



Marco van  
Dalfsen



The logo for REIMARKT is displayed in white, bold, sans-serif capital letters on a red rectangular background. The letter 'A' is stylized with a triangle above it and a horizontal bar below it. The background of the entire image is a photograph of a brick building with large windows, a red flag, and people gathered outside.

REIMARKT

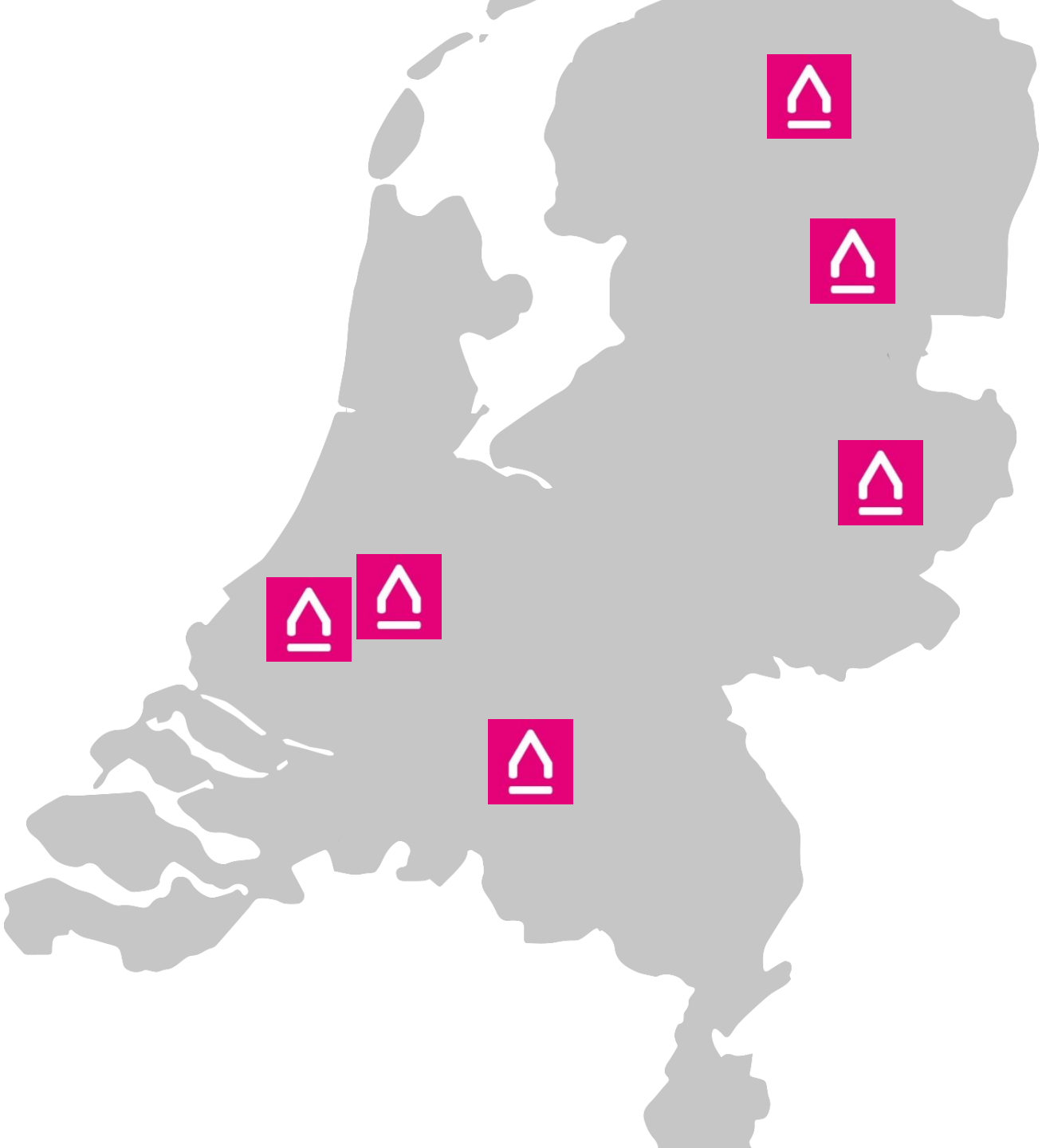
The convenient store for sustainable living



A background image showing a portion of a house on the left with a red flag flying. In the foreground, there are lush green plants and a brick wall. In the middle ground, several people are standing in a garden area, engaged in conversation. The overall scene is bright and sunny.

