



Toolkit

How to set up a network of fuel syndicates and run oil-buying clubs



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Introduction



As a homeowner who regularly buys heating oil, I have seen the benefits of being the member of an oil syndicate (or fuel club) for the past few years. In my job managing the community wellbeing service, supporting people to live in safe and warm homes, I am very aware of the challenges that people face simply trying to pay to heat their home properly.

This is especially so in Ceredigion where we have so many living in homes that rely on solid fuel or oil for heating. In recent years, oil prices have been at an all-time high, leading to residents having to spend a disproportionate amount of their income on heating their homes. Indeed, surveys carried out across Wales have shown that fuel poverty is twice as common in rural areas as urban areas with 42 per cent of rural households in fuel poverty compared to 22 per cent of urban households. The reasons are varied and complex, but are largely the result of mains gas not being available in many rural areas, leaving households reliant on expensive sources of fuel to heat their homes. Another key factor is the poorer average energy efficiency of rural, solid-wall, detached homes.

To help address this we set up a Fuel Poverty Forum in Ceredigion, whose aim is to develop and strengthen links between organisations to ensure a comprehensive and coherent approach to addressing Fuel Poverty and Excess Winter Death Prevention across Ceredigion. Members of the group include representatives from the county council, Age Concern Cymru, the local housing associations, CAB, Care and Repair, West Wales Credit Union, and the local health board. It is through the work of this group that we found out about a number of

oil clubs being run by volunteers in the county and the benefits of bulk fuel purchasing that they were bringing to their communities, as well as overcoming the problems of minimum purchase ordering. Through the group it also became apparent that there were off gas regions in the county which didn't have fuel clubs, and those that did operate did not always link together to maximise and coordinate their purchasing power.

When an opportunity was presented to receive funding from Welsh Government for a pilot project that built on the work of the existing oil syndicates in the county, we took it! This toolkit takes you through our eighteen month journey, in a way that is practical and engaging and allows you to pick out what you need. It goes into depth on some of the more interesting aspects of oil clubs – considering the opportunities for savings and how to engage people in fuel poverty. We hope it informs and inspires the work you are doing in your area.

Not only has our Club Cosy project significantly expanded the coverage of the fuel clubs in Ceredigion, it has also built a network which will ensure the sustainability of the project in the long term, the holy grail of any community engagement work. It also has also built confidence in the group – inspiring them to do more and build on what they are already doing, including considering other fuels they could bulk buy as well as exploring energy efficiency. After all, not buying oil, because you are smarter at using it, has to be the cheapest option of all.

Gaynor Toft

Community Wellbeing Manager

How to build a network of fuel syndicates

– a step by step guide

This document gives you a step by step guide on how to develop an effective network of fuel clubs in your area. It draws on learning from Ceredigion's Club Cosy project, funded by Welsh Government - delivered by Ymlaen Ceredigion, www.ymlaenceredigion.org.uk. It also highlights key issues to think about when building a network, such as addressing fuel poverty and considering how oil suppliers operate.

It is aimed at Local Authorities, Community based Organisations and Housing Associations. In off-gas, rural areas there are many people already informally grouping together to make bulk orders of oil, this toolkit looks at the many things organisations can do to identify what is happening already and optimise and support this work so that more people can benefit from being a member of a fuel syndicate.

It differs from other toolkits in that it does not aim to be only a 'how to' guide for new co-ordinators, though we have included that information. There are already many good examples of toolkits for co-ordinators, we list some [here \(appendix 3\)](#) it is more a strategic guide aimed at organisations who wish to optimise fuel syndicate work in their area.

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1 Start where you are - Who is running syndicates in your community? Find and meet them and discover what support needs they have. Seek their consent to work in the community to help develop the network.

2 Build relationships - Through initial conversations and meetings build relationships and trust between your organisation and the co-ordinators and between co-ordinators themselves

3 Build a network - Bring people together. This encourages information sharing, mutual support, partnership working and more established co-ordinators mentoring newcomers.

4 Find the gaps - There may be geographical areas which the current syndicates don't cover. As you scope and build the network these become apparent. Find ways to either initiate new syndicates or cover them with existing syndicates.

5 Create a buzz - Organisations such as a Local Authorities, Housing Associations or Third Sector organisation are in a unique position to build the profile of the work of the syndicate co-ordinators through creating a brand and running a campaign or promoting

the work at relevant events. This both helps the existing co-ordinators feel valued and helps publicise and bring credibility to the work.

6 Keep the conversations going - As the network facilitates an organisation can introduce conversations on related topics, such as other available energy initiatives, energy efficiency strategies and fuel poverty. Organisations can also help facilitate discussions between oil companies and syndicates to ensure that they run as efficiently as possible.

7 Co-design long term sustainability - Work with the group to consider ways that it can continue to meet and communicate if/when your input has finished. Also consider how they might use any outputs from the project - such as the branding or web presence to support on-going work.

8 Look out for surprises - It is easy to make assumptions about what you think might make the network work best. In Ceredigion we were sometimes surprised by what really did work on the ground.

