

10 tips on sustainable business success

Advice from small business owners and industry viewpoints

An insight report from
Novuna Business Finance
September 2025 edition

Tomorrow. Together

Introduction



Over the past 18 months, we have had the opportunity to speak with small businesses across the UK - from construction and manufacturing to retail, hospitality and agriculture. Through interviews and podcast conversations, we've gained a closer look at the real-world challenges and opportunities business owners face on the road to becoming more sustainable.

One thing is clear, small businesses genuinely care about making a positive impact. But it's not always easy. Many face barriers like high costs, a lack of adequate support, or simply not knowing what good looks like when it comes to sustainability.

Despite this, the stories we've heard highlight that there's no one-size-fits-all approach. For many small businesses, sustainability is at the heart of everything they do; for others, it's work in progress. Small businesses are less bothered about falling in line with the latest geo-political developments, because their connection is with their customer and their stance on sustainability is often based on personal belief.

As momentum perhaps moves away from

sustainability - as some governments and big businesses reappraise their position on Net Zero inclusion and energy - it's quite possible that UK small businesses will take over in leading the charge on sustainability in the UK. With this in mind, it's perhaps time to take a moment and hear their voice.

For this edition we revisit 10 of the small business interviews undertaken since 2023 and share ten of their insights with other business owners. The businesses we talked to weren't trying to be perfect. They just wanted simple ways to make sustainability part of their work, without forgetting the everyday challenges of running a business. In this report we share 10 tips from their experiences - things that helped, things they'd do again, and ideas that other small business owners might want to try.

We overlay this with commentary and discussion from three members of the Novuna Business Finance team.

To enjoy the full versions of our discussions with small business owners check out the first seven series of the Novuna Sustainable Business Podcast.

I hope you find this report both insightful and inspiring. If you have any discussion points or requests for further information, we would love to hear from you.

Geoff Maleham
Managing Director
Novuna Business Finance

Top 10 tips from UK small business owners:

1

Listen to your customer.

“We need to be going where people want us to be. Sustainability is driven by our customers and as a business our success is based on being good listeners.”

Tim Everest
Grey Flannel



“The lifespan of the clothes is central to Grey Flannel’s ethos on sustainability” – making sustainability a pillar of the business and a USP. Tim adds: “Our best-selling shirt for a lot of young businessmen was made from recycled trawler nets” – recycled materials is innovative but it is something customers want to be part of and it is mirrored by Grey Flannel being where their customers want them to be.

Tim’s team also work with small mills in England and Scotland and whilst it will make products more expensive, Tim adds: “If the customer understands why they’re investing a bit more money they will. Sustainability is driven by our customers and we need to be going where people want us to be. It makes sound business sense”

Top 10 tips from UK small business owners:

2

'Rebrand' Net Zero as a culture, not a cost.



“What’s needed are Government-backed moves to establish sustainability and Net Zero as integral aspects of business culture.”

Steve Wardlaw

Chief Exec of Emerald Life

As chairman of a specialist insurance brand serving the LGBTQ+ community, Steve believes “there is a case to argue that people who make positive steps on Net Zero and renewable energy should be rewarded with more attractive finance products.”

The challenge, Steve believes, is “Net Zero is being sold to small businesses as an extra expenditure that business owners are just expected to absorb, when they have seismic pressures on cashflow. He adds: “What’s needed are Govt-backed moves to establish sustainability and Net Zero as integral aspects of business culture and are integral to long-term growth plans.”

Top 10 tips from UK small business owners:

3

Be the change in your supply chain.



“If people choose Sea Change, or any brand that cares about the environment, it sends a message to the whole industry. It says: this matters to us. It pushes growers, suppliers and retailers to change.”

Simon Rolfe
Co-founder of Sea Change

Many small businesses are influenced by their customers to adopt sustainable practices. Small businesses are closer to their customers and know the importance of listening to them. But Simon also believes small businesses can be change agents for others, and they can all create change in their supply chains.

