

2026–29

# Scarf Strategy

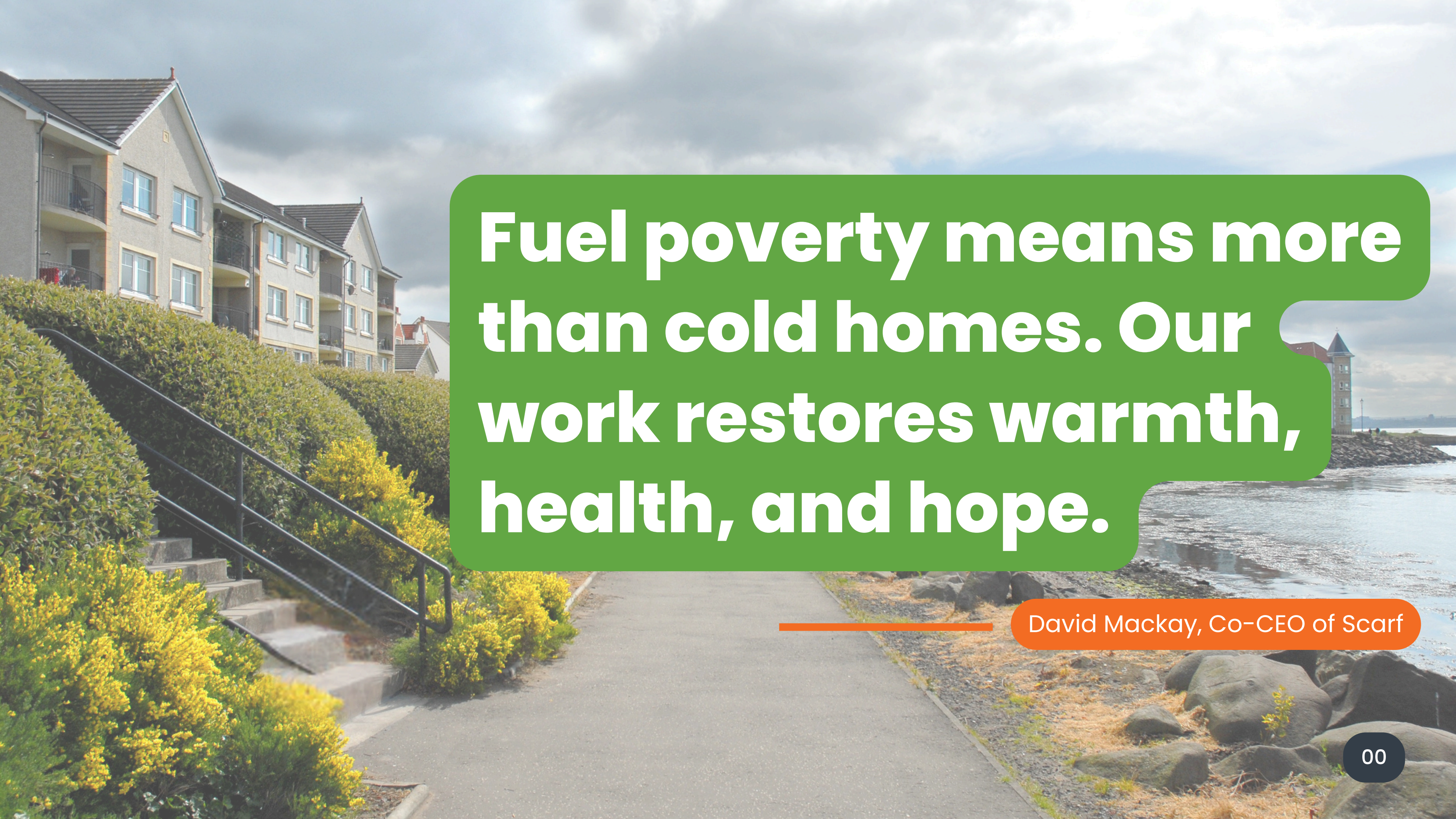
Creating a Fairer and  
Greener Scotland



**scarf**  
ENERGISING COMMUNITIES

[www.scarf.org.uk](http://www.scarf.org.uk)





**Fuel poverty means more than cold homes. Our work restores warmth, health, and hope.**

David Mackay, Co-CEO of Scarf

# Introduction



Over the next three years, Scarf will expand its efforts to tackle the growing challenge of fuel poverty. This work takes place during a developing climate emergency.

