A BEGINNER'S GUIDE TO INVESTING IN **COMMUNITY ENERGY**

Brighton & Hove Energy Services Co-operative | BHESCo

Why invest in community energy?

Aligning money with investor values

Community energy investment connects personal finance with climate action and local benefits, reflecting core values and purpose.

Practical local solutions

Investing in community energy supports tangible projects that improve resilience, reduce energy bills and boost local economies.

Collective Movement

Investors join a wider movement with shared values, supporting community-led solutions alongside government efforts.

Accessible and beginner-friendly

This guide is designed for beginners, avoiding jargon and offering clear, reassuring information about community energy investment.

Trust and transparency

The guide builds trust by explaining realistic impact and risks, promoting balanced and transparent discussion.

Community energy & the climate emergency

Across the UK, communities are responding to the climate crisis by developing renewable energy, energy efficiency and low-carbon infrastructure projects that deliver real environmental, social and economic benefits.

Community energy is already making a significant impact. More than **84,500 people** have joined **614 community energy organisations** across the UK, supporting projects that collectively save over **120,000 tonnes of CO_2** every year—the equivalent of taking around **26,000 cars** off the road.

The UK Government has also recognised the important role community energy can play in delivering a cleaner energy future. As Energy Secretary Ed Miliband stated in the **Local Power Plan** (February 2026), the vision is for "*power to be owned and controlled by communities themselves.*"

Investing in community energy gives people the opportunity to be part of that vision. By supporting local projects, investors can help accelerate the transition away from fossil fuels while creating lasting benefits for communities across the country.

This guide explains how community energy investment works, what opportunities are available, and how you can get involved.

Community energy in the UK

Established sector with national reach

Community energy in the UK is a mature and well-established sector with widespread participation across the country.

Social proof and investment confidence

Large numbers of organisations and members create trust and reduce perceived risk for potential investors.

A focus on tangible outcomes

Community energy projects deliver real-world impact such as households powered with local energy, money invested in local benefit funds, and work creation for local tradespeople.

Alignment with national goals

The community energy sector supports broader UK energy transition goals by complementing national energy strategies such as the Local Power Plan.

£24 million

Investment raised

614

organisations

84,500+

members

575

GWh of electricity generation

212,960

households powered with community-owned energy

How is your investment used?

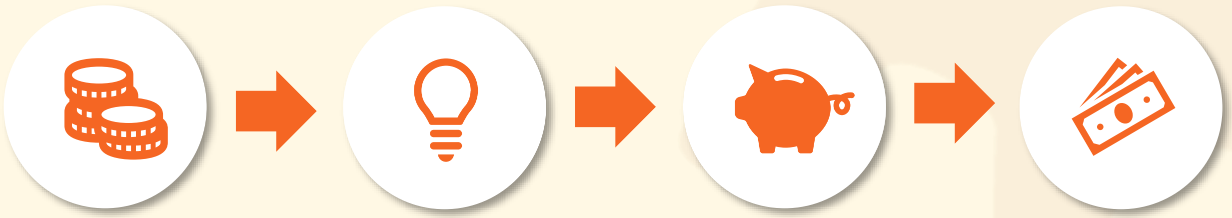
We know that most property owners in the UK want to make their buildings more environmentally friendly but often cannot afford the upfront costs.

To overcome this obstacle, most projects are funded on behalf of customers, with upfront costs raised from community investors like you.

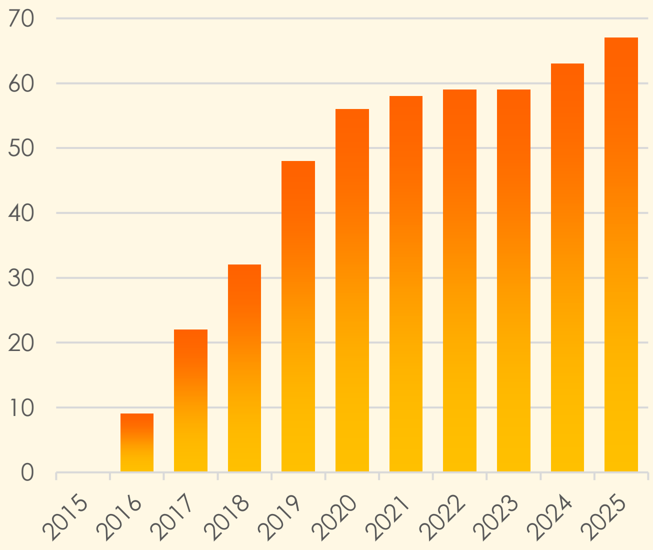
Each month, the project customer pays BHESCo for the energy they've used. The bill they pay to BHESCo is much cheaper than the would pay to an energy company.

