

Free and impartial advice on
making your business greener

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**BUSINESS
ENERGY
SCOTLAND**

Energy efficiency assessment

Prepared for:



(Office Site)

**energy
saving
trust**



**Net Zero
Scotland**
Scottish
Government



**LET'S DO
NET ZERO**

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1 Customer and advisor details

Customer details	
Contact name	[REDACTED]
Contact job title	[REDACTED]
Telephone/mobile	[REDACTED]
Email	[REDACTED]
Site address	[REDACTED]
Consultant details	
Consultant name	[REDACTED]
Company	[REDACTED]
Advisor details	
Advisor name	[REDACTED]
Telephone/mobile	[REDACTED]
Email	[REDACTED]
Assessment details	
Assessment date	[REDACTED]
Report approved by	[REDACTED]
Date approved	15 October 2025

Business Energy Scotland provides free support to help Scottish small and medium sized-enterprises (SMEs) save energy and reduce their carbon emissions. We identify savings opportunities and can also support the implementation of the opportunities identified. This can include helping to identify suppliers, design and assess the results of quote or tender specifications and identify and secure funding.

Obtaining our support on a particular project does not exclude you from obtaining further support.

2 Introduction

The [redacted] is keen to reduce the carbon footprint of the [redacted] which comprises a community hall, and an office used by the food bank. Specifically, she is keen to install LED lighting, replace the existing electric panel heaters with an air source heat pump, install a destratification fan in the hall, improve the thermal insulation of the building, and review the potential for the installation of secondary glazing and draught-proof external doors.

This report comprises the findings of a survey conducted on 22nd September 2025.

The diagram below highlights where you currently are on your journey with us and what the next steps are:



*Energy Saving Trust is authorised and regulated by the Financial Conduct Authority (Reference Number 716195). Energy Saving Trust's Services Delivery team manages the funding portal for the Scottish Government's SME Loan Scheme.

If the recommendations in this report are implemented, the office building could potentially save £10,679 and 8.2 tonnes of carbon dioxide.

Next steps:

- Install LED lighting in the building.
- Install an air to air source heat pump.
- Install destratification fans in the hall.
- Install secondary glazing in the building.
- Insulate the roof and walls of the building.
- Install a draught-proof doors in the building.

3 Your journey to net zero carbon emissions

Scotland has committed to becoming a net-zero society by 2045 which is in line with the advice from the UK Government's independent advisors, the [Climate Change Committee](#).

To help you understand how your enterprise can support that transition, we have identified that your site has the following carbon emissions (CO₂e¹) and we have identified how you can reduce them to support Scotland's net-zero goals:

Annual carbon impact	Equivalent average car miles	
Current carbon emissions (tonnes CO ₂ e)	6.95	25,009
Potential carbon reduction	118%	29,527

Note that the total realised carbon saving may be less if all the recommendations from this report are implemented as the potential savings from each recommendation are calculated in isolation from each other. In reality, some measures may affect the potential carbon savings of other measures.

Please note that this analysis does not constitute a full carbon footprint.

¹ CO₂e means 'carbon dioxide equivalent'. It is a standard way of presenting the impact considering all associated greenhouse gas emissions.

4 Current energy consumption at your site

The client is paying 37p/kWh for electricity. The table below shows annual consumption and costs.

Estimated current annual energy use				
Resource	Cost	Consumption	Units	CO ₂ e emissions (Tonnes)
Electricity	£11,403	30,820	kWh	6.95
TOTAL	£11,403			6.95

Note:

- The costs in this table exclude standing charges and other costs including, where relevant, charges such as the Climate Change Levy.
- When calculating the potential savings of opportunities, unit costs which exclude standing charges have been used to calculate these as reducing consumption will often not reduce the standing charges.
- The client is paying 37p/kWh for electricity. These unit prices have been used as the client is in contract.
- The CO₂e emissions detailed above are not equivalent to a carbon footprint for the site.
- It may be beneficial to you to renegotiate your energy contracts if you are going to significantly change your consumption. It is also good practice to regularly review your energy tariffs to ensure they meet your requirements. By changing your tariff or supplier you may be able to decrease your energy costs. Contacting your current supplier to check you are on the most appropriate tariff can be a good place to start. We can also direct you to organisations that provide energy switching advice.