Our aim is to create a fairer and greener Scotland by regenerating communities and supporting households to live in warmer, more affordable homes.

This strategy, developed by our Board and leadership team, sets a clear direction for where we can have the greatest impact—across the Northeast of Scotland and beyond.

We'll continue delivering practical, funded support to communities. Our work helps households improve energy efficiency, boost income, and decarbonise their homes. Through hands-on support, education, and advocacy, we give people the knowledge and tools to take control of their energy use and reduce their bills.

Scarf has a proven track record. We've supported thousands of households with trusted advice and energy-saving measures, backed by UK and Scottish Government schemes. This strategy builds on that success by focusing on those most in need, while scaling up to reach even more homes.

We won't do this alone. By working closely with our partner network, sharing expertise, and strengthening collaboration, we'll amplify our impact—helping thousands more households thrive in a low-carbon Scotland.



David Mackay

Co-CEO of Scarf



Lawrence Johnston

Co-CEO of Scarf





# Vision

A Scotland where no one lives in fuel poverty and every home contributes to a greener future.

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# Mission

To deliver practical solutions that reduce fuel poverty, improve energy efficiency, maximise household income, and cut carbon emissions – through support, education, and influence.

# Strategic Focus Areas



**Energy Advice & Support**

Provide expert, accessible energy advice to households, businesses, and communities




**Policy Advocacy & Impact**

Influence national and local policy to prioritise energy efficiency and sustainability




**Partnership Development**

Build strong partnerships with local authorities, businesses, and charities



**Digital Transformation**

Leverage technology to enhance service delivery and efficiency



**Financial Sustainability**

Diversify income streams and optimise resource use for long-term financial health

## People

These focus areas reflect the key pillars that will drive our mission forward, ensuring growth, impact, and long-term sustainability

**Improving home energy efficiency and supporting behaviour change will reduce energy costs, cut carbon emissions, and help lift households out of fuel poverty.**

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In 2022, 31% of households in Scotland were in fuel poverty. Energy inequality is rising — and we must respond.





# Scarf: 40 Years of Impact

**Community Impact**

Supporting households across Scotland with practical energy advice, funding access, and day-to-day support that improves wellbeing, housing, and income.

**Driving Change**

Advocating for a just transition and feeding into national policy on fuel poverty and decarbonisation through lobbying, consultations, and alliances.

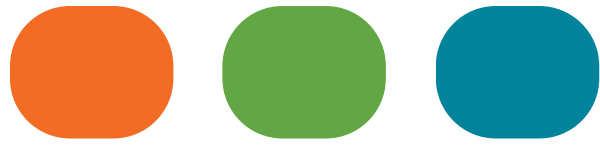
**Local Skills, Stronger Future**

Investing in skills and employment in areas of deprivation. We focus on empowering people to build careers that help tackle fuel poverty and climate change.

**Trusted Delivery Partner**

Delivering major programmes in partnership with local authorities, third sector, and national government. Scalable, flexible, and evidence-led.





# Scarf Values

we act with **integrity**

we treat all with **respect**

we pursue **excellence**

we **lead**

# Scarf Ambitions

**We support a greener and fairer society.**

We'll improve people's lives by lifting them out of fuel poverty through advice, support, and improving energy efficiency of the home.

## **Energy Advice & Support**

Holistic household-  
level help

## **Policy Advocacy & Impact**

Shaping fair policy  
and systems

## **Partnership Development**

Collaborating for  
impact

## **Financial Sustainability**

Diverse funding,  
lasting resilience

## **Digital Transformation**

Smarter, data-  
driven services





Strategic Focus Area 1:

## Energy Advice & Support

Helping People Live Warmer, Healthier Lives

08

We provide personalised, practical support to households across Scotland—helping people reduce their energy bills, improve their comfort, and escape fuel poverty.

