

Sunsave: The Electric Roof Project

Sub-heading: Solar-as-a-Service proposition for residential rooftop solar.

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Partners: AES Smart Metering Ltd

Funding received from GHFA:

- Discovery Phase: £196,395
- Pilot Phase: £1,968,518

Project duration:

- Pilot Phase: December 2023- February 2025

Innovation Overview

Sunsave, in partnership with AES Smart Metering Ltd (AES), piloted a novel 'Solar as a Service' proposition ("Sunsave Plus") for residential rooftop solar. The Sunsave Plus solar subscription, piloted with 110 customers, included a Solar PV and battery system installation at no upfront cost, with payment in the form of a fixed monthly subscription fee.

The product is innovative in terms of the subscription finance model, which provides a comprehensive package including insurance, system monitoring, and maintenance to ensure the system works optimally while the customer is making repayments. This subscription model broadens accessibility to solar PV and battery systems as it is offered at no upfront cost, with fixed monthly payments. Loan repayment periods of up to 20 years are made available so that, in many cases, the monthly subscription can be lower than the savings generated on electricity bills.

What were the objectives of the project?

The project aimed to develop a commercially viable business model for Sunsave Plus. To achieve this, the project set out to:

1. **Test consumer appetite:** Gauge interest in a zero-upfront-cost, fixed-price solar subscription.
2. **Develop a scalable operation:** Deliver Sunsave Plus to customers scalably.
3. **Evidence the model's viability to financial institutions:** To help raise finance.

Historically, there have been several challenges to the viability of long-term financing for residential solar. These include:

- **High interest rates:** Due to a lack of scale for long-term solar finance, low-interest finance has been harder to access.
- **The length of the loan:** This is often longer than the homeowner intends to stay in the property.
- **Some mortgage lenders are wary:** These lenders are nervous to lend on properties with long-term legal contracts relating to the property, such as existing roof lease arrangements.

In some solar leasing agreements, a homeowner may be required to lease their roof to a third party for 20-25 years, enabling that third party to finance, install, and operate the solar panels over that period. In the Sunsaver model, the homeowner pays for the panels with an unsecured loan, avoiding the requirement to lease the roof to a third party.

This financing structure overcomes the issues that may arise when a homeowner wishes to leave the property, as the subscription can be passed on to the next homeowner. Alternatively, the contract balance can be paid off with no early repayment penalties, with outright ownership of the solar system being passed on to the new homeowner.

Activities funded by the Green Home Finance Accelerator

The Green Home Finance Accelerator funding supported Sunsaver to deliver the following activities:

- **Pilot the Sunsaver Plus solar subscription:** Pilot Sunsaver Plus and collect feedback through interviews with users.
- **Prepare due diligence materials:** Prepare materials such as technical, legal, and insurance due diligence necessary for raising external debt finance.
- **Develop a dedicated Solar Advice Hub:** Prepare and test digital Hub giving customers easily accessible information on solar and Sunsaver Plus.
- **Streamline and digitise the sales journey:** Key improvements included automating credit decision-making, creating the loan agreement with the borrower, and management processes.
- **Developing a scalable verification framework:** For verifying the quality of solar PV installations.

What did the project achieve?

- **Sunsaver installed 110 Sunsaver Plus systems during the pilot phase:** This allowed the project to develop and improve its processes for providing consumer finance and carrying out quality installations. The Sunsaver Plus product broadened access to solar energy for UK homeowners by eliminating

upfront costs and offering monthly repayments that were cost-competitive with the grid electricity bill.

- **Sunsave developed robust quality control checks to ensure quality installations:** Sunsave utilises a digital workflow tool on installation day, guiding engineers through quality control checks at multiple stages before, during, and after installation. The Solar Installation Report, generated through the tool, documents key parameters, ensuring compliance with technical and regulatory standards. Post-installation, 10% of projects were randomly selected to undergo physical audits, performed by Sunsave's qualified technical managers or independent third-party assessors. This approach ensured that installations met high safety, performance, and aesthetic standards.
- **Sunsave used software to accurately model each PV system's potential savings and performance:** Modelling results were then communicated to the consumer through a bespoke Sunsave Proposal, which is explained to the customer by a dedicated solar advisor. The aim of this was to clearly explain how much a customer can reasonably expect to save after installation. Feedback received during the pilot showed that customers responded positively to the level of their savings post-install. For example, 78% of respondents stated they were satisfied or very satisfied with the savings from their solar system.

Key Challenges and Learnings for the Wider Sector

- **Sunsave found that their sales cycle was initially significantly longer than that of traditional solar products:** At launch, the Sunsave Plus product had a sales cycle of roughly 4-6 weeks. A key contributor to the long sales cycle was that the product required a financial approvals process alongside the standard survey process for a solar installation. To address this, product development efforts were focused on streamlining and digitising decisions about credit worthiness and loan origination. Through these efforts, the sales cycle could be reduced to 1-3 weeks in many cases by the end of the pilot phase.
- **Sunsave also found that additional consumer education was needed to encourage the adoption of a novel product, further extending the sales cycle:** Sunsave invested in the Solar Advice Hub to address this, which was built to give consumers advice and information on solar and the Sunsave Plus product. These improvements led to a 50% reduction in the sales cycle length over the pilot period, hitting lows of 14 days on average.
- **Another learning from the pilot was the time required to receive Financial Conduct Authority (FCA) approval:** Sunsave found that obtaining regulatory approval was a complex process that involved more engagement over a longer period than originally anticipated. The process took over a year and involved a significant amount of technical query responses and meetings with relevant FCA personnel. This highlights the need for early FCA engagement for novel finance products.
- **Sunsave found that a robust and adaptable supply chain was essential to scaling operations effectively:** Sunsave provided new installers with targeted

support for upskilling and high-quality installation practices to ensure this. All installs were required to submit photographic evidence for quality verification. In addition, all new Sunsave install partners were onboarded through a rigorous due diligence process and had an in-depth audit of a set of trial jobs to track quality. After installation, performance data is fed back to the installation partner, allowing them to manage and improve their team of engineers. These efforts led to increased installation volumes, improved quality, and greater transparency and cooperation with installers.

- **The project flagged that relying on a single installation partner created capacity challenges:** If starting again, Sunsave would build a wider installer network earlier to ensure more robust coverage and quality assurance.

What's next for Sunsave?

Moving forward, the focus of future work on the Sunsave Plus product will be on:

- **Further developing technical systems:** Enhancing backend systems for financing, customer management, and monitoring to support higher sales volume.
- **Securing long-term financing:** Finalising agreements with institutional lenders to expand Sunsave Plus beyond the pilot phase.
- **Expanding product offerings:** Using the Sunsave Plus financing structure to offer additional green home technologies, such as EV chargers and heat pumps.
- **Refining the customer experience:** Using insights from customer interactions to improve communication, streamline the onboarding process, and further enhance consumer trust.

Where to find out more?

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