

# Global local: Small businesses and sustainability in a changing world

Small business owners  
in conversation

An insight report from  
Novuna Business Finance

Tomorrow. Together

# Introduction

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## Welcome to the second sustainability insight report for 2025 from Novuna Business Finance.

At Novuna Business Finance, sustainability is at the heart of our business. Over the past few years, we have supported small business owners on their journey to Net Zero, helping them to integrate sustainable practices into their strategies and supply chains.

At Novuna Business Finance, we believe these insights matter. Small businesses are at the forefront of this shift, often finding practical, resourceful ways to make sustainability work.

In this new edition of our sustainability report, we look at how big global problems like climate change, energy use, and waste are affecting small businesses across the UK. This new report also follows seismic geo-political shifts, which have featured some major changes of stance by governments on climate change and Net Zero. Despite these national and international changes, it doesn't necessarily follow that small businesses are following suit – especially enterprises where business owners are closer to their local communities and have a more immediate understanding of their customers wishes and expectations.

For this new report, we hear from three business leaders who are finding smart and practical ways to respond and move forward. Whether it's using materials more carefully, reducing waste, or changing how they work - they show how small local actions can help solve big global challenges. Their stories are an example of how small businesses can make a real difference. Even though these problems feel huge, change can start closer to home in their local communities in which they live and work.

We are also sharing full-length audio versions of these interviews through our Sustainable Business Podcast, offering deeper insights into their journeys. I encourage you to give these audio stories a listen, share your feedback - and do reach out if you'd like to get involved in future discussions.

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**

# Global local: Small business and sustainability in a changing world

Before we share the experiences of individual business owners featured in this report, we begin by providing some findings from our national research. The results offer valuable context for understanding how small businesses are thinking about sustainability in 2025 particularly considering wider global developments.

What the research is telling us is that, while many small businesses are taking practical steps to be more sustainable in their day-to-day operations, there is growing recognition that their sustainability ambitions do not exist in isolation. Although they continue to focus on what they can do on a local level, the challenges they face – from climate disruption, economic uncertainty and decisions made by governments around the world are increasingly global in nature.

Our latest research shows that 2025 will be a year of challenges and chances for small businesses trying to be more sustainable. Many told us that higher costs, political changes, and global events are making it harder to meet their sustainability goals.

## Key Challenges

When asked about the biggest obstacles to achieving sustainability in 2025, small businesses said:

- Rising energy costs (55%)
- The impact of government policies (48%)
- Inflation and interest rate changes (40%)
- Global events affecting the economy (37%)
- Climate change and extreme weather (33%)

Many are also worried about how the Trump administration might handle climate change. Over one in three business owners (77%) said this could have knock-on effects on the UK economy and their businesses. Over one in four (26%) feared this might slow progress on climate action globally.

## Local action in a changing world

Despite these concerns, small businesses are still taking steps to be more sustainable in how they operate. In the following pages, three different businesses share what they are doing to embed these values in the way that they run their businesses – from adopting greener manufacturing or repurposing something old for modern use, to building more sustainable supply chains and supporting local and global causes. They are finding ways to make a difference and act, where they can, even when the global picture may be unclear.





## How Sea Change found its role in global ocean conservation

### A conversation with Simon Rolfe, co-founder of Sea Change

“At the end of the day, it’s about people — growers, drinkers, charities — all coming together. It’s about knowing that your little bit, your glass of wine, can help make a difference. That’s what keeps us going.”

Simon Rolfe didn’t set out to launch a wine brand that would also champion ocean conservation — he simply wanted to do something meaningful with his experience in the drinks industry. “I’d worked in the drinks industry for years,” he explains, “but I kept feeling there was more we could do, especially about the environment. Plastic pollution in the oceans was becoming impossible to ignore.”