1

Start where you are

The first task is to find out what is already happening in your area. This can be time consuming in off gas areas, which are likely to be rural. It requires straightforward investigation, usually someone knows of one or two contacts and they lead you to others. First lines of enquiry might be in housing or fuel poverty departments, Housing Associations may be aware of syndicates and Citizen Advice Bureaux or Family Centres may also have ideas. Some syndicates also have a presence or some kind of reference on the internet – so some googling can work. In Ceredigion there were one or two fuel syndicate co-ordinators who had appeared in the news and we found them through googling.



Our experience...

It took two months for our project to scope the area and identify the initial seven co-ordinators. Ceredigion County Council already had some contacts through a “Warm Neighbours” project they were running. Once we had identified these co-ordinators we visited them. This helped find out more detailed information and started to build our relationship with them. It also helped us identify what support needs they had, and what we might be able to usefully offer them. Co-ordinators had anecdotal information about other co-ordinators, helping us to expand the network further. We also drew on information from a network in a neighbouring county (Carmarthen) where a number of syndicates overlapped into Ceredigion.



The story of finding Dai John

Someone in the council working on fuel poverty had heard that there was a postman in Llanddewi Brefi running an oil club. They had heard his name was Dai John. We googled his name and the town name with key words such as “oil” plus “club” and “syndicate”. We found nothing, but instead came up with a facebook page which listed a very active fuel syndicate nearby and a BBC newspiece from 2011 talking about a community making savings through a syndicate.

The Facebook page was active with regular posts on oil prices and ordering dates, but

there was no mention of Dai John. The person posting on the page did, however, name a local community project as a contact point – so we found their number and rang them.

They told us that they thought the person posting on facebook was Dai John by another name. When we explained what our work they gave us his contact details, a couple of weeks later we visited him. After three weeks of following links via word of mouth and the internet – we finally found Dai John! Except he turned out to be called David and was from Tregaron!





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Build relationships



Our experience...

People have different motivations for becoming oil club co-ordinator volunteers. These include:

- **a desire to offer a useful service to the community**
- **a way of connecting with others in a community**
- **an interest in getting the best price on oil,**
- **easier access to smaller amounts of oil at a reasonable price**

Volunteers, who have been happily performing their role in the community for a number of years, may feel nervous if approached by a “public looking” body. It is important at this stage to take time to spend time talking through things with each contact. It is also important to ensure that the person engaging with the co-ordinators is a good people person.

When we approached co-ordinators working in Ceredigion they were unsure of who we were and what our intention was. It was important to talk to them to establish our role as a facilitator rather than an organisation seeking to regulate or dictate what they should do. One co-ordinator was convinced that we would interfere with what was already working very well and perhaps even take away some of their savings. We discovered that motivations varied. Some said: “I do it as a service and as a hobby,” someone else commented “the more help I can give to the poorer families, the better it is” and another: “I am one of those people who like to play with figures. I enjoy doing it.” Running a syndicate also seemed to appeal to people who love to save money or enjoy being ahead of, what they perceive to be, big, powerful fuel corporates.

Build a network - get people together

Once you have built a good relationship with the co-ordinators, you can build a network. Organising a meeting between the co-ordinators is a great start. Having a small budget for travel expenses a venue and light refreshments is a great incentive.

Organising an initial larger 'launch' meeting that brings together the co-ordinators with key local people such as MP's, AM's or interested councillors gives a celebratory feel that encourages involvement. Once people have met and talked and formed relationships they are very likely to contact each other again and start to work together.



Our experience...

In Ceredigion we created a 'branding', Club Cosy, to help give the fuel syndicate work a profile, an identity and credibility in the community. We held a launch event in the Council Offices in the centre of the County. Holding the meeting in a place that has status and inviting key community representatives (MP, Assembly Member, and Council Leader) gave value to the event and to the work of the co-ordinators. It was also the first opportunity for the co-ordinators to have a meeting among themselves.

We invited local oil companies to promote inclusivity and encourage collaboration. Following the initial meeting we organised a follow up meeting a few months later. We spent some time at the first co-ordinators meeting using **open space technology** gathering topics of most interest to the co-ordinators and organising an agenda around them. Issues included:

- Publicity
- Co-ordination: Planning/optimising syndicate orders including considering optimum/minimum orders.
- How to target the most vulnerable and the importance of 250 litre orders for those unable to afford more.
- The Credit Union Fuel Budget Account.
- Building new syndicates - recruiting co-ordinators for new and existing groups

(See Network case study)



- Sustainability: How to sustain communication long term as a network
- Covering co-ordinator costs (such as postage, telephone etc)

Most of the co-ordinators had not met before. They were immediately able to share useful information about prices, ordering experiences, admin systems and recruitment. One of the co-ordinators noted how diverse the group was and immediately sensed there were things he could learn from others "such a disparate display of people, it is wonderful!" As a result of this and subsequent meetings they built independent relationships enabling them to work together. These events have, for some, become important in helping to continue to motivate them to not just run their existing networks, but to build on them.