# Reimarkt

- Reimarkt is our one-stop-shop concept
- Broker between supply and demand
- All services included
- Financing limited to aid

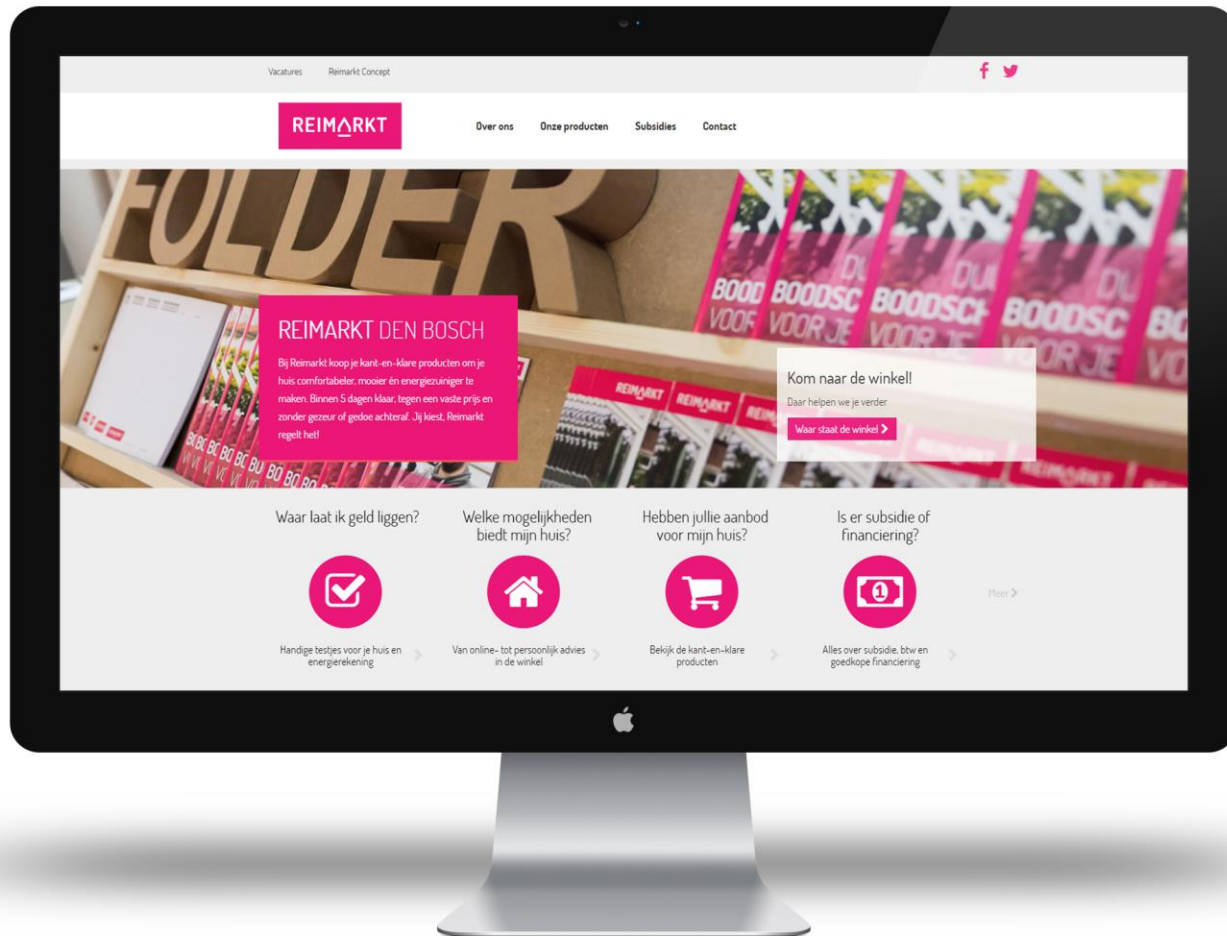




*Sustainable businesscase in 2020*







*Easy and  
accessible*  
**ONLINE**





# Personal care IN THE SHOP





- 10.000 contacts
- 1.750 invested in energy efficiency
- Max. 5% uses financing



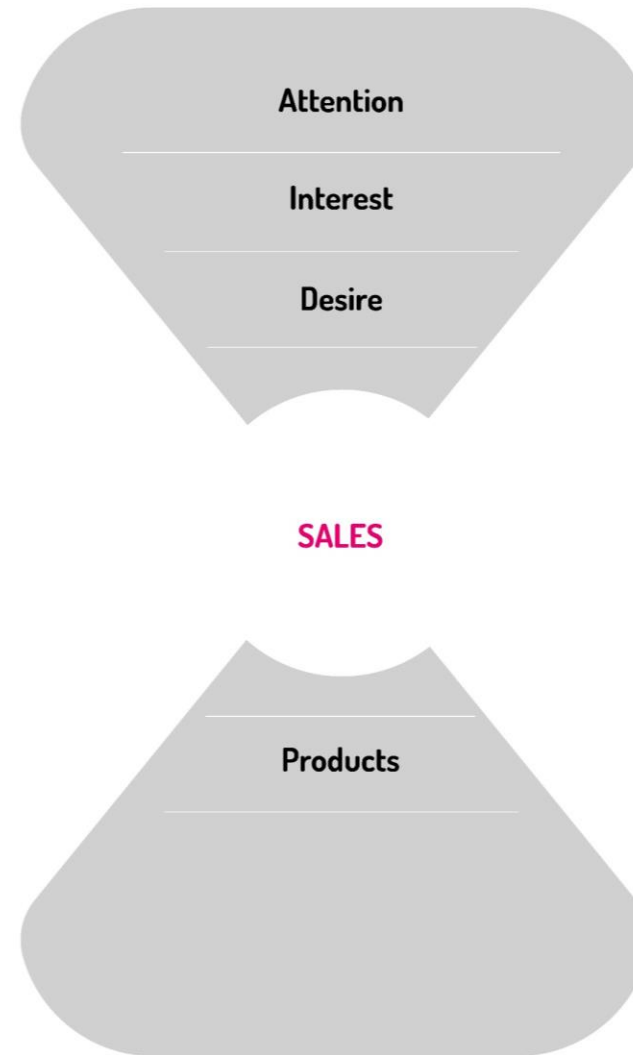