Like many in the wine industry, Simon had seen how the industry often focuses on taste, branding, and sales — but rarely on its environmental impact. “I’ve worked at some of the big companies, and none of them seemed to be taking plastic pollution seriously. It felt like a gap and a real opportunity to make a

difference, even if it was just a small one.” For Simon, the choice wasn’t just about business — it was about responsibility. “We asked ourselves; how could we bring together local wine producers and global consumers to help protect our oceans? That’s how Sea Change was born.”

The idea sparked during a conversation in Canada, where Simon and two friends, who also worked in the drinks industry, were attending a conference. “We were just chatting, the three of us.” Simon recalls, “We all worked in the wine industry, and we wanted to do something with purpose. We’d all worked for big drinks companies and wanted to do something that gave back.” That conversation became the main inspiration towards creating and linking a UK-based wine company, and a global cause.

Simon puts it simply: “Wine’s always come from somewhere. You’ve got these people in Europe making the wine, us in the UK bottling and selling it, and people all over the world drinking it. That’s local and global working

together.”

With that connection in mind, Sea Change set out to build a wine that matched its values. “We said: let’s try and make the most environmentally friendly bottle of wine we can. This wasn’t just something we put on the label; it involved looking at every detail.”

For example, “we took the plastic capsule off the bottle — it’s just for looks, you take it off and bin it. So, we got rid of it.” Simon knows it might seem like a small step, but it’s meaningful. “Many wine bottles come with plastic capsules covering the cork and neck — but these aren’t needed to enjoy the wine and often end up as landfill. We just thought: why?”

Then came the label, which is usually overlooked in packaging. “We used grape waste for the labels,” Simon explains. “Instead of normal paper or plastic, we take the leftover grape skins and seeds after pressing and make the label from that. It’s a way to use the whole grape, so there is nothing wasted.”

He continued, “The bottle itself is lighter than usual — another small but important way to reduce carbon emissions. Even the glue on the label is recyclable. “The whole design lets people recycle everything after enjoying the wine,” Simon adds.

But Sea Change is about more than packaging. From the beginning, the company committed to supporting ocean charities like Ocean Generation. “It’s not just about donating. It’s about awareness too — the charities we support help educate people, especially younger people, about the issues,” Simon says. Their approach is about linking people with the story behind ocean plastics, encouraging growers, retailers, and drinkers to all play a part.

Simon is proud of their partnerships with small, family-run vineyards in Italy, France, and Spain. These producers already prioritise sustainability, “growing their grapes with care and respect for the land.” Sea Change works with them to “get the best wine we can,” and “we tell their

story as part of the Sea Change message.”

“We’re not a producer. We’re a wine company. So, we look for people already making good wine and doing the right thing, and we shine a light on that,” Simon says. That local-global connection is what makes Sea Change special: local vineyards create the wine, the UK company bottles and markets it, and drinkers worldwide support ocean conservation simply by choosing that bottle.

Simon is honest about what Sea Change can achieve. “We’re not going to save the world with a bottle of wine,” he says openly. “But if we can raise some money, raise awareness, and support good people doing good things — then that’s worth it. It’s about making a difference, step by step.”

The ripple effect has been significant as well, Simon notes how hospitality is shifting: “People want something with a story.” Sea Change fits





well on restaurant and bar lists because “customers like the idea that they’re helping clean up the ocean while having a glass of wine.”

From that conversation in Canada to over 40 countries where Sea Change is now sold, the project has grown fast. “It was a side hustle at first, we were still doing our day jobs. But it’s grown fast. I think people get it.”

Launching a sustainable wine brand hasn’t been without hurdles. Simon admits, “One of the hardest things was convincing people in the trade that you can care about the planet and still make good, sellable wine. Sometimes they see sustainability as a ‘nice to have’ or just a marketing gimmick.”

“But for us, it’s real. We had to find the right partners who shared those values — growers who care about the land, suppliers who could help us make eco-friendly packaging. It took time, and not everyone was on board.”

There is also the cost associated with creating a more sustainable product, as Simon explains “Sustainable materials and ethical practices can cost more. We had to balance that with making sure the wine is affordable and enjoyable. We didn’t want it to be a niche product for a few — everyone should be able to drink good wine that also helps the ocean.”