Case study: How a Network grows syndicates...

Felinfach: At one of our Club Cosy roadshow events, we met someone who expressed an interest in starting fuel syndicate based in Felinfach, an area that had no coverage at the time. Through the Ceredigion Fuel Syndicate Network she was put in touch with a neighbouring syndicate co-ordinator, who was very happy to help her start things off. She was very grateful for this support, and said that this mentoring gave her “huge confidence” to keep, going and that the network meetings gave her “lots of ideas” for managing the new syndicate.

Pencader: When a local co-ordinator at Pencader, Carmarthenshire stepped down, residents in the community faced a loss of the syndicate and a return to higher oil prices. The issue was raised with Ceredigion Network co-ordinators and they were keen to ensure it carried on. A member volunteered to expand their existing group into this area, allowing continued service to that community.

Drefach Felindre: This was the largest syndicate in the network with a growing membership of 350, managed by one co-ordinator. Both the co-ordinator and the supplier were becoming overloaded, with large orders causing delays in fuel deliveries. Through conversations between the co-ordinator, the suppliers and the network, it was agreed the syndicate would split into six smaller groups. The Network provided initial support for the five new volunteers. It gave them vital information and support which built their confidence and enabled them to take on their new role.



Photo: Ceredigion Network co-ordinators meeting to share knowledge and best practice

4 Find the gaps Club Cosy @ Cletwr

As you scope a county or geographical area for syndicates it becomes clear where there are gaps. In Ceredigion this was in northern part of the county. It is not only less populated but also an area where there is more of a mixed picture of off-gas, gas, solid fuel and LPG. To start a group in a new area, interest needs generating and a community champion identified who is willing to take it on. This is where the network can be vital, it can give practical support and build confidence in a new or a potential co-ordinator. As with all community engagement, it can be hard to know where your champion might appear from. Existing community groups are a good starting point, as is linking to existing events or information channels in the area. Once interest is identified, it is might be worth organising a specific meeting in the area to establish wider interest, or the co-ordinator may just want to start with a small group generated through word of mouth. Here again the network is useful as it is possible to bring a syndicate co-ordinator from an existing area to discuss their experiences. The size of a syndicate can vary dramatically from a few people to a large group. Group size doesn't matter (as long as the co-ordinator is prepared to administrate it) order size does. For more information see: **Size matters - things to consider when ordering**

Photo: Set up meeting, Club Cosy @ Cletwr January 2015

Siop Cynfelyn is a community shop in North Ceredigion. We discussed the idea of a syndicate with one of their trustees. We then identified a volunteer and, together with him, ran a Club Cosy roadshow event in the community hall. Our volunteer used word of mouth to invite people to the event. He was keen to start small, but after making one order and linking to other co-ordinators through the Network he quickly gained in confidence and expanded the group to other local villages. The group were interested in a triple win:

1. Financial savings
2. Bringing them together as a community
3. Carbon reduction through more efficient deliveries

They have recently asked for more information on ways of working in the community to increase energy efficiency.

“ We saved **£300** for the group on our first order with a **5p per litre saving...** Going forward what we are interested in is expanding from oil to other fuels, certainly electricity and energy advice... **”**

Club Cosy @ Cletwr
Co-ordinator



5 Create a buzz - brand and launch

Creating a buzz about the work through a 'brand' or publicity helps build awareness, credibility and expands the reach more widely into the community. Individual co-ordinators rely on small scale leafleting and poster campaigns and word of mouth, which can be limited. A brand needs to be positive and emotionally engaging, it needs to effectively communicate the idea, and (if needed) work bi-lingually. Publicity channels can include:

- Social media
- Informal roadshow events in village halls in fuel syndicate areas
- Adverts and articles in local press
- Adverts in community newsletters (Papurau bro)
- Stalls at shopping centres which have a high footfall
- Attendance at community and other relevant events (eg: run by Housing Associations or Community Councils)



Case study: Club Cosy branding

Club Cosy/Clwb Glyd branding was a bi-lingual brand which communicated a 'coming together' with a positive emotional feel "of Keeping Cosy". A logo was designed which was easy to use and adapt. It was used on posters, adverts, flyers and pop up banners. A number of syndicates chose to adapt it for local publicity. One of the newest syndicates became Club Cosy @ Cletwr. In our survey with co-ordinators they stated that the Club Cosy publicity had had a significant impact on helping them recruit new members.

6 Keep the conversation going

The long term sustainability of the network is more assured once co-ordinators start to build relationships then peer learning can be optimised. As the group develop it acts as an effective platform for wider discussions about issues such as targeting fuel poverty or ways to support energy efficiency. As a network they can also consider related initiatives such as fuel accounts (designed by the credit union), energy efficiency projects and schemes such as Nest or Cyd Cymru.