*Since we opened our first shop*

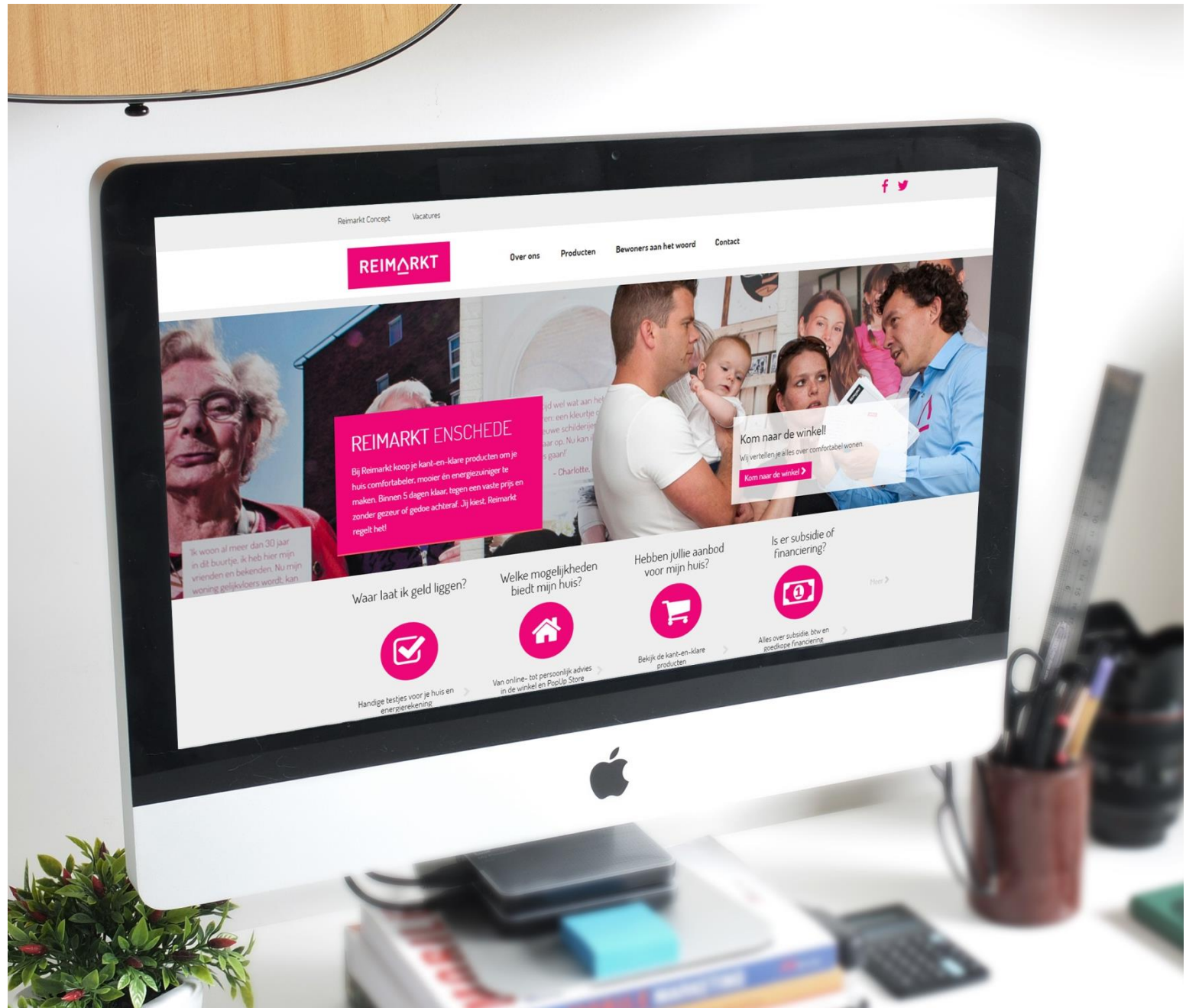
# Functions of our one-stop- shop



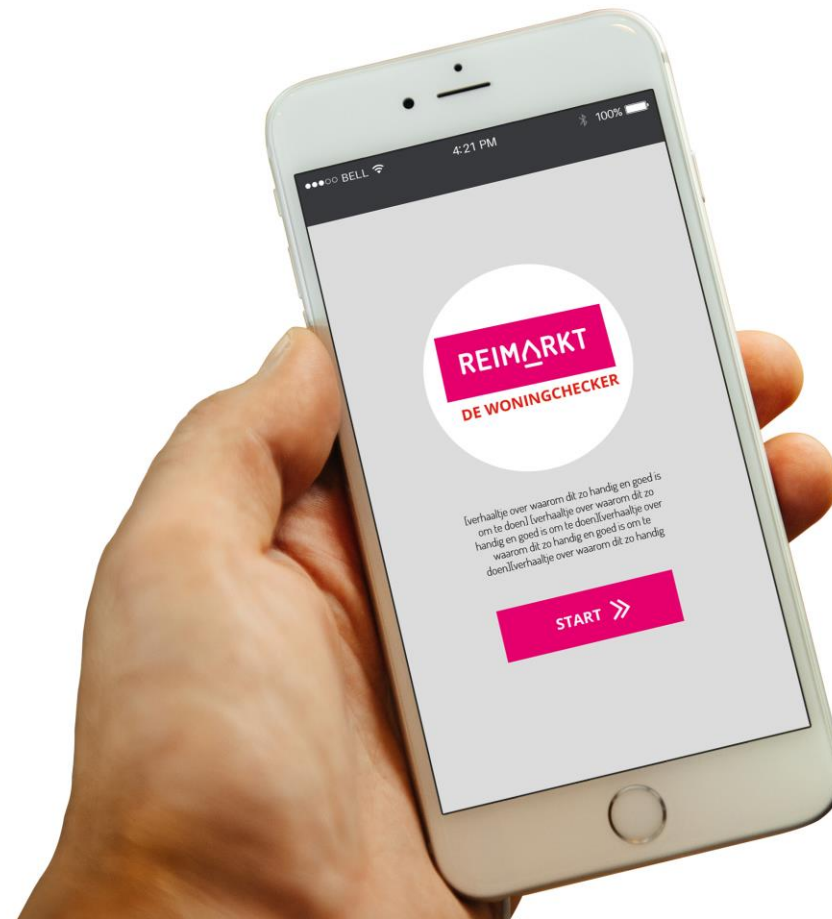


# Functions of our one-stop- shop









# PHOTO APP

A photograph of three young people in a social setting. In the foreground, a person is holding a smartphone with a red case. In the background, another person is holding a smartphone with a pink case and making a peace sign. A third person is partially visible on the left, also holding a smartphone.

# SLIMenergieinzicht

24/7 inzicht in je energieverbruik

Home / Inzicht / SLIMenergieinzicht

## Wat is mijn verbruik?

Energie besparen begint vaak bij inzicht in je gas- en elektriciteitsverbruik.

SLIMenergieinzicht geeft je dat inzicht. Online, per uur, dag, week, maand en jaar.