5 Our recommendations

Recommended opportunities								
Finance estimates							Annual environmental saving estimates	
	Annual cost savings	Annual income generated	Investment required	Payback	Potential grant	Payback with grant	Energy	CO ₂ e
Description	£ (ex VAT)	£ (ex VAT)	£ (ex VAT)	Years	£	Years	kWh	tonnes
Lighting systems, fitting and controls	£916	£0	£1,000	1.1	£750	0.3	2,476	0.6
Air source heat pump	£5,709	£0	£30,000	9.5	£10,000	6.3	15,429	3.5
High efficiency fans (destratification ventilation system fans etc)	£296	£0	£3,000	10.1	£2,250	2.5	800	0.2
Secondary glazing	£2,238	£0	£20,000	8.9	£15,000	2.2	6,048	1.4
Loft insulation	£2,087	£0	£8,000	3.8	£6,000	1.0	5,640	1.3
Internal wall insulation	£1,083	£0	£30,000	27.7	£20,000	9.2	2,928	0.7
High performance external and internal doors	£888	£0	£5,000	5.6	£3,750	1.4	2,400	0.5
TOTAL	£13,217	£0	£97,000				35,721	8.2

Please note that implementing multiple measures may impact on each other and this may result in the realised savings being less than is presented in this report. Unless otherwise stated, the identified savings presented in this report for each measure are calculated independently from other measures. If required, further support can be provided by Business Energy Scotland to quantify the impact of implementing multiple measures where they impact on each other.

Your Business Energy Advisor can support you to implement the recommendations we have suggested in this report.

Where appropriate, our finance estimates include a cashback grant from the Scottish Government's SME Loan Scheme. Please see Appendix 3 for further details on the SME Loan Scheme and cashback grant, including eligibility criteria.

6 Recommended energy efficiency opportunities

6.1 Lighting

6.1.1 Project description and recommended solution

The lighting in the building comprises:

- 7 x 58 watt fluorescent tubes.
- 14 x 60 watt filament bulbs.

This gives a total lighting load of 1.246kW. Based on the lighting switched on for 50 hours per week (2,600 hours per annum), this gives an annual consumption of 3,240kWh at a cost of £1,199.

The client is keen to replace the lighting with LED lamps to reduce energy consumption and costs.

6.1.2 Benefits, costs and finance

It is recommended that the client replaces the existing lighting with the following LED lamps:

- 7 x 22 watt LED tubes.
- 14 x 10 watt LED filament bulbs.

This gives a total lighting load of 0.294kW and based on 2,600 hours per annum, this gives an annual consumption of 764kWh at a cost of £283.

LED lighting would therefore give a saving of 2,476kWh and £916 per annum compared with the existing lighting. There would also be a carbon dioxide saving of 0.6 tonnes.

The cost to install LED lighting will be in the region of £1,000 giving a payback period of 1.1 years or 0.3 years with cashback.

Financial support for installing eligible energy efficiency and/or renewable energy equipment in Scotland is available through the Scottish Government's SME Loan Scheme. This offers eligible SMEs (including charities) interest-free loans from £1,000 to £100,000 for individual measures and packages of linked measures that have a payback period of 20 years or less. Loan repayments are made over an 8-year period.

For eligible non-renewable energy efficiency measures, the Scottish Government is offering a 75% cashback grant to SME Loan recipients for a limited time while funds last. Loan recipients may receive 75% of their project cost back, up to a maximum of £20,000.

This report is regarded as a qualifying report for the SME Loan Scheme.

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- From April 2023 until the end of March 2026, companies can claim 100% capital allowances on qualifying plant and machinery investments.
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For further information see: <https://www.gov.uk/government/publications/full-expensing/spring-budget-2023-full-expensing>.

6.1.3 Risks and further considerations

Performance drop varies widely between different types of LED lamp. The quality of LED lamps also varies significantly, and the company should ensure good quality lamps are purchased to ensure they meet the required lux levels and colour rendering.

6.2 Air to Air Source Heat Pump

6.2.1 Project description and recommended solution

The current heating throughout the building comprises electric panel heaters. Assuming 200m² of the building is heated, and using a heating benchmark of 120kWh/m², it is estimated that the annual heat demand is 24,000kWh at a cost of £8,880.