7 Co-design ways to keep it going

It is important to consider simple elements which will sustain the network in the longer term. This could include a simple webpage that lists the syndicates and (if possible) makes it easy for residents to find which syndicates cover their area (eg www.ceredigion.gov.uk/fuelclubs / www.ceredigion.gov.uk/clwbtanwydd). It needs to be easy to update. A free venue to meet in and basic refreshments will also make it easier for the co-ordinators to continue to meet. Ensuring that the network is linked into relevant initiatives will also help. In Ceredigion this included the Nest project, the Council's Warm Neighbours project and fuel poverty group.

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8 Look out for surprises

It is important in any community engagement activity to be open and not to make assumptions. Here are a few of the surprises that Ceredigion's Club Cosy Project met along the way, which might give you some examples of where the community knows best:

- **Overlap in the geographical coverage of syndicates is good** - Our original thought had been to 'help' the co-ordinators re-define their areas so they all covered specific bounded areas with no overlap. We believed this would make it easier. However, the co-ordinators were more than happy to overlap and we realised that if a household has a choice of two syndicates then this allows greater accessibility to the service, as they tend to order at different times.
- **Variety works** - People do things differently. Some toolkits will suggest that a syndicate should start with a meeting, or that all syndicates should be run in a certain way. In reality people will often start with a group of neighbours or friends, or a social group. They then get comfortable with the process and work out systems that suit them – not only in terms of efficiency, but also what suits their lives. If someone enjoys running a syndicate partly because it connects them with a community then they will develop a system where they have social contact. If someone is more interested in just making savings for them and others with minimal effort, then they may insist on only using

email. It is key not to be prescriptive, but to act more as a mentor, offering different models and then letting people make their own decisions.

- **Is it all about savings?** - As part of Ceredigion's research work with co-ordinators it was found that, though most obtain several quotes, many stick with one supplier and develop a relationship and a way of working which works for them. One reason for this was that some of the syndicates were as interested in bulk buying as a way to more easily access the smaller (250/300l) deliveries at a reasonable price. It is worth then remembering that savings are not the only reason for setting up a syndicate.
- **Word of mouth is a better way of starting than a public meeting** - Evidence is overwhelming that word of mouth is the best way to publicise and build a syndicate – as with any service. Often groups start small and build slowly. This also helps to sustain trust (see Club Cosy @ Cletwr). The benefit of building slowly from a base of trust is that, after a while, the community spread of the syndicate can be significant. The potential downside is that certain groups may be excluded, not intentionally, but because groups haven't overlapped in a way that enables word to spread to include all social groups. It is at this point that working as part of a network can usefully support syndicates to spread their nets wider.



According to one Club Cosy Syndicate Co-ordinator:

“ It is a scary thought, if you are successful in homogenising the syndicates, they will die. Some will do it my way, some will do it their way, so you can't refine the methodology. ”

Club Cosy allowed for lots of different types of co-ordinators working in very different ways, some use the internet, some use the phone, some use face to face. Some are full time workers, some are retired, some have time, some don't. Some see it as a hobby they enjoy, some can only do the bare minimum.

Setting up an Oil Syndicate

– a co-ordinators guide

What is an oil buying syndicate?

An oil buying syndicate (also known as an oil club or oil co-operative) enables people to join together to bulk purchase heating oil at a discounted price. Syndicate sizes can vary, from just a few neighbours, to larger community groups with a hundred or more members. Group size matters less than order size, see [size matters - things to consider when ordering](#)). In most groups, orders are managed by one or more volunteer co-ordinators who negotiate a competitive price from fuel suppliers.

1 Benefits of a syndicate

Savings - Syndicate members can benefit from financial savings. Savings are made on bulk purchasing but they can also be made because, on becoming part of a syndicate, people with existing long term agreements sometimes find they are already paying higher than average prices. Becoming a part of the syndicate effectively gets them to re-visit and review any current agreement.

Carbon - Syndicate ordering also saves carbon and so helps mitigate against the effects of climate change. A syndicate of five households in the same village can potentially reduce the number of tanker journeys from five to one.¹ Fuel suppliers working with syndicates in Ceredigion cite the benefits of supplying groups in smaller areas, including the time saved through community bulk orders.



Our experience...

In some cases in Ceredigion, people that saved up to a third on their fuel bill. This was through the combination of bulk buying and ceasing to pay a higher rate. One syndicate in Ceredigion has recorded savings between £26 and £76 per 1000 litre order - roughly 10 per cent average savings over an 18 month period. However, levels of savings varied dramatically from 1-2p per litre (£10-£20 per 1000 litre order) with some syndicates reporting up to 20 pence per litre savings. For a full analysis of potential savings see:

Tips and Insights - savings

Community - There are additional community benefits of ordering together in that they create a focus for people to speak to each other – this can contribute, with other initiatives, to supporting community cohesion. Local ‘hubs’ can be effective in supporting the establishment of oil syndicates, whilst also adding value to the hubs themselves. While the vast majority of volunteer co-ordinators do not charge a fee for processing orders, this is used by some to help support community centres or buildings. Oil syndicates get people talking and keeping warm for less.



Our experience...