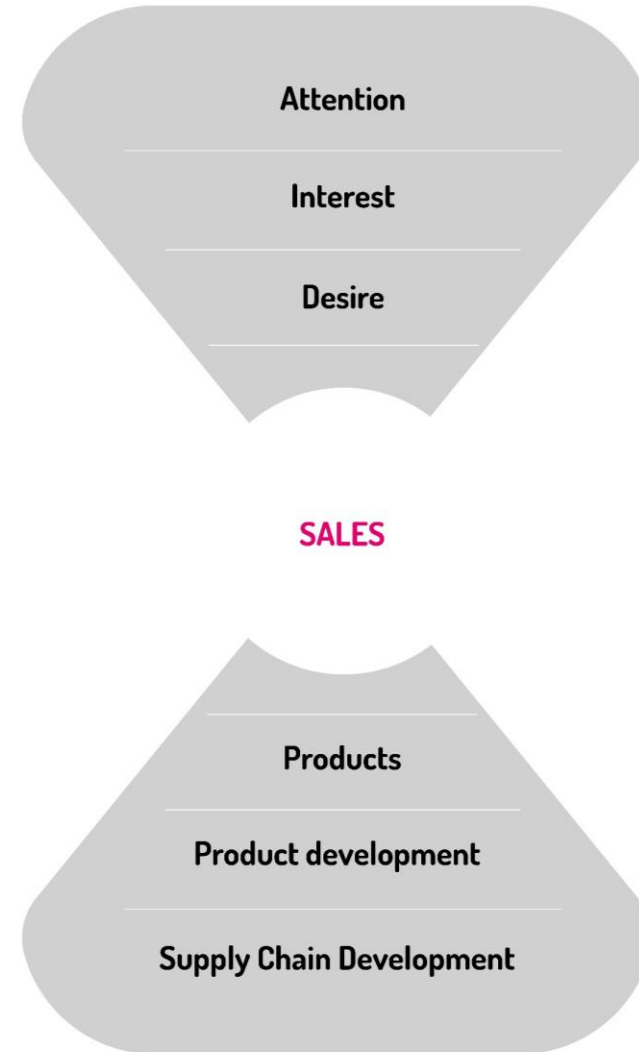
En je kunt je verbruik ook vergelijken met dat van anderen. Het enige wat je nodig hebt, is een slimme meter. Ontdek het zelf, meld je aan bij **SLIMenergieinzicht**.