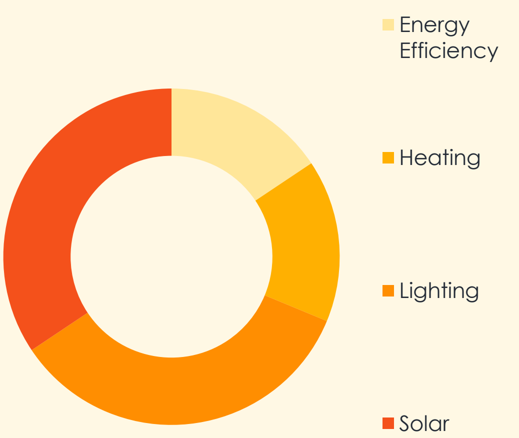
Over time, the cost of the clean energy system is repaid, plus 5% interest which is passed on to you, the investor.

In this way, everyone can take action to reduce their carbon footprint, while also saving money and without the worry of high initial expenses.



1. Community investors buy shares
2. Your investment is used to build clean energy projects
3. Project costs + interest are repaid with savings on energy bills
4. Interest is passed on to investors





BHESCo projects (cumulative)

Making an investment

Applying for shares in BHESCo is designed to be straightforward. Anyone aged 16 or over can apply, as can companies, co-operatives and other incorporated organisations. The minimum investment is £500.

The easiest way to invest is online through the **BHESCo Share Offer webpage**.

Before applying, you should read the full **Share Offer Guide** carefully to ensure you understand the investment, the risks involved and the terms of the offer. Once your application has been submitted and payment received, BHESCo will process your investment and confirm your membership of the co-operative.

If you need assistance at any stage of the process, BHESCo's team can provide guidance and answer questions about the application procedure.

These summaries are intended as an introduction only. Investors should always refer to the full Share Offer Document before making an investment decision.

Simply complete our **Share Offer Application** and make a payment to BHESCo either by bank transfer or by cheque.

The minimum investment amount is £500 up to a maximum of £100,000.

Risks to consider

Investing in community energy offers the opportunity to support local renewable energy projects while earning a potential return.

