

In conversation: How small business owners define sustainability in 2026

An insight report from
Novuna Business Finance

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Tomorrow. Together

Introduction



Welcome to the latest edition of our small business insight report on sustainability.

Once again, small businesses are firmly in charge of the narrative, as we take time to hear their perspectives on reducing their impact on the planet – with sustainability informing decisions from vision and business culture to operational processes and customer engagement.

Reading through the interviews we have undertaken with small business owners across the UK this year, it is clear that, for many established small businesses, sustainability remains important to their business planning. In many respects this marks a point of divergence from some governments and many larger businesses that have been seen to dial down their commitment to Net Zero in recent years. Indeed, our recent UK market research showed that 31% of small businesses rated sustainability as being core to their business culture and planning, with a further 38% of respondents saying they are taking practical steps to do their bit on sustainability this year. These steps include improving policies and action around packaging and waste / recycling for products and services (36%); creating jobs locally (17%); investing in new energy-efficient equipment and sustainable infrastructure (15%) – and reviewing the energy usage of their premises (14%).

The commitment small businesses have to sustainability also influences their caution towards adopting AI. Nationally, only three in 10 UK small business owners (31%) say they are using AI to support their enterprises – and for the majority that don't use it, sustainability issues emerged as a major concern – with 22% of small business owners citing the technology's energy and natural resource consumption as a worry. Concerns over the environmental sustainability of AI were most strongly felt by small businesses in the West Midlands (36%), Scotland (31%), the East Midlands (28%), the North West (27%), Wales (22%) and Yorkshire and the Humber (20%).

As well as focusing on energy efficiency, Net Zero and building sustainable supply chains, many small businesses view sustainability more broadly. This includes investing in local communities, hiring people locally and building financial resilience through long-term investment in clients and customer relationships.

These issues are tackled by small business owners in the three new interviews we present in this report – and we hope their stories inspire others to place sustainability at the heart of their business planning. I would like to thank Lambert Home Builds, Eco Renovation Home, Blue Turaco and YourScene for sitting down to talk with us about this vital issue. If you would like to enjoy their full interviews – and the stories of many other established small businesses – do follow our sustainable business podcast.

Geoff Maleham
Managing Director
Novuna Business Finance

This quarter's business guests



Lambert Home Builds

Lambert Home Builds is an established Oxfordshire-based construction company run by husband and wife team, Ross and Nikki Lambert. The company takes a sustainable approach to construction, with a particular focus on retrofit – especially for heritage dwellings, using natural fibre insulation and lime plaster techniques.

lamberthomebuilds.com



Eco Renovation Home

During the process of transforming her 1901 Victorian end-terrace into a warm, energy-efficient home, Eco Renovation Home founder Judith Leary-Joyce was struck by the lack of clear, accessible advice for sustainable home renovation. Now she uses her experience to help others make sustainable home upgrades through her book, blog, and social channels.

ecorenovationhome.com



Blue Turaco

Blue Turaco is on a mission to shift the power dynamics in the coffee industry. Founder Wycliffe Sande has seen both sides of the coffee industry, from picking coffee beans to pay for his school fees and food to returning to his small Ugandan village after university with a mission to bring Ugandan coffee to the world. Wycliffe now owns a farm in Uganda and works with fellow farmers to produce high-quality coffee using more sustainable methods.

blueturacocoffee.com



YourScene

Experiential design experts YourScene present events from global brand activations and immersive conferences to luxury incentive experiences and once-in-a-lifetime occasions. The team bring clients' vision to life through audience-first thinking and flawless execution, designing every detail with creativity, precision and care.

yourscene.co



Sustainability begins at home

Lambert Home Builds co-founder Nikki Lambert and Eco Renovation Home founder Judith Leary-Joyce discuss how their small businesses help clients across the country make their homes fit for the future – and cut energy consumption and carbon emissions in the process

Nikki Lambert: My husband trained as a carpenter, and I joined him in the business full time around a decade ago. We've done nearly everything: new builds, renovation, lofts – all sorts. In the last five or six years, we've really focused on retrofits in the domestic market, working with natural materials and trying to focus on sustainability.

Different people view sustainability differently. To us, it's about taking a considered approach to the environment.

As a business, we look at what we can do. We encourage the use of natural materials, run programmes like car shares amongst our employees and try to be very considerate with our waste and water consumption. Our client proposals quite often don't initially involve natural materials so we open a conversation about them, not simply because they're good for the environment, but because they've got a lot of other co-benefits.