**POPUPS**  
*SEEING IS*  
*BELIEVING*



# Functions of our one-stop- shop



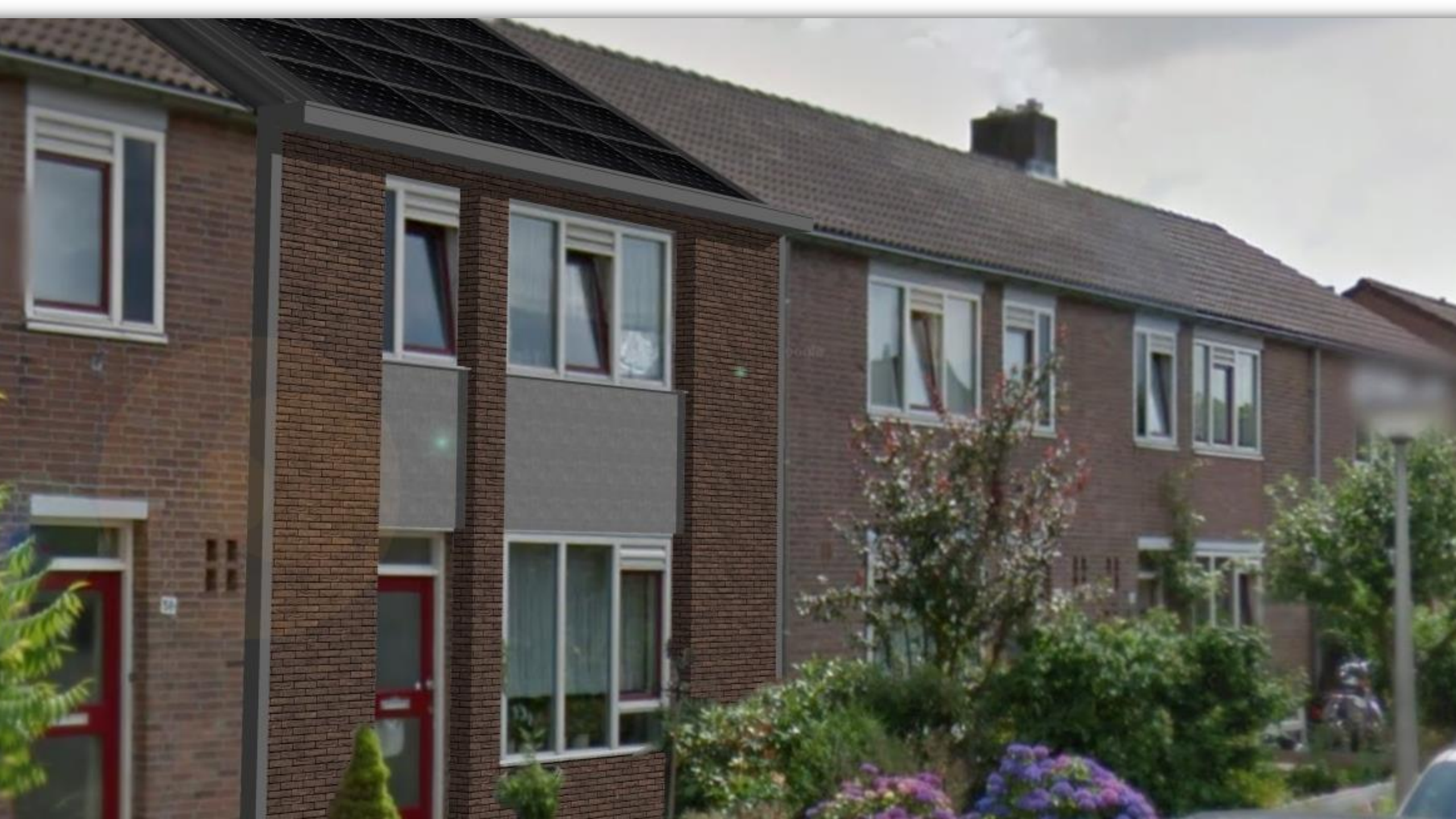




# SUPPLY CHAIN DEVELOPMENT















NEW Today

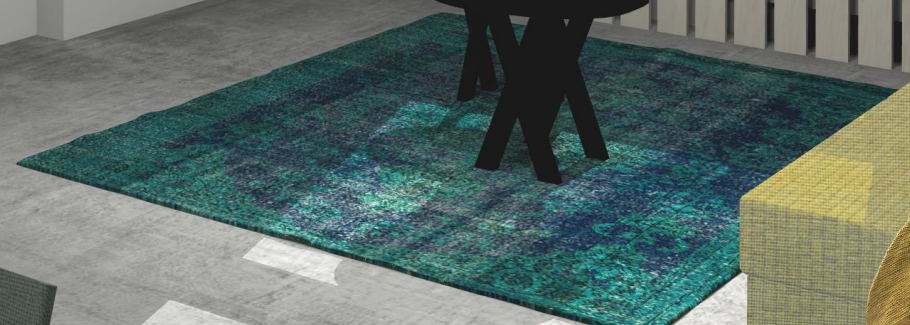
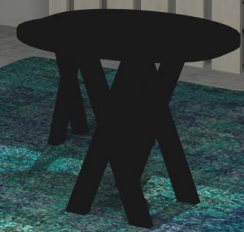
légumes et fruits de saison  
selon l'avis  
et le marché d'ici

