



NORWAY



ACTIVE

BUSINESS MODEL CATEGORY	One Stop Shop Model - joint venture of retailers with industry and contractors.
TARGET BUILDINGS RENOVATION	Private Single Family Houses (all houses built in 1960-80s – homeowners who have the capacity to increase their mortgage loan).
DESCRIPTION	<p>The Norwegian company Bolig Enøk is a newly established daughter company of one of the two major insulation actors in Norway; Glava AS. Bolig Enøk offers a Project Manager service to owners who have a need for renovation of their single-family houses. The Project Manager is responsible for the complete renovation process including technical analysis, recommendations, project management, contacts with all involved actors such as main contractor, subcontractors, authorities, and assists the homeowner with application for relevant grants. Bolig Enøk issues the invoice for the complete project and thereby takes on the risk towards the customer. The house is considered as a system. All products and craft services are provided through local tendering. These suppliers will therefore see an interest in developing this as a new business opportunity and unserious actors will be avoided. All analysis, renovation recommendations, products, solutions and service providers will be evaluated during and after renovation. The best competence possible, courses and certification will be undertaken to build credibility. These actions should be addressed to all co-partners, local authorities and customers. This service including energy efficient renovation, including specific products recommended by Enova (public enterprise promoting sustainability). Through certification of the Project Managers and by tendering, the homeowner should be assured he/she gets a neutral counselling. Through on-site visits and analysis, the Project Manager will make the house owner aware of his/her opportunities to renovate the house into a good energy efficient standard, with a plan of action (what to do first), how to do it (e.g. offer certified carpenters) as well as a cost plan and subventions opportunities for the renovation process. Based on the analysis, competitive offers for holistic renovation are offered to the house owner. Competent project management facilitates and reduces the risk of the renovation process. Through accumulated experience from the projects, stereotypes open for replicas will be made. The service includes updated information about all available subsidies to the project. These factors will increase the attractiveness of the service for the house owner compared with the option of doing itself.</p>
SERVICE PROVIDER	Building product supplier - insulation manufacturer. As they lacked competence in sustainable heating systems, they later acquired a supplier of such systems. The company now finds new entrances in the market by offering renovation project management services to homeowners via do-it-yourself stores. Project management approach where industry actor plays in cooperation with retailers and constructors. Due to the broad competence of the Project Manager, the homeowner gets technical analysis, recommendations and project management of the renovation process served by one person. The Project Manager takes care of contacts with all involved actors such as main contractor, subcontractors, authorities and financing institutions.
KEY PARTNERS IN THE SUPPLY CHAIN	Contractors, local retail stores, various partners with expertise in building physics and energy and heating (e.g. energy experts (Sintef, Glava, KVT)).



COST AND REVENUES

Customer pays for the energy audit and analysis report (about 1000 euros including VAT) and for the renovation (about 10,500-30,000 euros including VAT) while the service provider takes charge of the salaries of the project managers (main part of the cost and thus the effective use of PM hours is the most critical factor for profitability), marketing, travel, administration and support. The homeowner will be invoiced for the complete project by Bolig Enøk, which thereby take on the full risk towards the customer. The Project Manager Service (Product) will be offered at competitive terms (Price) as Bolig Enøk achieves good rates through their tendering process, and thereby also secure profitable business. By distributing the idea of a holistic approach through different medias (Promotion), potential customers awake their interest to visit information evenings arranged by Bolig Enøk and there describe how the service solves the customer's needs. During such events and followed up by onsite visits (Place) the personal contact and trust will be established.

CONTACTS

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SWOT Analysis

<p>S</p> <ul style="list-style-type: none"> • This model is more independent from suppliers than initially planned, which means more trustworthy in the eyes of the customer. • The service provider actively looks for customers through local meetings. • The project manager is the main contact to the customer • Bolig Enøk has developed a training program, the Enøk School, which is meant for craftsmen and hardware store employees. This program can also be used towards home owners to learn to think holistic when starting up a renovation process. • Strong capital available since the company Bolig Enøk is owned by a big insulation company 	<p>W</p> <ul style="list-style-type: none"> • This model would be easiest for the customer, but due to the Norwegian consumer law the guarantee period for the customer is longer than what Bolig Enøk can claim towards their suppliers (B2B law). Currently the company therefore receives all the invoices, control them, and forward to the house owner who pays directly to the suppliers. Bolig Enøk invoices the customer for their service as project management. Bolig Enøk will not interfere with the mother company Glavas' two main distribution channels; retail chains and carpenters. Each renovation project will therefore buy all products (including insulation) through local suppliers.
<p>O</p> <ul style="list-style-type: none"> • Energy audit report or energy performance certificate is mandatory when a house is sold. In particular, in Norway house owners can themselves use a web tool to generate the certificate. • In Norway, specific grants for energy audit of multi-family houses. • There are also preferential loans for energy efficient renovation of single-family houses. (Norwegian authorities have a special incitement called "Young people's housing savings" (BSU) for persons less than 34 years old to save money for their first dwelling. You may save max 20.000 NOK a year and accumulate NOK 150.000 on a special account. This money is then later used as the own capital in combination with mortgage loan from their bank to buy a house. If the money is used for other purposes the reduced tax has to be paid (Skatteetaten, 2011). All banks offer their best terms for such accounts.) 	<p>T</p> <ul style="list-style-type: none"> • The energy audit report is not very detailed and comprehensive.