Simon adds: “If people choose Sea Change, or any brand that cares about the environment, it sends a message to the whole industry. It says: this matters to us. It pushes growers, suppliers and retailers to change. Small business can influence big companies to start taking responsibility – and in our sector once big retailers push for change, we can shift the whole market. That would be a sea change for real.”

Top 10 tips from UK small business owners:

4

Sustainability goes beyond being green.

“Sustainability can be characterised by how a business supports its people”

Mark Robertshaw
OXIL



Being a sustainable business is about a lot more than Net Zero and green policies. Mark from Oxford-based tech enterprise, OXIL, believes sustainability is also about an enterprise's long-term engagement with its people and local community. OXIL has a distinguished track record for creating career opportunities locally, and working to a progressive operational culture that allows it to develop and retain talent over the long-term.

With an ongoing focus on local recruitment and working with local suppliers, OXIL also supports the community in which it operates. Mark adds: "Sustainability can be characterised by how a business supports its people, creates opportunities for leadership, and ensures financial resilience and sustainable growth of the business in an unpredictable market."



Novuna Business Finance viewpoint

by Jo Morris, Head of Insight

Over the past 18 months, we have had the privilege of speaking with small businesses across the UK, from manufacturing and construction to technology and farming. From this rich collection of conversations, it is clear that sustainability looks different for every business. Each faces unique challenges and opportunities, yet all share a determination to balance commercial success with a genuine commitment to their people and the environment.

One of the strongest insights from a number of interviews is the power of listening. For

example, our interview with Tim at Grey Flannel demonstrated how sustainability often begins with understanding the customer. By knowing what clients value - whether that's sourcing sustainable fabrics or reducing environmental impact - small businesses can align their offerings with real demand. Sustainability becomes not an add-on but part of creating products and services that people genuinely want.

Culture is another powerful theme. Too often, Net Zero is framed as a cost, something small businesses are expected to absorb. But when sustainability becomes part of the organisational mindset, it drives long-term resilience. Specialist insurance company Emerald Life demonstrates this beautifully. Led from the top, its culture embeds sustainability into everyday practice. When leaders like Chief Executive, Steve Wardlaw show passion and commitment, those values cascade naturally through the organisation. This is not about box-ticking - it's about living sustainability as part of the business model. Whether it's through the services they provide, such as insurance for green roofs and solar panels, or the way their team works together, Emerald Life shows how embedding sustainability makes a business more resilient, more authentic, and ultimately more successful.

Another insight is the influence that small businesses can have beyond their own walls. Surrey-based enterprise, Sea Change, an organic wine company, demonstrate how supply chain decisions can ripple out across an industry. By choosing suppliers carefully, they show that small firms can lead by example - pushing larger organisations to rethink their practices and raising expectations for what sustainable trade looks like. It is often assumed that big corporates set the standard and smaller companies follow, but time and again I've

seen the opposite. Many small businesses are the pioneers, reshaping markets from the ground up.

Oxford-based tech enterprise, OXIL, also remind us sustainability goes well beyond green and Net Zero considerations. Mark's interview with Novuna Business Finance reminded me how vital it is to support employees and local communities. Retaining talent, creating inclusive workplaces, and investing in the local area are not extra, they are essential to long-term success. These factors are also core elements of sustainability, balancing people, planet, and profit considerations in business planning. This broader perspective reflects the reality of running a small business: you cannot separate commercial decisions from their human impact.

At the same time, the businesses we've spoken to have been honest about the barriers they face. Many told us they wanted clearer guidance and longer-term direction from the Government. Frequent policy shifts and U-turns make it difficult to plan and invest with confidence. Unlike larger corporates, small firms cannot easily absorb sudden changes or make costly upgrades without certainty. This is where finance and support play a critical role. Choosing the sustainable option - whether upgrading equipment, installing greener infrastructure, or developing low-carbon products - often costs more upfront. At Novuna Business Finance, we know that providing the right financial solutions for these investments is key. Without that support, the risk can feel overwhelming. With it, businesses are empowered to take the bold steps that secure their future.



