ABOUT CONSUMER CREDIT SOLUTIONS

• Founded in 1999 by partners Andy Wallace & Peter Nicholson

• UK’s largest provider of POS credit solutions to the Home Improvement & Renewables Sectors
  – National – Regional – Local Installers

• Totally independent & partnered with a panel of blue-chip lenders
UK consumers are more conditioned to buying on credit than ever before. Finance is a key sales tool that helps sell more products.
THE SOLAR JOURNEY

The Green Consumer

The Investor
‘Put your money on your roof’ & benefit from the FiT

Mass Market Consumer
- Inflation-proof energy bills
- Protect from rising energy costs

After the ‘low hanging fruit had gone’ some installers left the market

Others adjusted business plans to include finance & became more marketing-savvy

Your footnote
CCS SOLAR GROWTH BY
ANNUAL VOLUME

Projected

£100m+

£60m

£37.7m

£22.7m

Aug 2014

2012 2013 2014
The CONSUMER CREDIT INDUSTRY has moved on

Perception of finance as an additional income stream has gone

Shift from high-cost → “soft-sell” low cost finance

Access to a range of products:

- Interest Free 0%
- Buy Now-Pay Later
- Low Rates from 5.9% APR
  (with or without deferred periods)
Financial Conduct Authority responsible for consumer credit regulation since 1st April 2014

FCA’s & CCS’s primary objective: 
*To ensure customers are treated fairly*