The client is keen to review the potential for the installation of an air to air source heat pump. However, it is strongly advised that unless the thermal efficiency of the building is improved, an air source heat pump will be insufficient to provide heating to the building.

6.2.2 Benefits, costs and finance

An air source heat pump is usually placed outdoors at the side or back of a property. It takes heat from the air and boosts it to a higher or lower temperature using a heat exchanger which in turn heats water which is fed through a wet distribution system. The pump needs electricity to run but will use less electrical energy than the heat it produces.

The performance of heat pumps is rated as a seasonal performance factor (SPF). It is the total useful heat generated from the heat pump in a year divided by the annual electricity consumption. For example, an SPF of 3 indicates that the system will give an average three units of heat for each one unit of electricity used. For an average air source heat pump, when the outside temperature is above 7 degrees Celsius, the pump will run at SPF 3.2. Met Office data has shown that the average UK temperature from November to March is constantly below 7 degrees, the monthly average varying from 4.2 to 6.9 degrees, thus the SPF will be lower than usual. An air to water source heat pump has a slightly higher SPF. It has therefore been estimated that the SPF will be around 2.8, given the variations in the outside temperature.

Based on an SPF of 2.8, to generate 24,000kWh the heat pump will consume 8,571kWh of electricity to provide space heating at a cost of £3,171 per annum. This would save 15,429kWh and 3.5 tonnes of carbon dioxide.

The cost to install an air-to-air source heat pump is unknown but estimated to be in the region of £30,000 giving a payback of 9.5 years or 6.3 years with cashback.

6.2.3 Risks and alternative solutions

Planning permission may be required. It is worth noting that the actual COP/SPF of the overall heating system may be lower than the COP/SPF of the heat pump itself and may differ to that mentioned in this report, and other external variables can influence the efficiency of the ASHP.

It is recommended that businesses use installers and products certified under the Microgeneration Certification Scheme (MCS) for small-scale renewable systems under 45kW for renewable heat technologies and under 50kW for renewable electricity technologies.

6.3 Destratification Fans (Community Hall)

6.3.1 Project description and recommended solution

The current heating in the community hall comprises electric panel heaters. The community hall is approximately 100m², and using a heating benchmark of 120kWh/m², it is estimated that the annual heat demand is 12,000kWh at a cost of £4,440.

The hall has a high ceiling, and the client is keen to install destratification fans to evenly distribute the heat throughout the hall. The fans can improve the efficiency of the heating system.

6.3.2 Benefits, costs and finance

Destratification fans work by continuously circulating a column of air from the ceiling to the floor, mixing the stratified air to create a comfortable environment. Destratification fans can reduce the requirement for excess heating and can provide a saving of up to 10%. This equates to a saving of 1,200kWh per annum. However, a fan has a 200-watt motor. Assuming two fans operating for 1,000 hours per annum, this equates to a consumption of 400kWh per annum at a cost of £148. Therefore, the total saving will be 800kWh and £296 per annum. There will also be a carbon dioxide saving of 0.2 tonne.

The cost to install destratification fans is unknown but estimated to be in the region of £3,000 giving a payback of 10.1 years or 2.5 years with cashback.

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- 50% first-year allowance for qualifying special rate assets.
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6.3.3 Risks and alternative solutions

Ensure the fans are switched off when the heating system is not in use.

6.4 Secondary Glazing

6.4.1 Project description and recommended solution

The current heating in the building comprises electric panel heaters. Assuming 200m² of the building is heated, and using a heating benchmark of 120kWh/m², it is estimated that the annual heat demand is 24,000kWh at a cost of £8,880.

The windows throughout the building are single glazed and the client is keen to install thermally efficient secondary glazing to reduce heat loss.

6.4.2 Benefits, costs and finance

It is estimated that the current glazing will have a U-value of approximately 4.8W/m²k. Secondary glazing has a U-value of around 1.8 W/m²k. It is recommended that the single glazed windows are secondary glazed. This will reduce heat loss by around 25.2%². Based on the estimated heating consumption of 24,000kWh, a 25.2% saving equates to 6,048kWh and £2,238 per annum. There will also be a saving of 1.4 tonnes of carbon dioxide.