Top 10 tips from UK small business owners:

5

Invest in new equipment early.

“What are we really saving if we buy older or cheaper equipment? This in the long-term is a false economy.”

Joe Lawrence

Director of Libra Utility Services



For Libra Utility Services, the climate change issues are only going to become more pressing, which means sustainability is only going to become of greater importance to our future growth. In some sectors, meeting sustainability and Net Zero targets requires investment in new equipment, but this can be done through finance products that don't eat-up working capital.

The alternatives, in Joe's view, are worse. Short term economies, saving money buying old or cheap equipment "is a false economy." Sustainability is a long-term issue and it requires a strategic approach to fully embrace it.

Top 10 tips from UK small business owners:

6

Dare to be different.

“We are making gas guzzlers green. Believe and anything is possible!”

Richard Morgan

Founder & Owner of Electric Classic Cars



Richard's innovative business fits electric engines into classic cars – in Richard's words: “we are taking essentially a classic car that's come to the end of its life, and we are melding it with an electric vehicle and giving a classic car a new lease of life.”

With congestion charges and car tax premiums soaring on large engine diesel and petrol cars one may have thought the Top Gear days were over for petrolheads. Richard turned the tables on this, making classic cars emission friendly and encouraging people to recycle their old classic cars, giving them a new lease of life. Bold thinking and bravery resulting in a business with a difference.

Top 10 tips from UK small business owners:

7

Read market opportunities quickly.

“Our business success has been about spotting a market trend, moving quickly and launching a premium product that stands out”

Chris (Cambridge Building Services)



One major strength of small businesses is their relatively small size; it means they can be agile, spot market opportunities and move quickly. Following the end of COVID restrictions many people choose to continue working from home and Chris saw this trend was here to stay. He reacted by making garden studios for home workers.

Chris comments: “It’s not just environmentally friendly, but the ability to work from a home office has a positive impact on people’s wellbeing, family life and work-life balance. The studios offer dedicated workspaces that help customers to separate home and work life, reducing the stress of being “trapped with your family 24/7. Our business success has been about spotting a market trend, moving quickly and launching a premium product that stands out.”



Novuna Business Finance viewpoint

by Chris Powell, Head of Sales

“From our interview with Libra Utility Services, I was really impressed with the vision the business had in terms of investing money in sustainable equipment, which can be daunting from the outset but is, nonetheless, a big investment in supporting long-term growth. On a daily basis, we work with customers that are buying or updating equipment to make them both more sustainable and financially efficient. Access to funding can often be essential and it's an area we specialise in at Novuna Business Finance. Our ability to tailor our products to suit a small business's longer-term financial needs is core to what

we do and, with an asset portfolio of more than £1.9bn, Novuna Business Finance has a strong track record in helping small businesses across multiple sectors - from transport and agriculture to construction and manufacturing.



“For example, we have recently launched a green growth guarantee scheme in partnership with the British Business Bank, which is all about increasing the supply of affordable finance for businesses investing in green assets. This gives small businesses more flexibility, frees up working capital and allows our customers to make those investments in the assets and equipment that can power their business forward.

“From our interview with Libra Utility Services, we have a great example of a UK small business that is being bold and entrepreneurial. Like

many enterprises, they have a clear vision, sustainability is built into the heart of their business planning.

“Another business owner that Novuna Business Finance interviewed was Richard Morgan, who is the founder of Electric Classic Cars. In many ways, Richard is the epitome of innovation which UK SMEs are known for, converting old classic cars into electric cars – transforming cars in a sustainable way. There's obviously a passion here, which feeds into Richard's business - and centred around it is a focus on the lifecycle of an asset.

“Potentially, some of these older classic cars could be scrapped, but Richard's business presents a great story of taking an asset, modernising it and potentially giving the asset a new lifecycle of 20 years. And Richard's business is, in its core essence, fully sustainable; replacing old petrol or diesel engines with electric ones. The products still have the prestige of being classic cars, but they are sustainable, kinder to the planet and more economic to run. A win for the pocket and a win for the planet – and all from a business that is forward-looking and highly innovative.