At Llanddewi Brefi in mid Wales, oil orders are collected using order forms made available in the local shop and pub, encouraging the use of local services and helping to sustain the local economy. At Tre'r Ddol community shop (www.cletwr.com), the syndicate adds value to the other range of services promoted there. In Whilen y Porthmyn in Tregaron, a £1 fee is paid for each order and this is ploughed back into the community hall fund.

¹ ACRE, Federation of Petroleum Suppliers and Citizen's Advice (2011) Best Practice for Oil Buying Groups www.citizensadvice.org.uk/Global/Migrated_Documents/corporate/pdf-cam-oc-buyingguide-2011.pdf

2 Getting Going

Launching - Some toolkits suggest a meeting as a key step in starting a syndicate. But for many people this is a daunting prospect. Based on evidence from co-ordinators in Ceredigion, word of mouth is often the most common and effective way to start a fuel buying group. This is commonly around a social or neighbourhood group. Examples include syndicates developed by members of a local events committee, a community hall and a community shop. However, using emails and social media to promote a new syndicate can be highly effective. One of the largest syndicates in Ceredigion is using **Facebook** to advertise syndicate prices and savings and also as a popular means of placing orders.

Publicity (Meeting/flyers/newsletters/word of mouth) - It is important that you find ways of publicising the scheme that work for you. Here are some that others are using:

- Advertising order dates and contact details in a community or tenants newsletter (savings on a previous syndicate order can also be publicised here)
- Posters in local shop windows advertising the syndicate

- Laminated A4 sheets cut into credit card size with order dates and contact information, posted through letterboxes.
- Simple to design order forms left in the local shop and collected before ordering
- Enlisting an experienced syndicate co-ordinator to give a short talk, discussing “how to run a fuel syndicate” at a local coffee club meeting (e.g. Pennant / Llanon).
- Use of local branding and intrinsic framing to attract members e.g. ‘Club Cosy @ Cletwr’
- Most commonly, residents join syndicates through word-of-mouth referrals
- Social networking: Facebook, Twitter etc, though some residents may not regularly access these platforms.
- Many (though not all) social groups in an area will have email links, and it can spread exponentially via friends of friends – this can be helped by stating on the email: “Please pass this on to your neighbours”.

Time and financial Commitment - Most co-ordinators surveyed as part of the Ceredigion Project say that running a syndicate is neither time consuming nor costly. The amount of time needed depends partly on how the process is organised. For example, if your members email their oil orders, it is likely to be quicker than using the phone. Other factors that affect the time and cost of managing syndicates are the size of the group, the frequency of orders (see **Frequency**) and the number of quotes obtained from suppliers. In a survey of 18 syndicates serving Ceredigion, Eight said they spent two hours or less per order, six said 3-8 hours, only one said more than 8 hours (3 didn't know).

Admin - Many co-ordinators find that a simple spreadsheet is an efficient way to collate information. This can then be easily emailed to the delivery company. Others manage their ordering without the use of a computer or email and prefer to list everything on paper and communicate via telephone, or in person. The main thing is to find a system that you find easy to use. It is important that the volunteer responsible for recording and storing membership information ensures that this information is secure and that members are aware of this. A spreadsheet template is included in **Appendix 2**.

3 Making an Order

Frequency - This is determined by a number of factors including:

- member demand,
- your time commitment,
- the time of year and the weather.

In the Ceredigion project's experience ordering frequencies range from every fortnight in times of peak demand, down to 3 times a year.

It can be useful to communicate a clear regime to members in your advertising: e.g. "We order on the 1st day of every month." However, an ad-hoc approach based on demand might be just as effective. Either way, some flexibility with ordering times is sometimes useful. If possible, avoid ordering in December and January when demand is high and suppliers may prioritise individual ordering and load prices.

By contrast, fuel companies included in a telephone survey in the Ceredigion project, indicated that syndicates may do better in the summer months when demand is lower. Remember, it is four times more cost-effective for a supplier to deliver 1000 litres to your tank once yearly, than to top up with 250 litres four times yearly and prices will reflect this. In a syndicate larger deliveries are not affordable by all. A mix of large and small orders put together is ideal.

Getting the Best Price - An oil syndicate aims to purchase oil from a supplier at the best discount for a bulk purchase. A number of the Ceredigion syndicates operate a "best price wins" policy. This means obtaining telephone quotes from several suppliers before confirming the order with the cheapest supplier on the day. Prices are influenced by geography. For example, the cheapest suppliers in your community may not be the cheapest a few miles away. Order size is also a factor.