The cost to install secondary glazing is unknown but estimated to be in the region of £20,000 giving a payback of 8.9 years or 2.2 years with cashback.

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² Carbon Trust: Building Fabric (2018)

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6.4.3 Risks and alternative solutions

The client should consult the local planning department prior to making any changes to the windows in the building.

6.5 Loft Insulation

6.5.1 Project description and recommended solution

The current heating in the building comprises electric panel heaters. Assuming 200m² of the building is heated, and using a heating benchmark of 120kWh/m², it is estimated that the annual heat demand is 24,000kWh at a cost of £8,880.

There is no insulation in the roof of the cathedral, and the client is keen to install insulation to reduce heat loss.

6.5.2 Benefits, costs and finance

It is estimated that the U-value of the roof of the building is 2.5W/m²k. The current target for a roof is 0.15W/m²k. The installation of insulation in the roof will achieve a saving of around 23.5% in heating costs³. Based on the estimated heating consumption of 24,000kWh, a 23.5% saving equates to 5,640kWh and a cost saving of £2,087 per annum. There will also be a carbon dioxide saving of 1.3 tonnes. The cost to install roof insulation is estimated to be in the region of £8,000 giving a payback of 1 year with cashback.

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This report is regarded as a qualifying report for the SME Loan Scheme.

If you decide to apply for an SME Loan then the interest foregone on your loan, and any grant received, are regarded as state aid under EU-UK Trade and Cooperation Agreement.

³ <https://www.thegreenage.co.uk/getting-to-grips-with-u-values/2/>

An estimate of how much aid this might equate to is provided in Appendix 2. Please see Appendix 3 for further details on the SME Loan Scheme and cashback grant.

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6.5.3 Risks and further considerations

Thermal bridging should be avoided.

6.6 Internal Wall Insulation

6.6.1 Project description and recommended solution

The current heating in the building comprises electric panel heaters. Assuming 200m² of the building is heated, and using a heating benchmark of 120kWh/m², it is estimated that the annual heat demand is 24,000kWh at a cost of £8,880.

There is no insulation in the walls of the building, and the client is keen to install insulation to reduce heat loss.

6.6.2 Benefits, costs and finance

It is estimated that the U-value of the walls is 1.6W/m²k. It is recommended that the client installs internal wall insulation. This will bring the U-value of the walls down to around 0.3 W/m²k in line with current building regulation recommendations. It is estimated that the installation of internal wall insulation has the potential to reduce heat loss within the building by 12.2%. Based on the current estimated heating consumption of 24,000kWh, a 12.2% saving equates to 2,928kWh and £1,083 per annum. There would also be a carbon dioxide saving of 0.7 tonnes. The cost to insulate the walls is unknown but estimated to be in the region of £30,000 which gives a payback of 9.2 years with cashback.

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For eligible non-renewable energy efficiency measures, the Scottish Government is offering a 75% cashback grant to SME Loan recipients for a limited time while funds last. Loan recipients may receive 75% of their project cost back, up to a maximum of £20,000.

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If you decide to apply for an SME Loan then the interest foregone on your loan, and any grant received, are regarded as state aid under EU-UK Trade and Cooperation Agreement.

An estimate of how much aid this might equate to is provided in Appendix 2. Please see Appendix 3 for further details on the SME Loan Scheme and cashback grant.

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6.6.3 Risks and alternative solutions

Thermal bridging should be avoided.

6.7 External Doors

6.7.1 Project description and recommended solution

The current heating in the building comprises electric panel heaters. Assuming 200m² of the building is heated, and using a heating benchmark of 120kWh/m², it is estimated that the annual heat demand is 24,000kWh at a cost of £8,880.

The main doors to the building are ill-fitting and cause draughts. The client is keen to replace the doors with a draught-proof doors to reduce heat loss.

6.7.2 Benefits, costs and finance

It has been estimated that the installation of a draught-proof door has the potential to reduce heat loss by around 10%. This equates to a saving of 2,400kWh and £888 per annum. There will also be a carbon dioxide saving of 0.5 tonnes. The cost to install a draught-proof door is unknown but estimated to be in the region of £5,000 giving a payback of 5.6 years or 1.4 years with cashback.