“These are the kind of growth stories from established businesses that we, at Novuna Business Finance, want to back.

“Another small business that spoke with us - Cambridge Building Supplies – is a great example of how a small business can adapt to market changes quickly and innovate, by crafting bespoke home offices. The home-working habits that endured after the succession of Covid lockdowns is something that Chris at Cambridge Business Supplies reacted to with his business. He saw an opportunity, and he was brave and bold enough to seize a growth opportunity.

“From this small business story, it's also about

re-purposing and re-imagining old buildings, which is efficient but also sustainable. Rather than knock down an old building and build something new, Chris and his team take the initial frame and give it a new lease of life - similar to the car story from Richard Morgan - taking something, refurbishing and upgrading it, making it more efficient and breathing new life into an asset.



“From all these small business stories, we have learned a lot. For us at Novuna Business Finance, it's all about listening to our customers; understanding their requirements, their needs and helping their enterprises to fulfil their true potential. From understanding a small business owner's vision and plan, we look at what we can do to help and we do this in the most tailored way. We have a broad range of products and tools to help business owners through seamless transactions based on mutual understanding and investing in building a long-term relationship. We pride ourselves on working with small businesses. We too are a people business, and we structure our products around what our customers need and where they want to be tomorrow.

“Novuna Business Finance provides business finance to SMEs and bigger corporations across the UK. This includes asset finance, stocking, block discounting and sustainable project finance provided through brokers, vendor organisations, manufacturers and direct to the business community.”

Top 10 tips from UK small business owners:

8

Small steps take you a long way.

“The investment in transitioning to become a sustainable business is an evolution. Up-front investment is minimised focusing on taking small steps, one at a time.”

Alwen Marshall Lewis
Owner of Lechyd Da



Knowing where to start can be daunting and some small business owners question whether policy makers really understand their needs. Alwen comments: “I really don’t think any politician, or any member of the local council really understands the real day-to-day complications or the rules and regulations of running a small business.”

Despite the barriers to growth and the red tape, Alwen sees the agility of small businesses as an advantage and the transition to becoming a sustainable business is a journey that can be achieved in a meaningful but low-cost way by “taking small steps, one at a time.” For Alwen sustainability is a business journey, not just a project.

Top 10 tips from UK small business owners:

9

Eliminate waste.

“The textile industry is built on a culture of overproduction. Brands make far more than what they need, and the excess gets discarded.”

Pinky Laing
Remnant Revolution



Beyond adopting sustainable practices to support their business, or to make it more efficient, some small businesses are set up to tackle waste head-on - and to make recycling core to their business offering.

The Remnant Revolution is all about recycling fabrics to appeal to the growing market of consumers that have turned their backs on fast fashion and want to recycle and reuse rather than buy, wear and throw away. The legacy of traditional manufacturing businesses being wasteful gives new sustainable businesses a market in which to operate and grow.

Top 10 tips from UK small business owners:

10

Learn from your mistakes.

“Trying new ideas and learning from mistakes is key to building a sustainable business”

Dean Loury- Jenkins
Celtic Roots Farm



Owner of sustainable community farm, Dean combines traditional farming methods and more modern ways of finding solutions to challenges. For example, when slugs damaged the crops, Dean came up with a natural plan using ducks to eat the slugs and alpacas to protect the ducks — avoiding needing to use chemicals altogether.

Dean reflects: “To build a sustainable business, you’ve got to try new things; some things have failed, and some things have been really positive. There’s no one way to do things but the learning journey makes your business stronger. We enjoy the successes but we always learn from the things that go wrong. The two together make it a brighter and stronger sustainable business.”



Novuna Business Finance viewpoint

by Sabrina Ahmed,
Communications Manager

At Iechyd Da, a leading independent and eco-friendly health food shop just outside Cardiff, I was struck by how small steps can go a long way. Owner, Alwen Marshall Lewis has made sustainability the heart of her business, encouraging customers to bring their own containers and rethink how they shop.