Judith Leary-Joyce: I've been an eco-warrior since the early 70s. I'm done with all the political stuff now, but I want to make sure my life is congruent with what I'm saying, so I'm always looking for the next thing I can do to make my life greener. We retrofitted our Victorian end of terrace house, and are now saving 75% of our energy usage.

I got so excited by this that I started writing. My Beginner's Guide to Eco Renovation

was published in 2022, and I've since written *What the Builder Won't Tell You*. I had to learn about this as we went along, but I wanted it to be easy for other homeowners to do it.

I'm an eco-warrior, but it's not about being an eco-radical now. With climate change affecting our everyday lives, it's just common sense to protect the planet and use energy wisely, whether you're a business or a consumer. There are still a lot of people who will react very negatively when I talk about climate change and say that I'm just making a fuss about nothing. Sadly, in terms of renovation and retrofit, apart from enlightened builders like Nikki, the bulk of builders don't understand.

Nikki Lambert: We're seeing quite a few of our clients now trying to upgrade their home specifically for energy security, future-proofing and resilience, because they recognise that you just can't ignore it. Our type of work is moving into the mainstream, but it's not quite there yet. I think if there's enough discussion, and then it will start to filter down more.

It's a question of cultural change and there needs to be some external pressure for this to happen. Natural insulation materials are fantastic to work with, but even once you've persuaded builders, the materials have then got to be accessible. Our specialist suppliers are all amazing, but for most builders who just want to get in and get out, their local is what they know.

Judith Leary-Joyce: As an advocate and a homeowner, I've lived through this. Fortunately we had a builder who was willing to be flexible and go along with us, so I am doing my level best to inform homeowners – we have the buying power. If enough homeowners say to builders, "No, I don't want the synthetic insulation, I want natural materials", we can bring about change.

With scientists now saying very clearly, "This is the coolest summer we will have – it's only going to get worse", we need that change. If you're working on your home in any way, using natural insulation materials that have a much higher thermal mass and will keep you cooler for longer and better protected for the future. A synthetic insulation will keep you cool for two and a half hours, an air conditioner comes with the cost of installation – and of ongoing servicing – but wood fibre will keep you cool for 15 hours. That needs to be recognised in legislation, it needs to be in education for builders and apprentices. It needs to be everywhere.

Nikki Lambert: The current generation of builders will be retiring soon, and we've got a huge skill gap. We need to encourage more young people into the industry, and we need to change what we're teaching them.

Judith Leary-Joyce: I struggle with this because, since the early 70s it has been clear to me that this was going to happen, and it's happening so quickly now. I agree with everything Nikki said: there needs to be incentives. Legislation, a reason to do it. But surely, survival is a reason to do it.

There isn't enough urgency on this. It horrifies me. It's so frightening that it's easy just to pretend it's not happening. We can't go back anymore, but we could stop it being as bad. We've still got a chance of making something better.

Nikki Lambert: There is a sort of 'business as usual' approach to things, and if people are aware of these issues, they can think, 'they're just too big for me to have any impact.' But that isn't true. The messaging needs to reflect that even small changes can have an impact. One company might save one skip, but if every company did it that's thousands of skips a year. We're all responsible, we can all do our bit.



Making a scene

Founder and CEO Gilly Bain has seen her small business grow steadily over the last 15 years. Now a certified B Corp, YourScene keeps sustainability at the heart of how it works

I started the business in my grandma's spare room. I didn't really have a business plan – all I knew was that I wanted to earn money doing what I love in a way that I felt proud of. It is now a multimillion pound, internationally operating experiential design agency, now with a team of 17 and a B Corp certification.

YourScene specialises in designing experiences and events that make people feel something, from private clients hosting their own event, to global brands engaging with a certain demographic. It's very personal.

As a small business, you're solely focused on survival most of the time. If anybody had talked to me about sustainability in the middle of Covid, I would have said, 'That's not my priority right now. We're trying to survive.'

Then YourScene worked on COP26, where we had the pleasure of working with former UN climate chief, Christiana Figueres, and where Nicola Sturgeon was speaking alongside young climate fighters. Their talks were extremely fact driven, talking about the temperature of the planet, the imminence of the issues that we're facing, what was going wrong right now, what the world could look like for my children and my children's children. We came away from that event with our eyes opened. I started looking at how we behaved as a company, particularly exploring how we can be accountable for

the fact that the events industry, by its very nature is about bringing people together and we cannot escape our carbon emissions.