Simon is clear that the people that buy the wine have a significant power in changing mindsets

and buying habits “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.”

He encourages drinkers to be curious and ask questions: “Ask where your wine comes from, how it’s made, what happens to the bottle after you’re done. Small choices add up. That’s the core of what we’re about.”

Simon’s vision for Sea Change is steady growth and bigger impact. “We want to keep expanding, bring more growers on board, support more ocean charities, and get the message here’s still a long way to go, but every bottle sold is part of the solution.”

He also hopes the wine trade will embrace sustainability more widely. “If big companies start taking responsibility, if retailers push for change, we can shift the whole market. That would be a sea change for real.”

Simon concludes, “At the end of the day, it’s about people — growers, drinkers, charities — all coming together. It’s about knowing that your little bit, your glass of wine, can help make a difference. That’s what keeps us going.”

The logo for Sea Change features the brand name "SEACHANGE" in a bold, teal, sans-serif font. Below it, the tagline "Lover of Wine. Protector of Oceans." is written in a smaller, teal, sans-serif font. The entire logo is centered on a light gray rectangular background.

### **About Sea Change**

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

### **Contact details**

Website: <https://seachangewine.com/>  
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# Building differently and making sustainability work in the construction industry

## A conversation with Chris Howard, Co-Founder of Cambridge Building Services

“As a business, you’re often left to dictate how you operate rather than being guided. Governments can be inconsistent—one day supporting ecology, the next dismissing it. In construction and manufacturing, the approach is very much business-driven, not government-driven, but it should be the other way around.”

When Chris Howard founded his construction company, his wife was expecting twins. “I’d set up the company a little while before that,” he explains, having started out working mainly on his own with a couple of lads. “Things grew quite quickly, and I wasn’t really sure on my main focus area, but I’m a joiner by trade.”

The arrival of the twins brought new financial pressures. His wife was employed at the time, but after factoring in childcare costs, “by the time she paid for childcare, she’d end up with about £80 at the end of the month.” This stark reality prompted a change, and Chris recalls

the conversation well “I remember saying, look, why don't you stay at home with the children, give me a hand with the paperwork, but if it's too much, obviously we'll figure out another way. What began as a practical solution soon revealed an unexpected benefit. “Actually, she really enjoyed it. And there aren’t that many women in the construction industry.”

Chris and his wife embraced this new working arrangement not just for necessity but as a conscious choice to manage their time and family life. “It was a way of us managing to spend time with our children and be kind of in command of our own time and destiny, really.”

In the early days, Chris focused on establishing trust and long-term relationships with his clients. “For me, it was about making lasting relationships, rather than just doing what some builders would do and just go in and out and get the money.”

Based in Cambridge, Chris values the close-knit nature of the city. “It’s a very small, closed city. It’s a bit like a big village, so everybody knows

who you are. And if they don't, the person next to them knows who you are, and they're going to talk about you. I wanted to be the builder that everybody knew but talked about in a positive way."

As sustainability and green issues became more prominent globally and locally, Chris observed a shift both in his awareness and in his business. "Where we are in Cambridge, there's a lot of intelligent people and people that are incredibly socially conscious." However, the business didn't start out with a sustainability agenda. "I don't think it was an intention to be a green or sustainable business in the beginning. We were very conscious of waste at home and waste in the business."

The construction industry, Chris notes, is notoriously wasteful in the UK. "The more I worked, the more I became aware of just how wasteful the construction industry in the UK actually is." In response, his company sought to reduce waste by reusing materials where possible. "We tried to combat that by reusing things."

His growing interest in sustainable practices led him to specialise in conservation and heritage work. "That is much more sustainable than modern building, for example." His awareness further intensified when his children started school, where sustainability was becoming a central topic. "It's not that we didn't know about these things, it's that suddenly they were in front of us all the time.



Because now at school, it's something that they talk about regularly, whereas when we were at school, it wasn't really anything, not on the agenda at all."

