

For more help

Contact Changeworks' Affordable Warmth Strategy Team and quote 'Affordable Warmth Loans'

phone **0131 468 8657**
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A CHANGEWORKS INITIATIVE

You can get this document on tape, in Braille, **large print** and various computer formats if you ask us. Please contact Interpretation and Translation Service (ITS) on 0131 242 8181 and quote reference number 08229. ITS can also give information on community language translations. You can get more copies of this document by calling 0131 468 8657.

欲查詢本文件的中文翻譯，請致電愛丁堡市議會傳譯及翻譯服務部(ITS)，電話 0131 242 8181 並說明檔案編號 08229。

اس دستاویز کے اردو زبان میں ترجمے کی معلومات کے لئے براہ کرم انٹرنیشنل اینڈ ٹرانسلیٹیشن سروس(ITS) کو 0131 242 8181 پر ٹیلی فون کریں اور ریفرنس نمبر 08229 کا حوالہ دیں۔

এই ডকুমেন্টটির বাংলায় অনুবাদ সংক্রান্ত তথ্যের জন্য, দয়া করে ইন্টারপ্রিটেশন এন্ড ট্রান্সলেশন সার্ভিস (আইটিএস) এ 0131 242 8181 নম্বরে ফোন করবেন ও রেফারেন্স নম্বর 08229 উল্লেখ করবেন।

للمزيد من المعلومات حول ترجمة هذه الوثيقة إلى اللغة العربية الرجاء الاتصال بمكتب خدمة الترجمة الفورية والتحريرية (ITS) على رقم الهاتف 0131 242 8181 وذكر الإشارة رقم 08229.



Low cost loans to improve your energy efficiency

利用低成本貸款來改善能源效益
توانائی میں کفایت کو بہتر بنانے کے لئے کم لاگت کے قرضے
آپنار آجلائی دنگتا بڈدیتے کم بآئے آا
قروض منخضة التكلفة لتحسين فعالية طاقتك

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Low cost loans to improve your energy efficiency

Our homes are the most expensive things we own. While we don't seem to mind splashing out on a new TV, we're more reluctant to spend our hard-earned cash on energy efficiency improvements and repairs.

Take energy action today and call Changeworks' Affordable Warmth Strategy Team on 0131 468 8657 to find out more.

Installing loft insulation or fitting new heating controls can help you to save money on your fuel bills, so there's more in your purse or pocket for the nicer things in life. There are grants, discounts and even low cost loans available to help.

Why should I improve the energy efficiency of my home?

We use lots of energy in our homes: to keep the whole home comfortably warm, to have hot water when we need it and to use our appliances when we want to. So making sure we're using our gas and electricity as efficiently as possible helps to minimise fuel bills – especially when the prices keep going up and up.

Having an energy efficient home will also help you to get a good rating on the Energy Performance Certificate that you'll soon need for your property if you want to sell or rent it. The better the rating, the higher the price or rent you're likely to get.



Fight high energy bills by improving the energy efficiency of your home!

Your draughty doors and windows, your faulty boiler and heating controls give me power!

How can I get a low cost loan for energy efficiency improvements?

For example, Capital Credit Union is a friendly, non-profit co-operative that can provide small loans for any purpose.

	Loan amount	Loan period	Weekly repayment	Interest charged	Total repayable	APR
<i>For example:</i> Borrow £50 to draughtproof your door	£50	52 Weeks	£1.09	£6.73	£56.73	26.8%
Borrow £200 to upgrade your heating controls	£200	52 Weeks	£4.34	£26.93	£226.93	26.8%

There are lots of loans available for energy efficiency improvements. You should always shop around for the best deal for you.

We were expecting a baby and wanted to improve the heating in our home. So we applied for a loan from Capital Credit Union to buy new radiators. Our application was processed quickly, and we were treated like individuals. It gave us peace of mind knowing that we were that little bit more prepared for our new arrival.

Mr and Mrs Beattie,
Bathgate

My fuel bills were very high, leaving little of my pension to enjoy. After talking to an energy adviser at Changeworks, I decided to have some more insulation put into my flat. As a result, my home is warmer, and I no longer waste £100 a year on heating the draughts!

Mrs A, Gorgie