



Presents
An Introduction to
Retrofit

Thursday 19th March 2026
12.30pm-1.30pm



Welcome & Agenda

Background to ERF

Successor to Key Fund

England based charities and social enterprises to become more energy resilient

Property, equipment, vehicles

£15 million blended funding package of loan (60%) and grant (40%)

Partnership approach



Charity bank



Energy Resilience Fund

What can be funded?

- Property or Equipment or both
- Solar panel installations,
- Loft & wall insulation,
- Heating system upgrades,
- LED lighting,
- Double/triple glazing windows,
- Equipment upgrades,
- Electric vehicles (EV's) & charging including an electric tractor and lawnmower.
- Costs related to the works including capital costs, labour, project management, revenue losses from disruption, building management systems and staff training, contingency.



ERF – Fund terms

Amount	£25,000 - £250,000 per organisation (inclusive of 40% grant)
Funding Package	60% loan, 40% grant
Loan Term	2-10 years inclusive of any capital repayment holiday
Interest Rate	8.5% fixed per annum interest rate on the loan balance
Arrangement Fee	2.5% on the value of the loan (added to the loan balance)
Drawdown and repayment	<p>Loan and grant drawn at the same time</p> <p>Optional capital repayment holiday up to 12 months at the start of the loan</p> <p>Loan and interest repayable monthly in arrears</p> <p>No early repayment fees</p>
Security	Unsecured

ERF – Key Eligibility Criteria

Aimed at organisations based in England and serving communities primarily within England.

Need to be incorporated voluntary, community or social enterprise.

Need to be constituted for social benefit and improving people's lives or the environments they live in.

Minimum of 2 years operating activity and a minimum turnover of £100k in last set of annual accounts.

Where its improvements to a building, need a minimum of 12 years remaining on a lease or to own the property.

Process

Apply online – everything you need to know is on our website.

Choose a partner – various partners to choose from / best fit for your organisation

Energy Audit - The Fund will pay for an energy audit if you do not already have one and you have been deemed eligible after submitting your application.

Equipment applications – skip the audit

Assessment – fully engaged relationship with relevant questions to understand your organisation. Includes support from energy auditor and Centre for Sustainable Energy

Relationship – dedicated RM throughout your investment who will support your organisation.

Centre for Sustainable Energy

Next Sessions

- **25th March – Types of buildings**
- **16th April – Low carbon heating**
- **30th April – Renewable energy generation**
- **14th May – Electric vehicles**

Thank You!

<https://www.sibgroup.org.uk>

<https://www.cse.org.uk>