Since then, the company has been dedicated to sourcing sustainable materials wherever possible. "We've only used sustainable materials in terms of timber, a lot of the steel we get, we try to get from Britain as much as possible."

Chris admits the journey is far from straightforward. "It's very, very difficult, because in this country, our attitudes and approaches to construction are just very wasteful and they're not forward-thinking enough."

In response, the business has focused on garden studios, outbuildings, and garden offices, which lend themselves well to modular construction. This approach allows for better control of waste and use of sustainable materials. "We could really control the waste and also use sustainable timber, sustainable cladding, a sustainable roof system and make it more environmentally friendly."

Beyond environmental benefits, Chris sees these garden studios as valuable for wellbeing. "It's not just environmentally friendly, but it has an impact on people's wellbeing. We learned from recent things like COVID and the lockdowns that it's important mental health, just as much for children and as much for people working at home." The studios offer dedicated workspaces that help separate home and work life, reducing the stress of being "trapped with your family 24/7."

Chris's growing awareness that the construction industry needs to do more to adopt green and sustainable practices has deeply influenced his commitment to sustainable construction. However, he acknowledges the challenges businesses face in navigating these demands, especially when government guidance feels inconsistent or insufficient. "As a business,



you're often left to dictate how you operate rather than being guided. Governments can be inconsistent—one day supporting ecology, the next dismissing it. In construction and manufacturing, the approach is very much business-driven, not government-driven, but it should be the other way around. We get less support than we should, especially those of us trying hard to do the right thing morally, environmentally, and in sustainability, all while keeping prices fair for customers."

Chris goes on to explain what this means in practice, "When we buy pallets of bricks, often only about 60% are usable. The rest are discarded because they're poorly manufactured—cast wrong or just cheap and weak, ending up as rubble. This waste is beyond my control as the end user, but it points to a need for stronger government regulation on manufacturers and suppliers to reduce waste and improve quality."

Waste disposal costs also hit small businesses hard. I must have a waste carrier's license to legally remove waste, and the charges are by weight and material type. These costs come out of my bottom line, not the government's, with no incentives to do better. Most of these expenses must be passed to customers, which can be the difference between winning a job or not. Customers often want the cheapest option, but cheaper isn't always legal or sustainable."

Chris believes one of the most meaningful contributions his business can make is through the thoughtful restoration and reuse of older buildings. One standout project took him to Swansea, where a disused church was being transformed by a charity into a hub for disadvantaged youth. "Churches are inherently difficult buildings—large, uninsulated, and built for occasional use," he says. His team tackled the challenges head-on, installing insulation, an air source heat pump, and repairing structural damage including the roof, damp, and dry rot. The outcome was a revitalised space that retained its historic character while becoming

a warm, energy-efficient environment suitable for regular community use, including activities like circus skills workshops.

For Chris, the key to sustainable construction lies in early-stage design. "You have to think about sustainability from the very beginning," he explains. "Energy efficiency, durability, water use, air quality, and sustainable materials—they all need to be part of the design conversation right from the start." This proactive approach not only ensures longevity but reduces the need for costly changes later.

He applies this philosophy across all his projects, including the increasingly popular garden offices and studios. Everything from sunlight and ventilation to insulation and eco-friendly toilets is considered, creating spaces that are not only environmentally responsible but tailored to the client's lifestyle. "I always tell clients, you're the one who must live with it—so let's make sure it's right. If it's not going to add real value to your life, maybe it's worth thinking twice."



### **About Cambridge Building Services**

Cambridge Building Services (UK) Ltd is 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.

### **Contact details:**

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## Ellie Baker on building a life and a business with purpose and low Impact

### A conversation with Ellie Baker, Founder and CEO of BilinguaSing

“We’re doing something small and local — but it connects to something bigger. We’re encouraging a love of languages. Helping families introduce their kids to other cultures from birth. That feels like a global mission.”