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For eligible non-renewable energy efficiency measures, the Scottish Government is offering a 75% cashback grant to SME Loan recipients for a limited time while funds last. Loan recipients may receive 75% of their project cost back, up to a maximum of £20,000.

This report is regarded as a qualifying report for the SME Loan Scheme.

If you decide to apply for an SME Loan then the interest foregone on your loan, and any grant received, are regarded as state aid under EU-UK Trade and Cooperation Agreement. An estimate of how much aid this might equate to is provided in Appendix 2. Please see Appendix 3 for further details on the SME Loan Scheme and cashback grant.

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6.7.3 Risks and alternative solutions

The door should be kept closed when not in use. It may be possible to draught-proof the existing door if the cost to replace the door is restrictively expensive.

7 Opportunities requested but not included

██████████ striving to be net zero and therefore does not plan to replace the gas boiler. Instead, they are keen to review the potential for an air source heat pump which has been assessed within this report.

8 Next steps

Financial support for energy and carbon-saving upgrades is available through the Scottish Government's SME Loan Scheme.

Loans from £1,000 to £100,000 are available to eligible SMEs, including charities. You could also receive a cashback grant of up to £30k. Loans are unsecured, and repayments are made over an 8-year period.

If you decide to apply for an SME Loan then the interest foregone on your loan, and any grant received, are regarded as state aid under EU-UK Trade and Cooperation Agreement. An estimate of how much aid this might equate to is provided in Appendix 2.

Please see Appendix 3 for further details on the SME Loan Scheme.

If you wish to apply for an interest free loan for any of the eligible measures in this report, your next steps are:

1. Find suppliers and get quote/s

A supplier's quote must be included with your application to the SME Loan Scheme. If you are applying for a loan value of more than £25,000, at least two quotes must be included.

If you are looking to implement a particular solution, then the following link can help you to find a suitable trade body or organisation which lists providers of that solution.

<https://businessenergyscotland.org/resource-efficiency-supplier-listing/>

2. Make your application to the SME Loan Scheme

You can apply for the interest-free loan once you have quotes, and before you do any work or pay any deposits.

Applications are made via an online funding portal, managed by Energy Saving Trust's Services Delivery team. Energy Saving Trust is authorised and regulated by the Financial Conduct Authority (Reference Number 716195).

If you would like to apply, please email support@businessenergyscotland.org, call 0808 808 2268 or speak to your advisor and we will arrange access to the funding portal for you.

9 Disclaimer

Every effort is made to ensure that the information given herein is accurate, but no responsibility is accepted for any errors, omissions or misleading statements, and no responsibility is accepted in regard to the standing of any firms, companies or individuals mentioned. It should be noted that any company or individual's details contained within listings of products and services should not be regarded as an endorsement by Business Energy Scotland.

The contents of this report have not been prepared as and may not be construed as design in the context of CDM Regulations. Energy Saving Trust accepts no liability whatsoever to any third party for any loss or damage arising from any interpretation or use of the information contained in this report, or reliance on any views expressed therein.

Any guidance given in relation to legislation is based on the information currently available to Business Energy Scotland. It cannot be regarded as legally binding and should only be seen as advisory. The legislation itself should always be read and understood, as that constitutes the law. As more information surrounding the legislation becomes available, your advisor will be able to provide information on the latest developments.

10 Confidentiality

This report is the Copyright of the customer listed in section 1 of the report and has been prepared by Energy Saving Trust. This report may not be reproduced, in whole or in part, nor passed to any organisation or person without the specific prior written permission of the customer.

It is important to note that the information you provide Energy Saving Trust will be treated in the strictest of confidence, except when we are required to disclose data by law or applicable regulatory requirement, including any disclosure required under the Freedom of Information (Scotland) Act 2002 and/or any code or applicable data agreement relating to disclosure and access to information held by public bodies.

Your information will be used for service delivery and research studies by Energy Saving Trust. In addition, we will use your details to send you information about other services and products that may be of interest. If you no longer wish to hear from us or would like to change your subscription preferences, please contact support@businessenergyscotland.org.uk.

For more information visit: <https://energysavingtrust.org.uk/privacy-policy/>.