### Key Actions:

- Proactively reach households in or at risk of fuel poverty through targeted outreach and data-led engagement
- Deliver holistic advice that looks at home fabric, energy usage, and household income
- Connect households to grants, funding schemes, and trusted contractors for improvements
- Ensure post-installation advice and long-term behaviour change to maximise impact
- Work with local partners to connect households to wider support services, such as mental health, food banks, and welfare advice.



09

Strategic Focus Area 1:  
**Energy Advice & Support**  
**Key Performance Indicators**

01



Over 18,000 households supported over all our projects

90% Partner satisfaction levels



03

02



90% Customer Household satisfaction levels

Continue to grow our referral partners – currently over 300 partners.



04

# Policy Advocacy & Impact

As we mark 40 years of trusted support, Scarf recognises that real progress on fuel poverty requires systemic change. Alongside our frontline work, we will focus on influencing local and national decision-makers to shape fairer policies and long-term solutions.

## Local Advocacy

We will work with councillors and local authorities to ensure fuel poverty is prioritised in community plans and funding decisions. Our insights will help shape responses that reflect real, lived experiences.

## National Policy

We will engage with MSPs, MPs, and government departments to influence national strategies on decarbonisation, energy justice, and social equity. Our voice will push for fairer systems and sustained support.

## Partnerships & Coalitions

Attend and feed into national consultations and change strategies to positively impact government policy through a collective voice. Publish completed consultations on the Scarf website.

## Lived Experience

We will channel insights from frontline delivery and household experiences into consultations, advisory groups, and policy forums—ensuring real voices shape future decisions.

## Strategic Focus Area 3: **Partnership Development**

We believe knowledge is power, especially when it comes to energy. Our education approach equips people with the information and support they need to take control of their energy use, cut costs, and plan for a sustainable future.

### Funding & Community Engagement

We empower through local partnerships, events, and renewable energy projects – such as pilot schemes and regeneration funding

### Building Long-Term Resilience

Our ongoing support goes beyond advice. We deliver early intervention in schools and help households build lasting habits and access funding, ensuring they stay out of fuel poverty

## How we'll do it.



Scarf will continue to expand our partnerships, build brand awareness, and showcase the entire third sector through Empower Aberdeen, and look to start Empower Tayside.



Scarf will be set up as a funder for our own programmes, the third sector, community groups and other good causes. This will look to deliver community regeneration and impact poverty.

Scarf will create a school education programme to provide energy literacy and early intervention to pupils. This will teach them about future heating technologies and how to manage their bills effectively.



Scarf will provide partnership satisfaction surveys to our partners and learn from the feedback to increase our brand reputation and awareness across Scotland.