Something I like to keep in mind in terms of sustainability is the idea that we don't need one person or one company doing sustainability perfectly, we need everybody to be doing it imperfectly. Human beings will always need to come together and events need to happen. So we just need to think about how we can do it the best we can.

The first thing we did was look at what other people were doing, how other businesses are behaving and what are they doing to help offset or mitigate the carbon they were creating. Then we focused on figuring out how much carbon we're producing. We teamed up with the scientists at Carbon Footprint Company to help us look internally at how we behave: how we run our offices, how we light them, what energy provider we use, how we educate our team in choosing sustainable pensions, how we can make sure our recycling is actually getting recycled properly in a way that it's not just ending up in landfill.

There were lots of very simple practical things like our travel policy within the team – we only get taxis in real mitigating circumstances, otherwise we do carpooling and public transport wherever possible, and we choose trains over planes. Ultimately, I wanted my company to sit within a framework that will let me sleep better at night knowing that we're doing things the right way in terms of what it means to be decent and fair in all aspects of business.

I feel like it was never a hard sell. Our own values have always leant in that direction and, generally speaking, the people that work within events are younger and,

fortunately for everybody, the younger generations seem to be much more tapped into what's going on and their part to play in it.



The downside is that it is really time consuming to calculate carbon emissions – it's a job on top of a job. We were really fortunate: the Edinburgh Chamber of Commerce has a programme called Edinburgh B Corp 500, helping 500 Edinburgh companies to become certified B Corps. They did a free weekly seminar, and we massively benefited from that handholding. Becoming B Corp certified is something that I see more and more small businesses doing, and it's really difficult to keep that as a priority when you're constantly fighting fires as a small business. Hiring resource to look after B Corp and to make that a sustainable part of your business model to survive is a massive commitment and businesses need all the help they can get. I don't know if we would have achieved it had the Edinburgh Chamber of Commerce not had that programme in place.

I would encourage small businesses interested in sustainability to look at the B Corp website, and do the questionnaire for free to see how they would score as they are right now. When we first did it, I think we scored around 70 or 80, which was way more than I thought we would be and made me think, 'This is doable'.

We got there before a lot of our competitors, and I think that's put us in a really good position. Had we delayed and not invested in as one of our key values, I think clients would have started to ask us about our sustainability plans, but they've never had to.

Where we want to try and push the boundary is in helping our clients understand – or indeed care – about the carbon that's created in their events. That's the challenge at the moment. We offer them the opportunity to work with us to understand the carbon that's being created in their events. We're always trying to find ways to offer our clients solutions that reduce carbon. A lot of those solutions end up costing more, so there's still a fight to be had there in terms of what their budget expectations are. Everybody cares about sustainability, but I think the moment that it starts costing people money, that becomes a much harder sell.

For other small business beginning their sustainability journey, I would advise understanding the bigger picture first. Understanding the urgency of the situation and how important it is that everybody does the best they can within the industry that they're in is all we can ask people to do – and it's all we're asking of ourselves. We are not perfect – we can't be – but we are doing the best we can. I think that should be your grounder – to inspire you to be okay with the work that comes with caring.





Wake up and smell the coffee

From his small Ugandan village, Wycliffe Sande, founder of Blue Turaco Coffee, is on a mission to change the coffee landscape – and help other coffee growers implement sustainable farming practices

The story of Blue Turaco is so marvellous because it goes so deep. It's not that I sat there one day and said, "Now let's build Blue Turaco." This has been a journey.

I was born and raised in a coffee growing village in Uganda. I lost my father when I was eight, and as a result of that, I became very close to coffee. In fact, I would say coffee found me, not because I chose it, but because my only option was to pick it in order for us to be able to feed ourselves and pay for school fees. That's really how the story starts.

Later on, I moved to the UK to study, and realised pretty fast that in any supermarket I went to, there was no Ugandan coffee at all. I started asking: 'Why in the world, when Uganda is one of the largest coffee producing countries, can't you find Ugandan coffee in supermarkets? And why is there not an appreciation of the Robusta coffee species?'

The villages of Uganda, where I lived, were full of coffee, so I set out to ask the question: What can I do to actually change the trajectory? I went back to Uganda, spoke to a few farmers and told them that I really want to take this coffee international.

Starting up, it wasn't smooth sailing. As a black founder and small-holder farmer talking to retailers saying, 'We're going to change the status quo' we were ruffling feathers in so many ways. I was setting up

the company while working full time, but every moment I could get I was speaking to anyone who would listen about what I was trying to do.