- Pricing is subject to short and long-term fluctuations. The cheapest supplier on one day may not offer the cheapest rate on a different day as prices change daily, and supplier buying rates vary between refineries. Suppliers may not hold the quote for more than a day and might want to hedge against future price increases by increasing the price paid on subsequent days. Some co-ordinators also monitor the longer-term price of Brent Crude to plan when to make an order based on market trends – see: <http://oil-price.net/index.php?lang=en>
- To calculate syndicate savings, it is standard practice to obtain an anonymous quote for a spot delivery (for example 500 litres). The saving will be the difference between this quote and the syndicate price per litre.
- In practice many co-ordinators tend to order from the same supplier each time; they say that either a particular supplier nearly always offers the lowest price, or

As part of a survey undertaken by Ceredigion's Club Cosy project suppliers said that a full tanker load of **12,000** or **18,000** litres delivered to a small area is ideal.

that that supplier is the best option for smaller minimum deliveries. In this way, co-ordinators are building working partnerships with favoured suppliers to secure discount for the syndicate in return for loyalty. Half of the syndicates serving Ceredigion obtain at least three quotes, normally finding that their "usual" supplier offers the best price. However it is worth noting that there is no guarantee that loyalty will result in the best price and co-ordinators should be encouraged to shop around.

- Payment Systems - Co-ordinators consulted as part of Ceredigion's Club Cosy project cautioned against coordinators taking any responsibility for members invoicing or payments. Syndicate members will need to pay the supply company directly according to the chosen supplier's terms. For new customers, many suppliers would require payment on delivery, or pre-payment taken by card over the phone. Non-payment is rare, but has been raised by suppliers because the will and ability of group members to pay is difficult for co-ordinators to control. See more on this in **Tips and Insights - Working with Oil suppliers.**

Tips and Insights

– savings

Introduction

It is useful to understand how syndicates can calculate savings. In order to achieve this, the coordinator will need to know what the non-syndicate price is. This will help to refine /develop order placing and negotiation. Savings of 10% - 12% are generally quoted as possible through oil syndicates. Some co-ordinators and toolkits state that savings can be as low as £0.02 per litre and as oil prices reduce, savings may suffer. In the research carried out in Ceredigion there was a wide spectrum of savings, affected by a number variables.

Factors affecting savings

The savings achieved by households in fuel syndicates are dependent on several factors:

- Yearly household fuel consumption rates.
- Prices paid by non-syndicate customers. These can be variable, both between different fuel suppliers, and from the same supplier (sometimes even in the same street).
- The total volume of fuel ordered reaching an 'optimum size'. See **Size matters - things to consider when ordering.**
- Negotiation skills both of individuals and syndicate co-ordinators. Ceredigion found anecdotal evidence (a) from one of the fuel club negotiators and (b) from a private housing tenant not involved in a syndicate, that savings comparable to those of syndicates can sometimes be achieved by individuals who are skilled negotiators. Fuel suppliers say that there is only so low they can go and that discounts tend to be standard.
- Daily price fluctuations. These are due to a number of factors, including refinery prices and storage capacities of individual suppliers.
- Volume of tanker load and geographical nature of delivery round.
- Variability in baseline calculations (these are non-syndicate prices used to measure savings). The next section gives details on baselines.



Calculating savings and baseline calculations

Typically, savings are calculated by subtracting the discounted syndicate price from a higher 'baseline figure'. Thus savings levels are variable according to how you determine the baseline. In the Ceredigion project a number of ways of doing this were identified, which, as you can see, could significantly effect the calculation of the saving:

- A price quoted by a favoured syndicate supplier for a non-syndicate order, e.g. 500 litres. This is sometimes obtained anonymously by a co-ordinator or member of the public.
- A price quoted by a non-favoured supplier for a syndicate order, or a single order e.g. 500 litres.
- A price recently paid for a single order e.g. 500 litres.
- An average price based on quotes from several different suppliers.

Measuring savings in price per litre

Heating oil prices are measured in price per litre (e.g. £0.39 per litre). During 2015, syndicate savings ranging between £0.21 and £0.01 per litre were reported by 18 co-ordinators in Ceredigion. Taking price fluctuations into account, it is perhaps most useful to calculate savings proportionately using percentage figures (e.g. 10%).



Case study: measuring longer term average savings

Through measuring performance since it began, one syndicate in Ceredigion has recorded average savings of 10% over 18 months. This was calculated by subtracting the syndicate price for 500 litres from a single non-syndicate quote for 500 litres on the same day. This example provides a reliable baseline as opposed to calculation methods based on one-off price comparisons between different suppliers on different days, which might create greater or lower savings figures.



Andrew's Story

Andrew is disabled and living alone on a Ceredigion housing estate, where many people experience fuel poverty. He and his neighbours were paying a wide range of different prices for heating fuel, ranging from 47p through to 59p and as much as 70p per litre of fuel.

When we met Andrew in June 2015, he was paying his supplier 59p per litre by Direct Debit for 500 litres, 3 times a year. After joining the local fuel syndicate, Andrew's first order cost just 39p per litre, giving him an immediate £100 saving. Overall he then expected to save at least £300 on his annual usage of 1500 litres. Importantly, he was still able to pay by direct debit, therefore helping him budget, because the syndicate he joined always dealt with the same oil supplier. This in itself didn't take him out of fuel poverty but, as Andrew said, it made a significant difference:

“ Being disabled and with rising care needs in a recession, I was feeling the pinch. The largest bill in the household was my oil bill. The savings made by joining the fuel syndicate have removed an element of worry and made a real difference! ”

Industry pricing factors

Savings from syndicates also depend on how busy the delivery companies are. During quiet summer periods, companies may quote the lowest prices. In busy winter periods discounts are lower, or unavailable, as higher profits can be made by the company when there is a peak demand for spot deliveries.