# Strategic Focus Area 4: **Digital Transformation**

## Context & Need

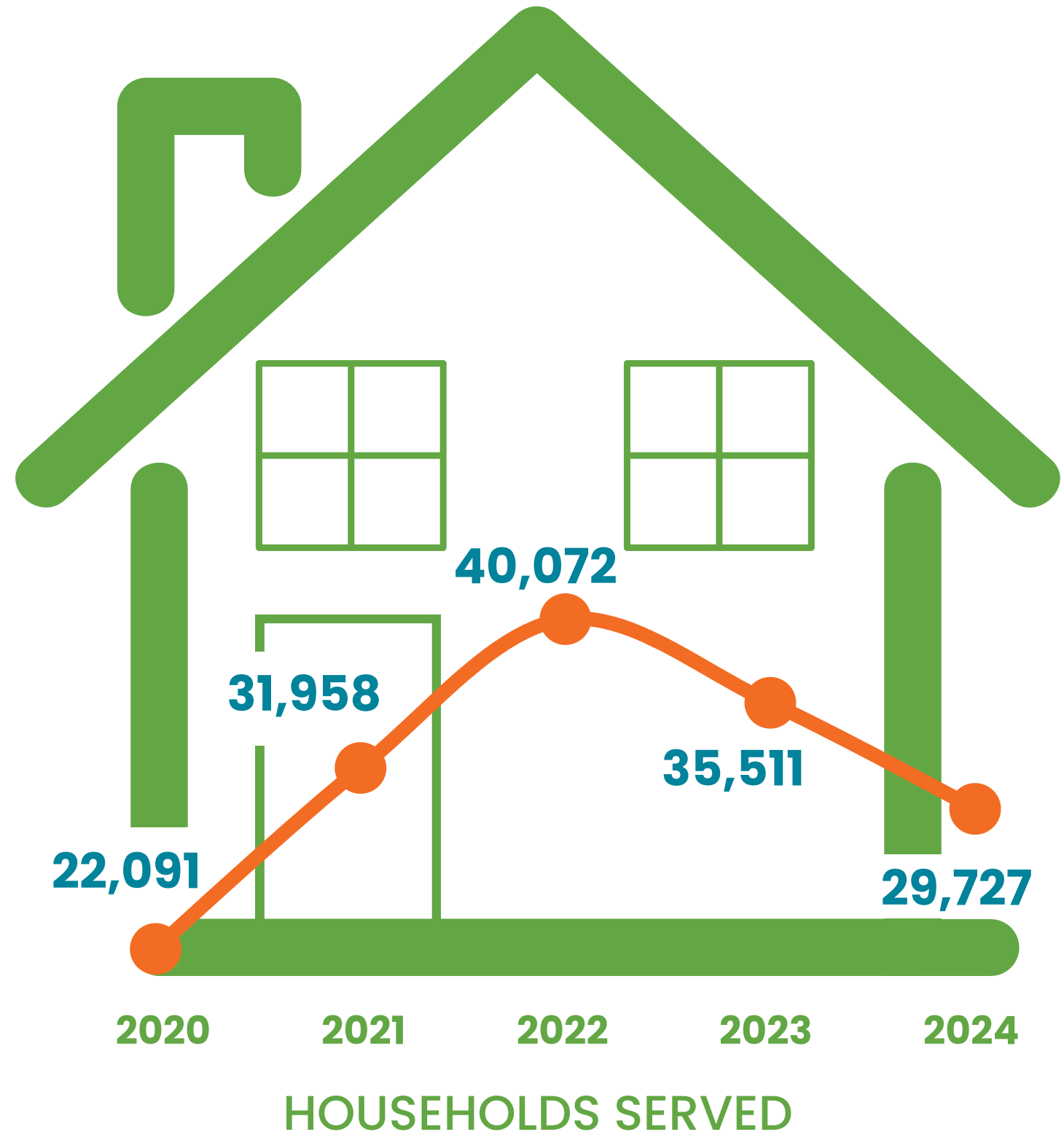
The cost-of-living crisis and rising energy costs placed unprecedented pressure on households and Scarf. As demand increased, the need to modernise access to support and how we work internally became clear.

## Access & Reach

Over the next 3 years, we will launch a new website and app, alongside improved communication channels, making it easier for households and partners to access advice, support, and information conveniently.

To tackle fuel poverty and support a just transition at scale, Scarf must grow – strategically, sustainably, and with purpose. This is managed by Scarf’s digital transformation working group.

12



The peak reflects the COVID-19 lockdown and energy crisis when fuel poverty soared to 50%. It tested our capacity and reinforced why Scarf is essential.

## Smarter Systems

We will introduce a referral and lead management system and modernise internal forms and processes. This will streamline workflows, improve data quality, and support more joined-up service delivery.

## Impact & Resilience

By combining trusted expertise with digital tools, Scarf will increase capacity, reduce admin burden, and scale our impact. Ensuring we’re fit to meet rising demand and support a just transition to energy-efficient homes across Scotland.

Strategic Focus  
Area 5:

# Financial Sustainability

A growth model designed to scale impact, empower communities, and secure long-term sustainability

## 01 Diverse Funding for Sustainable Impact

Scarf will grow through a mix of grant-funded and self-funded programmes. We'll use our own resources, public funding, and income from our subsidiary, Scarf Enterprises Scotland, to scale our services and support more households.



## 02 Built on Proven Growth & Adaptability

We aim to create long-term impact by improving living conditions, supporting employability, and investing in local regeneration through Scarf's own community funding.



## 03 Leaving a Legacy in Communities

Over 40 years, we've expanded by delivering consistently high-quality services, securing new contracts, and evolving our offer—through both traditional channels and digital transformation.