11 Appendix 1 – Supporting calculations

6.1 Lighting

Current lighting consumption: $3,240\text{kWh} * 37\text{p/kWh} = \text{£}1,199$

LED lighting: $764\text{kWh} * 37\text{p/kWh} = \text{£}283$

Saving: $3,240 - 764 = 2,476\text{kWh} * 37\text{p/kWh} = \text{£}916$

Carbon dioxide saving: $2,476 * 0.225 = 0.6\text{T}$

6.2 Air to air source heat pump

Current heat demand: $24,000\text{kWh} * 37\text{p/kWh} = \text{£}8,880$

ASHP: $24,000 / 2.8 = 8,571\text{kWh} * 37\text{p/kWh} = \text{£}3,171$

Energy saving: $24,000 - 8,571 = 15,429\text{kWh} * 37\text{p/kWh} = \text{£}5,709$

Carbon dioxide saving: $15,429 * 0.225 = 3.5$

6.3 Destratification fans

Current heating consumption: $12,000\text{kWh} * 37\text{p/kWh} = \text{£}4,440$

10% Saving: $12,000 * 0.1 = 1,200\text{kWh} * 37\text{p/kWh} = \text{£}444$

Fan motors: $0.4\text{kW} * 1,000 = 400\text{kWh} * 37\text{p/kWh} = \text{£}148$

Total energy saving: $1,200 - 400 = 800\text{kWh} * 37\text{p/kWh} = \text{£}296$

Carbon dioxide saving: $800 * 0.225 = 0.2\text{T}$

6.4 Secondary glazing

40% loss at $4.8\text{W/m}^2\text{k}$ and secondary glazing at $1.8\text{W/m}^2\text{k}$ then $4.8/1.8 = 2.7$

$40/2.7 = 14.8$ giving a saving of 25.2%

$24,000\text{kWh} * 0.252 = 6,048\text{kWh} * 37\text{p/kWh} = \text{£}2,238$

Carbon dioxide saving: $6,048 * 0.225 = 1.4\text{T}$

6.5 Loft insulation

25% loss at $2.5\text{W/m}^2\text{k}$ and aim for $0.15\text{W/m}^2\text{k}$ then $2.5/0.15 = 16.7$

$25/16.7 = 1.5$ giving a saving of 23.5%

$24,000\text{kWh} * 0.235 = 5,640\text{kWh} * 37\text{p} = \text{£}2,087$

Carbon dioxide saving: $5,640 * 0.225 = 1.3\text{T}$

6.6 Internal wall insulation

15% loss at $1.6\text{W/m}^2\text{k}$ and building regs aim for $0.3\text{W/m}^2\text{k}$ then $1.6/0.3 = 5.3$

$15/5.3 = 2.8$ giving a saving of 12.2%.

Saving: $24,000 * 0.122 = 2,928\text{kWh} * 37\text{p/kWh} = \text{£}1,083$

Carbon dioxide saving: $2,928 * 0.225 = 0.7\text{T}$

6.7 External Doors

Current heat demand: $24,000\text{kWh} * 37\text{p/kWh} = \text{£}8,800$

10% saving: $24,000 * 0.1 = 2,400\text{kWh} * 37\text{p/kWh} = \text{£}888$

Carbon dioxide saving: $2,400 * 0.225 = 0.5\text{T}$

12 Appendix 2 – Subsidy controlee/state aid information

Advice from Business Energy Scotland

The advice that has been provided in this report is funded with support from Scottish Government but is NOT classed as aid under the EU-UK Trade and Cooperation Agreement or European Commission's de minimis state aid regulations.

If you would like further advice to implement the recommendations or to look at further opportunities, then contact your advisor and they will help you. This support is also NOT classed as aid delivered under the EU-UK Trade and Cooperation Agreement. This means that the advice you receive does not count towards the limits that are set on Special Drawing Rights under the EU-UK Trade and Cooperation Agreement.

Funding from the SME Loan Scheme

If you decide and are eligible to apply to the SME Loan Scheme for interest-free financial support then the interest foregone on your loan, and any grant received, are regarded as an exempted subsidy under Article 3.2(4) of the EU-UK Trade and Cooperation Agreement (which replaces de minimis aid under Commission Regulation (EU) 1407/2013 (general de minimis), Commission Regulation (EU) 1408/2013 (production of agricultural products) and Commission Regulation (EU) 717/2014 (fisheries and aquaculture products)).