What's really inspiring is not just the environmental impact, but the way she's changing people's habits. Customers who might have gone to big retailers are now filling pasta or washing detergent containers at her shop. Alwen is shifting behaviour one person at a time, showing that sustainability

isn't just about what businesses do — it's also about the influence they have on their communities.

The issue of waste was something that came up in nearly every conversation, and it's something that we have learnt can feel especially challenging for small businesses. Chris Howard, Owner of Cambridge Building Services spoke about how difficult it is to manage material waste under complex regulations, and the pressure that creates for small businesses. His company has responded by finding practical ways to reuse materials wherever possible — showing that even within tight constraints, progress is achievable.

Looking at waste from a completely different perspective, another business, The Remnant Revolution, led by owner Pinky Laing, shows what's possible when waste can be used as the foundation for a whole new business. By taking textile offcuts that would otherwise be discarded and turning them into new products, she has built a business that is both environmentally conscious and socially impactful. She even involves her community, using donated sewing machines and creating work opportunities for refugee women in her community. It's a powerful reminder that sustainability can support both people and the planet.

Experimentation and learning from mistakes also came through strongly in our conversations, especially at Celtic Roots Farm & Gardens. Owner, Dean Loury-Jenkins blends traditional farming methods with innovative approaches he's picked up from other business owners online and in person. He's refreshingly open about the mistakes he's made — and how he learns from them. By sharing his experiences through mentorship, he shows how experimentation can benefit both the



business and the wider community. Sustainability doesn't need to be perfect; it's about taking steps, testing ideas, and adapting along the way.

Across all these examples, the power of community really shines through. For Alwen it's about the high street and local shoppers. For Pinky, it's about supporting refugees and connecting with other businesses. For Dean, it's about providing food and knowledge locally. Even Chris relies on collaboration with suppliers and clients to tackle waste challenges effectively. Sustainability isn't just environmental — it's social, people-focused, and community-driven. When

businesses build it into their networks, the impact extends far beyond their own walls.

At Novuna, our aim is to listen and find helpful and workable solutions to support small businesses turn these ideas into practical action. Many want to do more on sustainability but aren't always sure where to start. Sometimes it's a lack of financial resources, sometimes uncertainty about what's required, and sometimes the landscape can feel complex. That's why we help break it down into achievable steps, celebrate progress, and give businesses the confidence to act and keep building from there.

That's the real power of learning by example — and it's why we're so proud to share these stories through the Sustainable Business Podcast. Every action, no matter how small, has the potential to inspire others and contribute to a greener, more resilient future. I can't wait to see what more small businesses will do next and how their examples will continue to encourage and guide others.



Further information on the businesses featured in this report

About OXIL Research



Based in Oxford, Oxford Information Labs (OXIL) specialises in digital governance, cybersecurity and internet technologies/ We use a unique blend of technical, policy and data expertise to tackle complex challenges in the digital environment – from internet standards and threat analysis to inclusive digital safety.

<https://oxil.uk>

About Emerald Life



With its roots initially in ensuring equality for the LGBT community in insurance, Emerald Life has grown since launch to deal with the similar problems of under-representation faced by women and non-traditional families – but still providing great insurance for everyone. Emerald Life wants to be known for their advocacy on issues affecting the communities that support and help relevant charities and causes.

<https://www.emerald.life.co.uk/>

About Grey Flannel



The longest standing independent menswear boutique on Chiltern Street, Grey Flannel has informed and inspired men on what to wear for almost fifty years. As seen on Chiltern Street since 1974, the principal and founder of Grey

Flannel, Richard Froomberg was one of London's independent retail pioneers. Scouring the globe to source goods for his customers, Grey Flannel was one of the first stores to introduce brands like Stone Island, C.P Company, Armani and many more to London.