Suppliers say they give priority to loyal customers who buy directly. Fuel suppliers also say that the industry does not have the infrastructure to cope with increased demand in harsh weather, and companies 'load the price' in these situations. For more on oil suppliers perspectives, see [Tips and insights – working with oil suppliers](#)



Key tips

- **Savings are clearly made by syndicates, sometimes as much as £300 per year for an individual household.**
- Baseline figures can be determined in various ways, this produces a range of savings figures.
- **It is difficult to give percentage savings due to the large number of variables; however a conservative estimate would be around 10%.**
- Individuals outside syndicates may be vulnerable to being charged excessive prices, especially if they lack negotiation skills (or do not realise they can negotiate), or are locked into direct debit arrangements with a single company. The evidence from the Ceredigion Project suggests that this situation could be widespread.
- **There is some evidence that individuals with time and negotiating skills could achieve similar savings to those of the syndicates.**



Elaine's Neighbour

Elaine runs a syndicate in Ceredigion and had encouraged her elderly neighbour to join, but he resisted, apparently resistant to try something different. Elaine made an order in the winter and negotiated a price of £0.35 per litre. She then bumped into her neighbour and, in their conversation, discovered that at the same time her neighbour had paid £0.55 per litre. The neighbour could have saved £200 on 1000 litres through buying with the syndicate.

Tips and insights

– working with fuel poverty and financing

Options for helping fuel poor with syndicates

Joining a fuel syndicate can be an important element in lifting people out of fuel poverty.

If other elements are also considered alongside syndicate membership, there could be an even greater impact. These might include: improving energy efficiency behaviours in the home, help with budgeting, improving the building fabric and small scale efficiency measures, such as draught proofing.

The issues - Fuel poverty and fuel syndicates

- **People in fuel poverty can end up using the heating only when absolutely necessary**, often not until it gets really cold. This is exacerbated with oil central heating because of the cost of oil deliveries. As a result homes can end up being damp and mouldy, contributing to health problems and the deterioration of the building. Joining a fuel syndicate can enable them to use the heating more consistently.
- **Less oil in the tank can lead to ‘running it on empty’ which can mean** sludge from the bottom of the oil tank can enter and stop the heating system altogether, creating the added cost of paying a qualified heating engineer to re-commission the boiler. Again, more regular deliveries through being part of an oil syndicate could address this.
- **In the Ceredigion project we found that using jerry cans to buy small amounts** reasonably common. This is not recommended. Whilst it enables people to spend manageable amounts at a time, the cost per litre of heating oil is far more (often double) from a filling station than would be paid for a bulk tanker delivery. It is also potentially dangerous to handle oil in this way. Some people we interviewed on one social housing estate topped up their tanks regularly throughout the year with 20L jerry cans as a means of budgeting for winter heating needs. Oil syndicates can potentially help people move away from



using this costly and hazardous method of getting oil.

- **Using another, more expensive, fuel for heating**, usually electricity. Looking at joining a syndicate and considering improvements in efficiency could help address this.

Fuel Poverty can be invisible

In rural, off-gas areas fuel poverty is often “invisible” to policy-makers because the concentration of fuel poor households is not sufficient to show up in available statistical maps or data sets. Local oil-buying clubs can help address fuel poverty in these areas, not only by enabling access to cheaper fuel, but also raising general awareness of the issues, sharing information on grants and energy efficiency tips, etc.

Ordering smaller amounts

There are a number of syndicates serving Ceredigion that only use suppliers that can make relatively small (250-300l) deliveries, making their services more accessible to a wider membership, including those in fuel poverty. In Ceredigion we found evidence that areas with higher levels of fuel poverty can be isolated from areas where syndicates are operating. However with some intentional targeting, potentially in partnership with other agencies, this can be resolved.

Paying for oil when you have no money

A number of strategies are used by people to avoid paying out a lump sum for an oil delivery. Meanwhile some organisations have looked at how they can provide financing to enable them to fill or half fill tank.

- **Paying regular direct debits to a supplier**, this can help with budgeting but needs regular reviewing, switching supplier regularly can help keep prices down. **See Andrew’s story.**
- **Regular payments to budget accounts**, such as the West Wales Credit Union’s Fuel Budget Account (www.wwcu.co.uk/loan/) - this enables people to budget for buying oil by tanker deliveries and join a fuel syndicate. Such an account has the added flexibility of allowing the customer to borrow from the account for a delivery, as well as save for future deliveries; the Credit Union is also able to pay the oil supplier on behalf of the account holder. This is not possible for everyone, for more information on fuel accounts. (**See Appendix 1. Fuel Budget Accounts**)
- **Monthly Budget Plans**, a number of **fuel suppliers** have special accounts or monthly budget plans that can help their customer’s budget. Some companies say they are also able to be flexible, eg if customers are short of small proportions of the full payment for an order, that amount can be left on account. Similarly with direct

debits, it would be possible to use one of these accounts and also be a member of a syndicate.