The value of the interest foregone will depend on which measures you apply for and whether a grant is available however we have estimated the potential value of the Special Drawing Rights that could apply to the recommendations made if there was no grant or cashback grant:

Estimated special drawing rights associated with accessing the SME Loan					
Item	Description	Investment required	Potential SME loan	Interest rate applied	Interest forgone
1	Lighting systems, fitting and controls	£1,000	£1,000	0%	£215.35
2	Air source heat pump	£30,000	£30,000	0%	£6,460.57
3	High efficiency fans (destratification ventilation system fans etc)	£3,000	£3,000	0%	£646.06
4	Secondary glazing	£20,000	£20,000	0%	£4,307.05
5	Loft insulation	£8,000	£8,000	0%	£1,722.82
6	Internal wall insulation	£30,000	£30,000	0%	£6,460.57
7	High performance external and internal doors	£5,000	£5,000	0%	£1,076.76

The information provided above is just an estimate and does not include any Special Drawing Rights aid resulting from any supporting grants. The actual state aid that applies will

be supplied to you in the offer letter from Energy Saving Trust's SME Loan team if you decide to apply for the loan.

There is a ceiling of £325,000 Special Drawing Rights for subsidies provided to any one economic actor under this Article over a 3-year period. Any Article 3.2(4) subsidies (or similar aid, including "de minimis" aid granted prior to 31 December 2020 under Commission Regulation (EU) No 1407/2013) awarded to the Grantee will be relevant if the Grantee wishes to apply, or has applied, for any Article 3.2(4) subsidies.

13 Appendix 3 – SME loan and cashback information

The loan

Scottish SMEs can apply for an interest-free loan, funded by the Scottish Government, of between £1,000 and £100,000, repayable over eight years, to help pay for energy efficiency projects.

Eligible measures can also receive a cashback grant of up to £30,000.

What can it be used for?

A Scottish Government SME Loan can be used to finance the installation of eligible energy efficiency systems, equipment or building fabric, including:

Heating, ventilation, and air conditioning upgrades.

Renewable technologies such as replacing a boiler to an air source heat pump.

Improving insulation, draught-proofing, double or secondary glazing.

Installing solar thermal systems, wind turbines and biomass boilers.

Who is eligible?

The loan is available to Scottish businesses that fall within the EU definition of Small and Medium-sized Enterprise, including not-for-profit organisations and charities.

Key eligibility criteria include:

The organisation has been trading for at least 12 months.

The organisation is not owned by or owns 25% of another organisation.

The organisation passes the credit check carried out by Energy Saving Trust.

The payback for individual measures or a package of linked measures have a payback period of 20 years or less.

Can I get a cashback grant?

Currently, eligible installations can qualify for a cashback grant:

75% of eligible costs up to a maximum of £20,000 can be claimed by qualifying applicants for permitted energy efficiency measures.

75% of eligible costs up to a maximum of £10,000 can be claimed by qualifying applicants for any air/ground/water source heat pump, biomass boiler or solar thermal renewable heating technologies.

0% is applied to other eligible renewable electricity generating technologies, such as wind turbines.

A maximum of £30,000 cashback can be awarded to a single business for eligible technologies and across all of their applications (previous or current).

How do I apply?

You can apply for the interest-free loan once you have quotes, and before you do any work or pay any deposits.

Applications are made via an online funding portal, managed by Energy Saving Trust's Services Delivery team. Energy Saving Trust is authorised and regulated by the Financial Conduct Authority (Reference Number 716195).

If you would like to apply, please email support@businessenergyscotland.org, call 0808 808 2268 or speak to your advisor and we will arrange access to the funding portal for you.

Key things to note

The SME Loan cannot be applied for retrospectively, so you cannot carry out work and then secure the loan afterwards.

The quote(s) you obtain for implementing the measures must meet the following criteria:

Be on company-headed paper or have a company stamp.

Be addressed to the applicant at the correspondence address for the application. This must also include the business name.

Have the installation address on the quote.


The details of the measures to be installed must match the measures applied for with a breakdown of the cost of the improvement.


Include the total cost of the installation with VAT breakdown if applicable.

Must be dated.




For more information

 0808 808 2268

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