# Backing Bold Ideas. Funding Real Change.

Each year, we'll award grants to third-sector organisations whose work aligns with our mission and values



## Open to Ideas That Matter

Projects don't need to be energy-related — just deliver meaningful social impact.



## Third Sector First

Open to charities, community groups, and social enterprises.



## Values-Aligned Impact

We're funding what fits: fairness, sustainability, and community benefit.

# Our Ambition

## Creating a Fairer, Greener Scotland

Scarf's strategy is built on 40 years of frontline experience, and driven by a clear ambition: to help end fuel poverty and accelerate Scotland's transition to low-carbon living. We do this through smart investment, inclusive education, and policy influence that puts people first.

## Maximising Impact, Improving Lives

We aim to improve everyday lives—by increasing income, challenging systemic barriers, and supporting the decarbonisation of homes across the country.

## No One Left Behind

We know we can't do this alone. That's why we'll work hand-in-hand with communities, local groups, and delivery partners—those who understand the challenges best—to ensure everyone benefits from a just transition.

**People:** We have identified six themes that will focus our priorities for action within this strategy:

**Recruitment,  
Onboarding &  
Workforce  
Planning**

**Learning,  
Development  
& Succession**

**Leadership,  
Culture &  
Performance**

**Wellbeing,  
Engagement &  
Recognition**

**Equality,  
Diversity &  
Inclusion (EDI)**

**Compliance,  
Governance &  
HR Infrastructure**



# Guiding with Purpose

Scarf is advised by a dedicated Board of Trustees who bring wide-ranging experience across housing, energy, social enterprise, finance, and technology. Their leadership ensures we stay true to our mission, values, and long-term ambition to create a fairer, greener Scotland.



**Susan Mackie:** Chair | Susan brings expertise in data governance, tech leadership, and ethical AI. She supports the strategic direction of Scarf and ensures we stay grounded in our mission and values.

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**Donna McWilliams:** Donna has a background in IT training and change management. Formerly Managing Director at Electra Learning, she brings strategic vision and a strong track record in digital transformation.

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**Mark Ritchie:** A Chartered Management Accountant with 20+ years in senior financial roles, Mark has extensive experience in energy and private equity, including CFO positions across key energy firms.

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**Mike Scott:** With 40+ years in housing, planning, and social care, Mike has been involved with Scarf since its inception. He brings deep insight into public service, governance, and community energy.

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**Allan Dick:** Chair of Scarf Enterprises Scotland. Allan brings broad commercial and social sector experience, including SME growth, change management, and social enterprise governance. He's also a long-time sector leader.

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**Thane Lawrie:** Former Scarf CEO, Thane now supports strategic planning and organisational development. His deep understanding of Scarf's evolution and mission helps guide future growth and impact.

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**Will Richardson:** Founder of Green Element Group and a Chartered Environmentalist, Will is a sustainability leader with expertise in carbon footprinting and environmental innovation. He also hosts the Sustainability Solved podcast.

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**Brett Jackson:** Founder and MD of Granite PR, Brett brings expertise in communications, event management, and strategic consultancy. He is a strong advocate for business connectivity and wider collaboration.

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**Ben Taylor:** Ben brings over 25 years of experience in the energy sector, specialising in commercial strategy and the energy transition. He also mentors entrepreneurs and supports local community initiatives.

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**Stacy Angus:** CEO of Osprey Housing, Stacy has worked in the social housing sector since 2006. She brings leadership experience and a passion for improving lives through housing and community support.

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**Fiona Morrison:** Fiona has held senior roles in energy trading, compliance, and regulation. She brings a deep understanding of the energy market and is currently Head of Regulation at an Independent DNO.

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**Alana Davidson:** A Chartered Financial Planner with nearly 20 years' experience in banking and financial services. Alana contributes insight and a practical understanding of household financial pressures to Scarf's strategy.



**Natalya Hendricks:** With over 20 years in sustainability and environmental management, Natalya currently delivers major low-carbon development projects at Scottish Water Horizons, focusing on renewable energy and social impact.

# Become Part of The Solution

Get in touch to join our journey

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