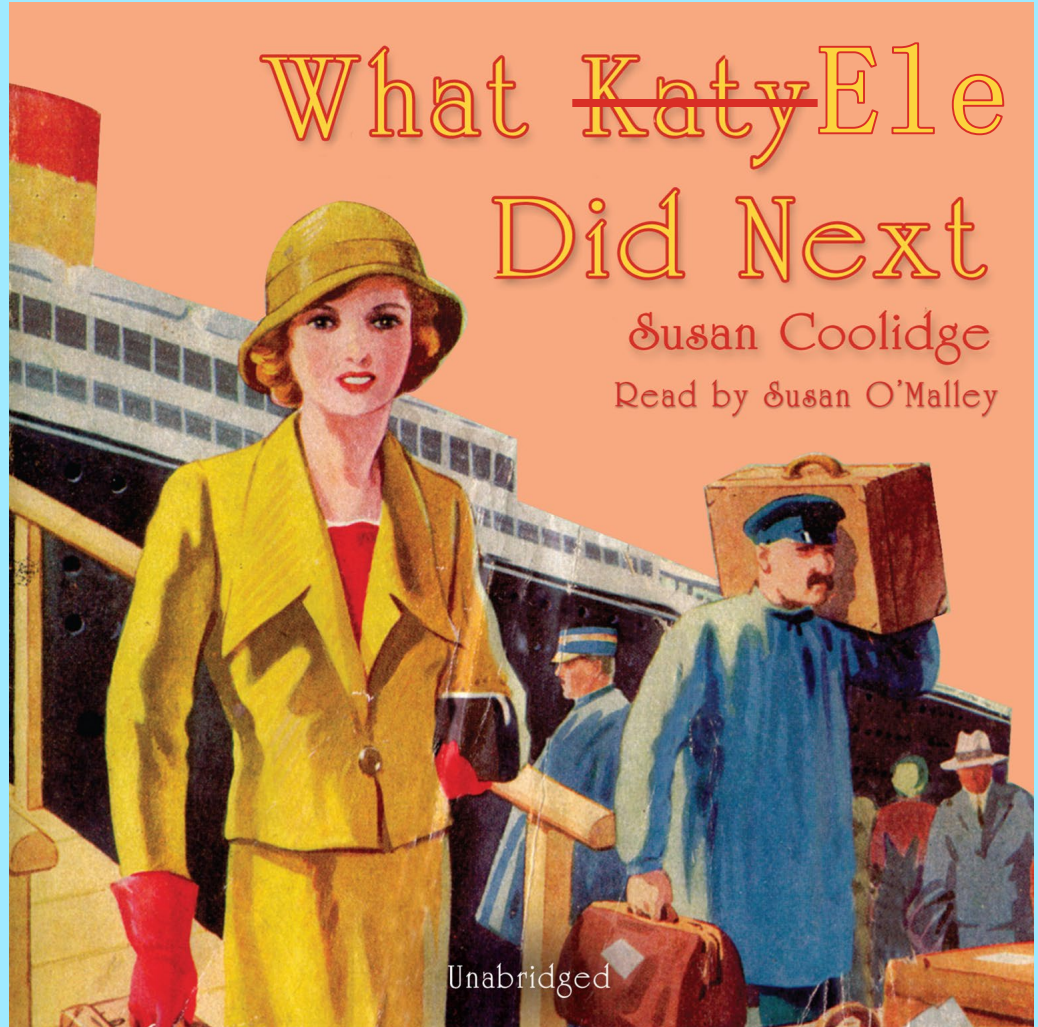
- Minimal electric heating (towel rails & inline duct heater)
- MVHR
- 4KW array - Solar Panels
- Pure Drive Home battery
- Far-infrared heating






Our Finished Home





**Poor quality housing is the cause of a
lot of problems.
Good quality housing is the solution to
a lot of problems.
— Ele George**



A new way?

A 'systems thinking' approach to housing

The Future of Housing? Residential building trends

Modernise... or die

Modern methods of construction

Including offsite manufacturing

Electrification

Platforms for construction

'Kit of parts'

Interoperability

Manufacturing mindset

Data led approaches

Digital twins

Performance gap

Large scale stock assessment

Whole life approach

Embodied carbon

Bio- based materials

Retrofit first

Ethical lending approaches

Energy performance targets

B-Corp/ ESG

Human health

UN Global goals – how MMC can impact our system



Building design can hugely affect the health and well-being of it's occupants



Manufacturing offers opportunity for diversification of the workforce



The cheapest energy is the energy we don't use!