Ellie Baker didn’t set out to start a business to make a statement about sustainability or global education — she just wanted a different way to live and work. “I’d been a secondary school language teacher for nearly ten years,” she explains. “But the idea of going back to that job after having my daughter just felt... unsustainable. I didn’t feel like I could choose both motherhood and teaching. Teaching takes over your life — it’s incredibly hard to juggle with raising a young family.”

She’d seen it happen before. “I watched older colleagues return from maternity leave, and it was heartbreaking to see how exhausted they were,” she says. For Ellie, it wasn’t just a practical decision — it came down to her values. “I thought, there must be another way to contribute financially, using the skills I’ve got, that works around my family. I needed to create a life that worked for me.”

In 2013, Ellie launched BilinguaSing — a business that uses music, song and movement to help babies and young children learn languages like French and Spanish. “I was so committed to finding a new way of working and living that I built a company from scratch,” she says.

It’s paid off. More than a decade later, BilinguaSing has grown into a network of 20 franchises across the UK. “We’re in a period

of growth now, and we hope to expand even more in the next few years,” says Ellie. “It’s exciting, and it really means something, because it’s rooted in something I deeply care about.”

While the business wasn’t originally about sustainability or global issues, those themes have become part of the day-to-day. “What’s funny is, I’m not always consciously thinking about being green,” Ellie says. “But the way we work is actually very low impact. Our carbon footprint is tiny compared to lots of other businesses.”

That’s largely down to how things are set up. Most franchisees work from home and run classes in schools, nurseries or community spaces — not driving around to individual houses or using big venues. “Sometimes one teacher will see 50 or 60 kids in a single morning, in one place. It’s not just efficient in terms of time and money — it’s better for the environment too.”

They’ve also changed how they use materials. “At the start, I did what everyone else in kids’ music classes did,” Ellie says. “Lots of plastic props — maracas, light-up toys, sensory bits and pieces. Most of it was cheap and came from China, and honestly, a lot of it just got binned if it broke.”

That’s shifted over the years. “We’re much more mindful now about what we use, where it comes from, and how we look after it. I’ve still got props from 2013 because I take care of them. We’ve introduced protocols on storing and cleaning — the idea is to avoid replacing stuff unnecessarily. It’s a mindset change, and it’s really taken hold across the network.”

They’ve also gone largely paper-free. “We used to print loads — lesson plans, posters, handouts. Now, most of our training’s online. We tell franchisees: if you don’t need to print it, don’t. Use a projector or a smart board if you’re in a classroom. It’s not just about the environment — it’s easier, cheaper, and simpler.”

Customers don’t tend to bring up environmental issues — at least not directly. “People don’t say, ‘Can you be more eco-friendly?’” says Ellie. “But that doesn’t mean it’s not on their minds. We’re talking about it at our annual conference this month — looking at what more we could be doing. We’ve made progress, but I want us to go further.”

Support from outside would help. “No one from government or the council has ever been in touch with tips on how to be greener or align with sustainability goals,” she says. “We get loads of mail and pitches — mostly people trying to sell stuff — but nothing actually useful.”

Ellie sees real potential for business events and networks to do more. “When we go to franchising events or meet other class providers, that’s where I’d love to see proper resources. Checklists, toolkits, maybe even small grants — stuff that helps you reduce waste or improve sustainability. Right now, I’m sort of making it up as I go.”

That said, she’s proud of how far BilinguaSing has come — not just in terms of sustainability, but in its global outlook. “We’re doing something small and local — running classes for little kids in places like Berkshire, Brighton





or Bolton — but it connects to something bigger. We're encouraging a love of languages. Helping families introduce their kids to other cultures from birth. That feels like a global mission."

It's also about education. "When I started teaching in 2004, languages were compulsory at GCSE. Then they weren't. Then primary schools were encouraged to teach languages. Then that funding got cut. It's been all over the place. Right now, languages just aren't a priority in schools."