Everyone was telling me, 'Ah, robusta is very hard to sell.' But I said, 'If I don't do it, who else is going to do it?' For years the focus has been on Arabica coffee: all the marketing, the investment, everything was focused on that direction. Add to that the fact that there has never been a small-holder-owned coffee brand or a black farmer-owned coffee brand retailing across the UK and we were swimming upstream with no precedent to look at.



That philosophy is what really informs so much of the decisions I make now. We're assembling the plane as we fly, but in the next 10 years, someone else might say, "I want to do something beautiful with this crop" and they can find a blueprint they can follow.

Building sustainability into your business is hard because it means you are intentionally doing things that slow you down, in favour of reaching a long-term aspiration. For me, however, this has always been built into the core of how I live. For example, one of the things we did at the beginning to make our production more sustainable is called 'mulching'. Now, it's a necessity in farming to protect the soils, but at the time, these were things I was really trying to push.

When we started, I spoke to the local mayor about bringing together ten farmers to talk about setting up the business, and I asked him specifically to involve female farmers. When we talk about sustainability and impact that, for me, is where my definition starts: what is working for the future of coffee, for the future of these communities? How can we make sure that women's role in the coffee chain is appreciated and supported? You have to make sure you bring another generation in, and involve everyone.

Fair pay is another example. These are philosophies that I've lived with, so fair pay to me was never supposed to be the 'be all and end all'. As a small-holder farmer, it is the beginning of the great many more things we can do. I can easily give growers better money for their crop, but then they won't see me until the next harvest, so how do we continue that relationship throughout the year? How can we share our coffee-growing expertise? That is something that you can't really measure, but it creates this long-term mentality.

I grew up in abject poverty, and I've always felt there is much more that can be done within the communities. It took me a very long time to share some of the projects that I do because this is something that it's very personal to me. I am not doing it because it looks good, I'm doing it because things like a child having something to eat as they study, for example, are important.

When I was building my team, this was one of the things that was non-negotiable. Longevity and sustainability within the community are embedded – not just a thing we do because it is a 'good thing', but because it is so important for the next generation within those villages to understand the connections between their actions and what goes on in their village.

I also want to focus on climate change. In the UK we have not yet fully understood climate change. We look at sustainability within the prisms of 'is the packaging sustainable?' And we forget that there will never be sustainability if the farmer who grew that coffee had never had a sustainable income, or if the coffee didn't have the right environment to grow.

I've come to realise that not everyone understands sustainability the way I understand it, and we therefore need to take people on the journey. We need to find them where they are, how they are, and bring them along. For us, the things you might define as 'sustainability practices' are embedded naturally in our work from day one, but when a customer buys the coffee and writes a review saying, "Oh, I love the coffee, and on top of that, to find out that you're doing A, B and C is a bonus." That's an incredible thing.

I don't believe in the idea that only the people who believe in the kind of things that I do should buy my coffee (when they do come and buy because of that, that's great), I want a customer to drink this

coffee and then buy another bag because the taste was amazing. Once we do that, we are able to take these people on a journey. I think personally that makes our case for sustainability and the conversations less political, less aggressive, and more about how we can work and build that understanding and impact.



My biggest driver has always been to build a coffee brand, to take Ugandan coffee, and robusta coffee where it has never been taken. Now I'm thinking about how we bring that value to these villages – to make sure it is brought to the people who deserve it even more.

About Novuna

Novuna is the trading name of Mitsubishi HC Capital UK PLC, one of the UK's leading financial services providers and the Official Finance Partner of British Athletics.

With more than 2,200 employees, £9.6bn of net earning assets and over 1.4 million customers, Novuna provides finance solutions across consumer finance, vehicle solutions, business finance, business cash flow and European vendor finance.

Novuna is part of Mitsubishi HC Capital Inc., one of the world's largest and most diversified financial groups, with assets exceeding 12 trillion yen (£57bn).

About Novuna Business Finance

Novuna Business Finance provides funding solutions to SMEs and large businesses across the UK, including asset finance, stocking finance, block discounting and sustainable project finance.

With an asset portfolio exceeding £1.9bn, we support sectors including transport, agriculture, construction and manufacturing with our Sustainable Project Finance team supporting major renewable energy and transport projects. In 2026 we were named Best Leasing and Asset Finance Provider at the Business Moneyfacts Awards.

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 12 trillion yen (£57bn) of assets.