le mijoté pu blancha  
13,50€

books on shelves

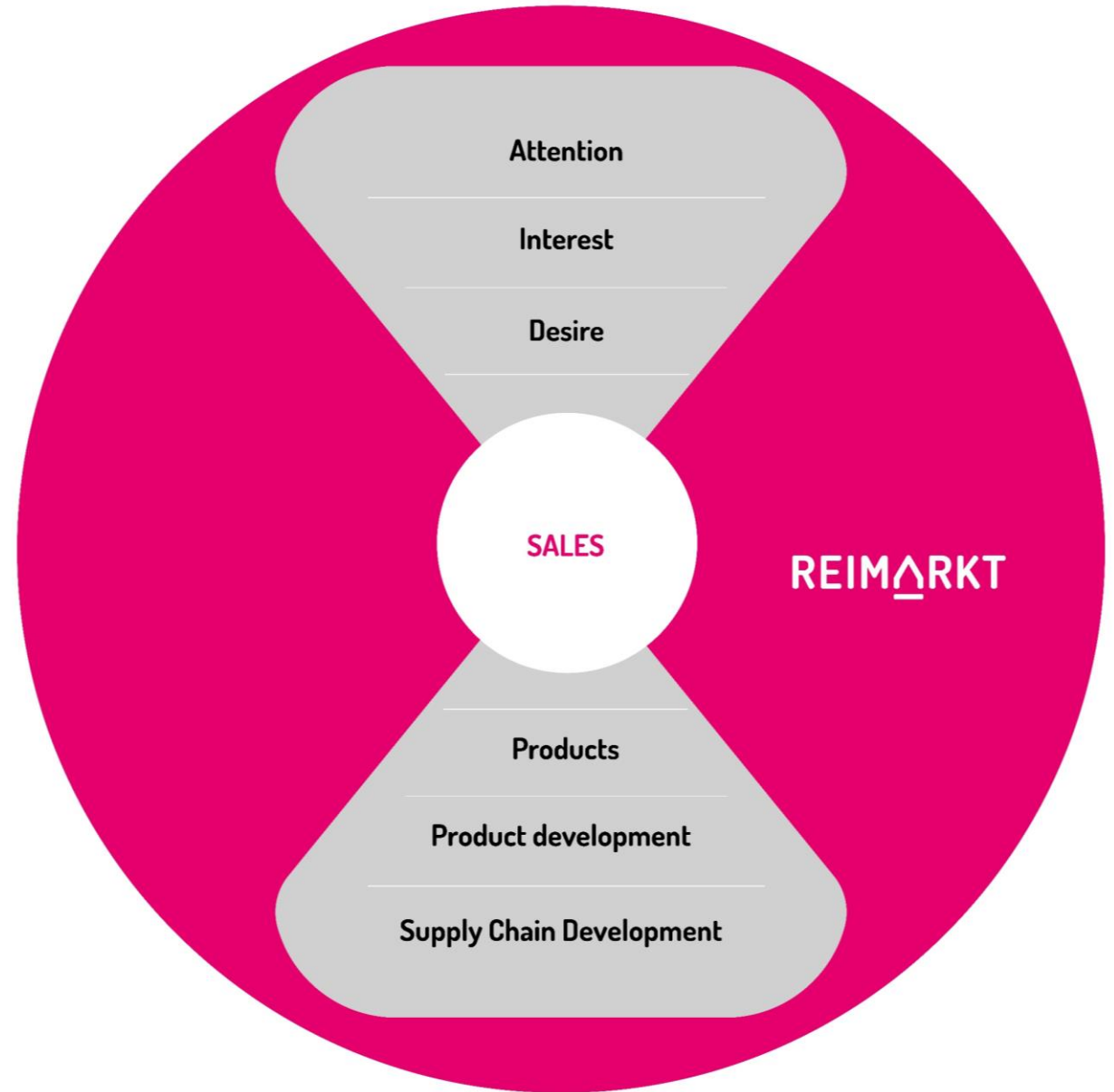
books on shelves

books on shelves





# Functions of our one-stop- shop



**One-stop-shops from a consumer perspective**

**Information**

**Installation**

**Orientation**

**Advice**

**Project planning**

**Financing**

**Product offer**

**Aftersales**

**Payment**

**Warranty**

**Administration**

**Energy label**

ABRACADABR  
A





### 1: AM I SPENDING TOO MUCH ON ENERGY?

**COMPARE AND TEST YOUR ENERGY CONSUMPTION!**

Paying the electricity bill or going on a holiday? The gas bill or a new couch? Which of these do you prefer to spend your money on? With the help of several free energy checks on our website you can quickly discover exactly how much gas or electricity you consume. Or how much energy you can generate yourself. Consuming less means paying less. Isn't that what everybody wants?



### 4: HOW WILL I PAY FOR THIS?

**DISCOVER SUBSIDIES AND FINANCING OPTIONS**

If you want to renovate your house or to put solar panels on your roof, the best option is to use your savings. Energy efficiency saving are much higher than the interest you receive from the bank. Not enough money to invest? With a sustainability loan you enjoy attractive interest and conditions.



### 2: HOW CAN I SAVE MONEY?

**PUT YOUR HOUSE UNDER A MICROSCOPE WITH THE HELP OF THE ENERGY SAVING SCAN**

Every house and every household is different. Get an energy efficiency scan for your house and receive tailor made advice.



The scan results in a comprehensible report, which includes the costs and benefits of several measures. With the help of this report you can easily decide what your next step will be.

### 3: WHO DO I CONTRACT FOR ENERGY EFFICIENCY MEASURES?

**CHOOSE FOR THE QUALITY OF LOCAL CONTRACTORS**

If you know which measures you want to take, you can start your search for a reliable company to implement these measures. On the internet you can quickly get lost in the enormous amount of companies, who all promise they can offer you the best. Do not worry! With our help of you can quickly and easily find the quality of local companies.



# Living SMART, step by step

### 5: IS EVERYTHING GOING WELL?

**APPLY FOR A CHECKLIST**



You have found a SMART company that matches your demands and work starts. What do you need to pay attention to? Apply for our checklist. With this handy list you can check if the renovation and installation are really going according to plan.