Product based approaches transform the construction process as we have known it for centuries



The process promotes sustainable development for the long term



Unsustainable patterns of consumption and production = root causes of the triple planetary crises



Energy efficiency in production and operation



Partnerships between various stakeholders play a crucial role

“How wonderful that no one need wait a single moment to improve the world.”

— Anne Frank

Thanks!



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<https://www.linkedin.com/in/ele-george>



@elemonster





Chris Pyke

Founding member of the
Five Rivers Co-housing





A greener, more neighbourly way to live
in Sheffield



Breaking ground - December 2022



A greener, more neighbourly way to live
in Sheffield



Approach viewpoint



Building development



A greener, more neighbourly way to live
in Sheffield



Common house roof build



A greener, more neighbourly way to live in Sheffield



A greener, more neighbourly way to live
in Sheffield



The team



Gisela Renolds

Executive Director, Global
Link (Lancaster) Ltd





Break

1500 – 1515

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Our future footprints Agitating for positive change

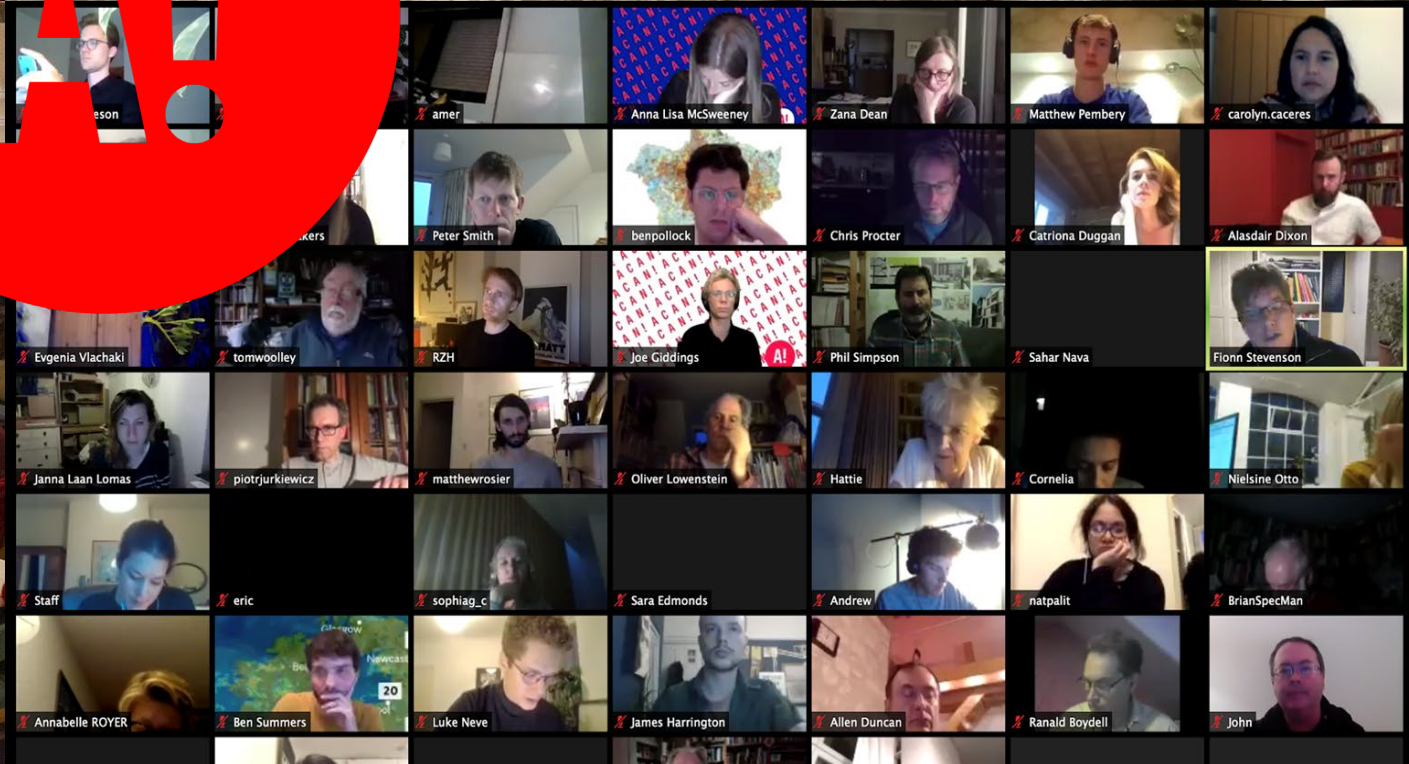
Colin Baines
Sara Edmonds
Rob Harrison



Sara Edmonds

Director of Studio search
and Co-Ordinator at
Architects Climate Action
Network (ACAN)









Rob Harrison

Editor, Ethical Consumer





Closing comments