With the offer of quality and choice at the forefront when creating his own Grey Flannel collections. Richard's passion for fabrics and detail have become the foundation for a business that has been trading for several decades. Now retired, Richard has passed the torch to renowned tailor, Timothy Everest MBE, to continue the legacy of Grey Flannel.

<https://www.greyflannel.co.uk>

About Remnant Revolution



A premium sustainable homeware fashion brand dedicated to transforming luxury textile waste into exclusive, handcrafted garments and accessories. By blending heritage craftsmanship with innovative upcycling, the brand ensures that every piece is both environmentally responsible and uniquely stylish. Committed to ethical production and sustainability, Remnant Revolution is redefining the future of fashion - one remnant at a time.

<https://www.remnantrevolution.co.uk>

About Sea Change



An award-winning vegan and eco-conscious wine brand, with no plastic packaging and a commitment to marine conservation.

<https://seachangewine.com/>

About Cambridge Building Services



A Cambridge-based firm specialising in residential and commercial construction, renovations, and maintenance. They prioritise quality workmanship and sustainable practices, including repurposing materials, to deliver tailored, eco-friendly project management that meets client needs.

www.cambridgebuildingservices.co.uk

About Electric Classic Cars



Specialists in converting vintage automobiles from the 1950s to the early 1980s into electric-powered vehicles. Their services enhance reliability, performance, and sustainability by incorporating modern innovations like upgraded brakes, electric heating, power steering, and regenerative braking. Whether it's a standard conversion or a full restoration, Electric Classic Cars brings treasured heirlooms into the 21st century without compromising their timeless appeal.

<https://www.electricclassiccars.com>

About Celtic Roots Farm and Gardens



A community-supported agricultural initiative based in Wales, dedicated to sustainable and ethical farming practices.

<https://celticrootswales.co.uk>

About Libra Utility Services



The team at Libra Utility Services pride themselves on being the ultimate all-in-one solution for every utility requirement. With a commitment to excellence, they seamlessly integrate diverse services under one roof, ensuring efficiency, reliability, and unparalleled quality in every project they undertake.

<https://librautility.services/>

About Iechyd Da



Founded in 2019 by Alwen Marshall Lewis, Iechyd Da is an independent and eco-friendly health food shop. With care for the environment being at the core of the business, Iechyd Da supports the local community by selling a wide range of food, drink, health and cleaning products.

[Instagram](#) and [Facebook](#): @iechyd_da_cf14

About Novuna

About Novuna Business Finance

Novuna Business Finance provides business finance to SMEs and bigger corporations across the UK. This includes asset finance, stocking, block discounting and sustainable project finance provided through brokers, vendor organisations, manufacturers and direct to the business community.

With an asset portfolio of more than £1.9bn, the business is active across multiple sectors from transport and agriculture to construction and manufacturing and was awarded Best Leasing and Asset Finance Provider at the 2025 Business Moneyfacts Awards.

The business' Sustainable Project Finance team is also supporting the development and construction of sustainable energy and transport projects, which are critical to the decarbonisation of the UK's infrastructure.

Novuna Business Finance is a trading style of Mitsubishi HC Capital UK PLC, part of Mitsubishi HC Capital Inc., one of the world's largest and most diversified financial groups, with over 11trn yen (£57bn) of assets.

Discover more at:

www.novuna.co.uk/business-finance/

About Novuna

Novuna is a trading style of Mitsubishi HC Capital UK PLC, a leading financial services company, authorised and regulated by the Financial Conduct Authority (FCA). We have over 2,300 employees, £8.6bn of net earning assets and over 1.3 million customers across our business divisions; Novuna Consumer Finance, Novuna Vehicle Solutions, Novuna Business Finance, Novuna Business Cash Flow and our European division specialising in Vendor Finance providing innovative finance solutions to enable consumers and businesses to grow and prosper.

We are a wholly owned subsidiary of Mitsubishi HC Capital Inc., strengthening our relationship with one of the world's largest and most diversified financial groups, with over 11trn yen (£57bn) of assets.

 [Instagram](#)

 [LinkedIn](#)

 [Facebook](#)