### 6: HOW DO I GET AN ENERGY LABEL?

**ASK FOR A PROOF OF QUALITY**

The job is done! After this, all you want is proof that the energy efficiency of your house has actually improved. We can tell you how to obtain an official energy label. Will it be label C, B or maybe even A?

### 7: SATISFIED? SHARE YOUR EXPERIENCE!

**BECOME A SMART-AMBASSADOR AND INSPIRE OTHER CITIZENS**

Are you happy with your improved house or your solar panels and do you want to show other people that taking energy efficiency measures is not difficult? Become a SMART-ambassador and share your experience!



# Backoffice

- Small steps
- Fast & accurate reaction
- Action is on our side
- Constantly improve the process





The background image shows a modern, two-story house with large windows and a red flag flying from the side. In the foreground, there is a lush garden with various plants and a low stone wall. Several people are visible in the garden, some standing and talking, and one person is walking away. The overall scene is bright and sunny, suggesting a pleasant outdoor setting.

# Financial schemes in the Netherlands

- NEF (national, 1.5%, 10-15 years)
- Provincial and local variants
- Local arrangements for social credit, legal exempt loans
- Regional financial constructs:
  - House contract (woningabonnement)
  - Assen Service model (building associations)
- Little focus on options in mortgage
- Discussion on transferability
- ESCOs only used in professional market



A background image showing a modern house with large windows and a red flag flying from the porch. Several people are standing in the yard, and there are lush green plants and trees in the background.

# Barriers for financing (consumer perspective)

- Many different financing schemes with unclear differences.
- Certain target groups do not qualify for financing (even though they can pay their energy bills!).
- Complex information that does not invite reader to take action.

The background of the slide is a faded photograph of a residential property. On the left, a portion of a house with large windows and a red flag is visible. In the center and right, several people are standing in a garden area with various plants and trees. The overall scene is bright and sunny.

# Barriers for financing (OSS perspective)

- Processing times of financing and contracting don't match.
- Qualitative demands of financing don't match customers preferences.
- OSS (Reimarkt) is not allowed to offer financing and financial advice due to legal limitations



# Special barrier: transferability of financing

- Facilitate the sensation of homeowners that the next homeowner should take over the loan as they take over the benefits.
- Attach repayment to the property!





A background image showing a modern house with large windows and a red flag flying from the side. In the foreground, there is a lush garden with various plants and a few people standing near the house. The overall scene is bright and sunny.

# Our perfect financing scheme

- One inclusive financing scheme for everyone.
- Without limits (or waiting for new funds)
- Processing can be done by OSS as representative of the client
- No (or little) qualitative demands
- Superfast processing (24 hours)
- Transferable
- Interest lower than return on investment

*Do you recognize these needs?*

The background of the slide is a photograph of a house with a red flag flying from the porch. Three people are standing in the garden area in front of the house. The text is overlaid on the right side of the image.

# Only after the previous, we should talk about...

- Interest
- Processing
- Payback warranties





From € 17.000,-

# START ★

- ✓ warmer en comfortabeler wonen
- ✓ bespaar tot € 100,- per maand
- ✓ in één keer klaar
- ✓ goed voor het milieu én je portemonnee

Binnen een half uur een offerte op maat!



# START ★

- ✓ warmer en comfortabeler wonen
- ✓ bespaar tot € 100,- per maand
- ✓ in één keer klaar
- ✓ goed voor het milieu én je portemonnee

Binnen een half uur een offerte op maat!

... to € 150,-/month



The background of the slide features a bright, slightly faded photograph of a modern residential building. On the left, a red flag with white text is flying. In the foreground, several people are gathered in a lush garden area, engaged in conversation. The overall scene is bright and sunny, with green foliage and a clear sky.

# Viewpoints. Why are financial schemes not as successful as we want?

- Financial sector aims to prevent risks, but no case information exists.
- No one really understands the loans that are available now.
- Mismatch between investment funds who demand scale in a market that needs to innovate

# Recommendations

- Aim at a better proces instead of better products
- Shift from energy efficiency towards home improvement
- Standardise product. Like a shop. So you can focus on (the specifics of) the customer
- Take your time for the decision making proces: the customer journey.
- Use CRM to get the right information, at the right time for the right person
- Always give information, so you can ask “What have you done with it?”



# Conclusions

- We managed to reshape insights, advice and product towards the needs of the home-owners. Away from technical solutions
- But we don't manage – yet – to shape financial products. At the moment were tied to the patchwork of dutch schemes
- Who helps us out with flexibel funding, so we can have our sustainable businesscase in 2020?



**innovate**