BilinguaSing offers an alternative. "There's this amazing window of opportunity in early childhood," Ellie explains. "The science shows that when kids are exposed to multiple

languages from birth — even in the womb — it boosts brain development. It lays a foundation for learning and helps them see themselves as global citizens."

"And why shouldn't British children have that?" she adds. "Why should they be at a disadvantage compared to their European peers, who often speak two or three languages by the time they're teenagers? It's not just about school — it's about confidence, empathy, opportunity."

At the heart of it all is a bigger idea — that business should fit around life, not the other way round. "I wanted to drop my kids off at school, pick them up if they were poorly, not feel guilty about being away from a desk," she says. "And I wanted other women to have that too."

That mission's been there since day one. "Being able to offer a model that supports women, is low impact, and helps kids connect with other cultures — it's a real privilege," Ellie says. "It's not perfect, but we're trying. We're learning. And we're making space for others to do the same."

Her advice to others thinking of starting a business? Tune out the noise and just take the next small step. "Don't underestimate yourself," she says. "Women especially — we're so good at doubting ourselves, comparing, thinking we're not ready. But if you've got an idea that solves a problem, there's space for you. Even if someone's doing something similar — your skills, your perspective, your way of doing it will be different."

"You don't need a 50-page business plan. Just know your next step. Take it. Then the next. Lean on your network. Women are brilliant at supporting each other — ask for help. And trust your gut. You'll regret the things you didn't try, not the ones you did."



### About BilinguaSing

Founded in 2013 by former language teacher Ellie Baker, BilinguaSing is the UK's only carefully-crafted music-led programme for teaching languages to babies and children from birth to 11 years.

Their multi-award-winning French, Spanish, German and Italian classes combine music with language learning in a way that's fun - both for children and their grown-ups!

### Contact details:

Websites:  
[bilinguasing.com](http://bilinguasing.com)  
[bilinguasingmusic.com](http://bilinguasingmusic.com)  
[bilinguasing-language-franchise.com](http://bilinguasing-language-franchise.com)  
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Instagram: @bilinguasing  
YouTube: [youtube.com/channel/UCFzfAkGJONy\\_9Yn-F-E5OLw](https://youtube.com/channel/UCFzfAkGJONy_9Yn-F-E5OLw)

# Assessment

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## Closing remarks by Jo Morris

### Head of Insight, Novuna Business Finance

I'd like to thank Sea Change Wine, Cambridge Construction Company and BilinguaSing for sharing their stories with us in this report and as guests on the 'Sustainable Business Podcast'.

These three businesses, though operating in diverse sectors and doing very different things,

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share something important: they are all making a significant local impact in the communities where they live and work, while also staying mindful of global conversations and actions around climate change and Net-Zero goals.

At Novuna Business Finance, we know that the path to sustainability looks different for every business. What these examples show is how small businesses are finding practical, and often creative ways to respond to environmental challenges while staying true to their values and local communities. By sharing their experiences, we hope to offer useful insights and support others who are navigating similar decisions—through research, funding, and by giving them a platform to tell their stories.

If you have found these stories as motivating as we have, we invite you to explore the full audio versions available through our sustainability podcast. And if you are a small business committed to sustainability and would like to be part of our next podcast, we would love to hear from you. Your stories are essential to shaping the future of sustainable businesses.

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Website: [NovunaBusinessFinance.co.uk](https://www.novuna.co.uk/business-finance/)

LinkedIn: [@NovunaBusinessFinance](https://www.linkedin.com/company/novuna-business-finance/)

Podcast

<https://www.novuna.co.uk/business-finance/resource-centre/the-sustainable-business-podcast/>

Research Insights

<https://www.novuna.co.uk/business-finance/resource-centre/research-insights/>

# About Novuna

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## 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 2,250 employees, £8.2bn of net earning assets and over 1.3 million customers across five 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.

## 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 £1.8bn, the business is active across multiple sectors from transport and agriculture to construction and manufacturing and was awarded Best Service from an Asset Based Finance Provider at the 2024 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.

## Methodology:

The interviews in this report were conducted in May 2025.