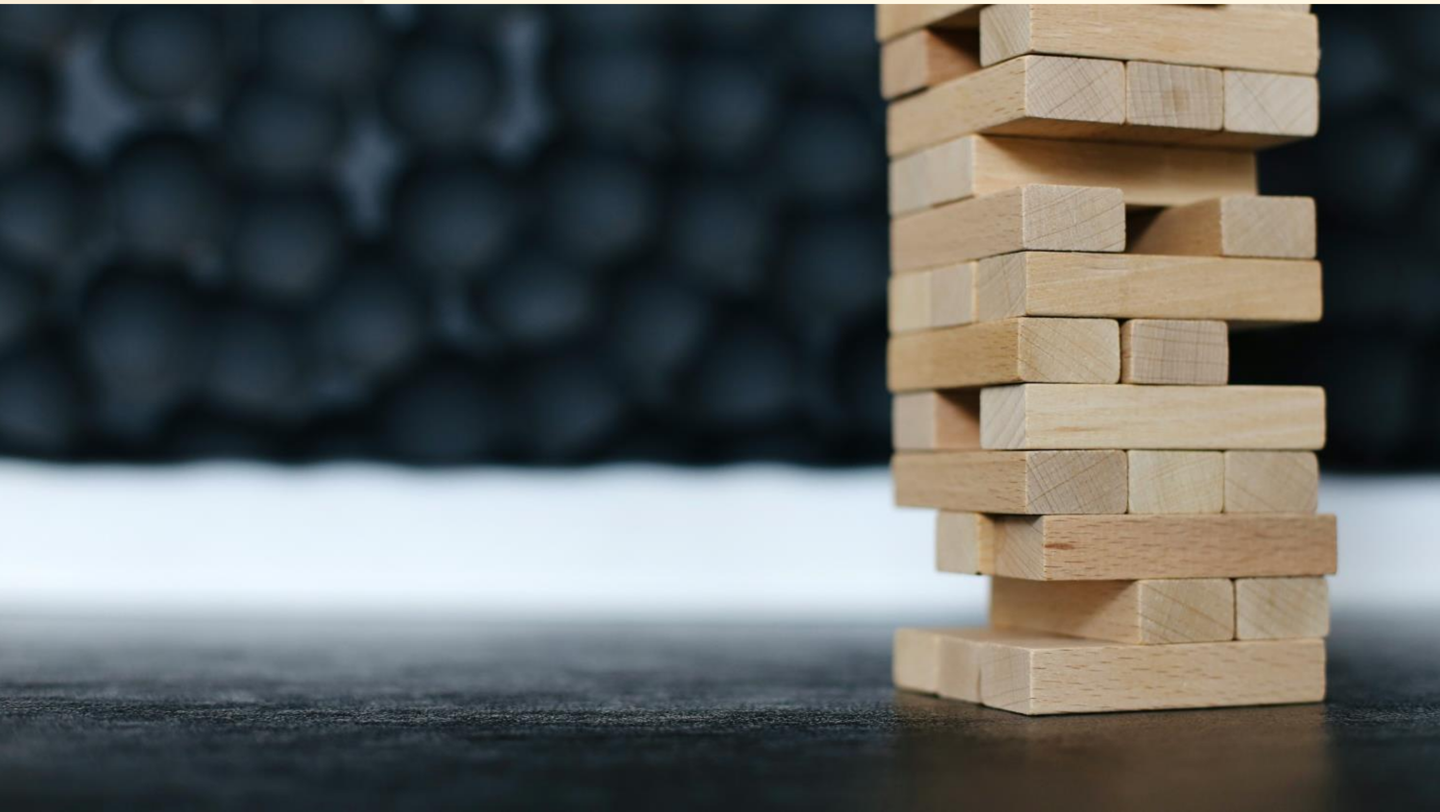
However, like all investments, it comes with risks.

The value of your investment is not guaranteed, and you may not receive back all, or any, of the money you invest. Interest payments are also not guaranteed and will depend on the financial performance of BHESCo and the availability of funds.

Community shares are a **long-term investment** and should only form part of a balanced portfolio.

BHESCo's ability to generate returns depends on the successful development and operation of its energy projects. Factors such as changes in energy prices, government policy, equipment performance, or unexpected costs could affect income and profits.

Unlike money held in a bank account, community shares are **not covered by the Financial Services Compensation Scheme (FSCS)** and are not protected by the Financial Ombudsman Service. Before investing, you should carefully read the full **Share Offer Document** and consider seeking independent financial advice if you are unsure whether this investment is right for you.



Withdrawing your money

Community shares are designed to be a long-term investment. They are not traded on a stock market and cannot usually be sold to another person.

BHESCo's shares are withdrawable, which means investors may request to withdraw some or all of their investment. However, withdrawals are not guaranteed. Any withdrawal request is subject to BHESCo having sufficient funds available and approval by the Board in accordance with the Society's rules.

This approach helps ensure that enough capital remains available to support the energy projects that investors have helped fund. As a result, you should only invest money that you are prepared to leave invested for the long-term.

If you think you may need access to your money in the near future, community shares may not be the most suitable investment option for you. Full details of the withdrawal process can be found in the Share Offer Document.

Clean energy.

For people,

not for profit

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Imagine a world powered by clean, community owned energy run in the interests of people and planet