- **Voucher scheme:** As part of the Ceredigion project we discussed with the Credit Union, syndicate co-ordinators and oil suppliers the potential of a voucher scheme (originally suggested by a social housing tenant). Such a scheme could work in a number of ways. Vouchers could be bought through local outlets, fuel clubs or oil suppliers. They could either be exchanged directly for oil or be used to pay into a fuel budget account. There would be no reason why someone who uses vouchers should not join a fuel syndicate. This was not tried as part of the Ceredigion Project, due to time limitations but could be piloted by future projects.

In conclusion, fuel syndicates can make an important contribution to addressing fuel poverty in off-gas areas. They will not solve fuel poverty on their own because for many people (a) the savings are not enough and (b) the relatively large lump sums required for tanker deliveries are hard to come by. However, the contribution of fuel syndicates can be increased in combination with looking at energy efficiency (behaviours and physical measures) and by considering different finance options.

Tips and insights

– using behavioural insights to engage and incorporate energy efficiency

Oil syndicates offer a great opportunity for wider engagement on carbon reduction and money saving through energy efficiency.

Most people can become more energy efficient. The Ceredigion project found that sometimes people with the least money, in the poorest housing conditions, were needlessly wasting money through wasting energy. Simple changes in behaviour and small energy efficiency measures can combine to make a big difference.

In the Club Cosy fuel syndicate project a number of interventions were designed to promote energy efficiency alongside membership of fuel syndicates.

1 Branding

The branding included a wider message of energy efficiency and smart energy use. Wherever possible publicity made associations between fuel syndicates and tips on energy efficiency.

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2 Events

Ceredigion events promoted home energy efficiency alongside fuel syndicates. This was reinforced through offering energy efficiency 'freebies' (such as door sausages). This draws on theories of learning from psychology and theories related to offers of 'freebies' from behavioural economics. Incentives included:

- Offering a prize draw, for all of those who signed up to find out about their local syndicate; the prize was an energy efficiency home visit, including energy coaching and free energy efficiency measures
- Offering door sausages in return for email addresses, so that people could be emailed with details of their local syndicates (as well as other information, such as access to Nest, Fuel Budget Accounts and Cyd Cymru)
- Displaying energy efficiency measures at events, to promote conversations on energy efficiency alongside the promotion of syndicates.

Club Cosy "The more we work together the more we achieve"

Working together we'll keep cosy in Ceredigion

6 Top Club Cosy Tips

- 1 Use your thermostat and thermostatic radiator valves correctly, you not only keep cosy you can make the most of time with family and friends with an extra £70-£80 a year in your pocket!
- 2 Turn down your room thermostat by one degree – keep yourself cosy for up to £25 less per year
- 3 Switch off appliances on standby, keep you home cosy and have an extra £45-80 for that Christmas meal with friends and family
- 4 Fit basic draught proofing keep cosy without wasting between £10-£50 per year
- 5 Fit a home energy monitor keep cosy and know you have an extra £25-£75 per year for those unexpected expenses
- 6 Join your local oil-buying club and save even more

For more information contact Pete on 0170 633394 or email peterh@ymlaenceredigion.org.uk
Source - Energy Saving Trust

www.ymlaenceredigion.org.uk
f/ymlaenceredigion

Club Cldd "Po fwyaf y gwellhwn gysio'n gyfod, po fwyaf y gwellwn o gyflwynu"

Cydwelthio i gadw'n glyd yng Ngheredigion

6 Syniad Da gan y Clwb Cldd

- 1 With ddefnyddio'ch thermostat a falfau thermostatig eich rheidduron yn iawn gallwch gadw'n glyd a chost £70-£80 yn fwy yn eich poced bob blwyddyn i fwyntau gys'th teulu a'ch frindiau!
- 2 Trochw thermostat eich ystafell i lawr un radd – gallwch gadw'n glyd a thalu hyll at £25 yn llai bob blwyddyn
- 3 Difodwch unrhwy beiliannau sydd ar 'standby', cadwch eich cartref yn glyd a chost £45-80 y galloch ni roi at gino Nodolig hyfryd gyda'ch teulu a'ch frindiau
- 4 Defnyddiw ddiullau sylfaenol o atal drafftiau ac atod rhwyg £10 a £50 bob blwyddyn
- 5 Gosodwch fentol i leuar defnydd ymni yn eich cartref, a chadwch yn glyd gan wybod fod gennyh rhwyg £25-£75 yn fwy ar gyfer unrhwy filfau anisgwyl a gweith chi yn ystod y flwyddyn
- 6 Ymunwch i'ch clwb prynu oleu Seol ac arbedwch fwy fwy

Am ragor o wybodaeth cysylltwch â Pete ar 0170 633394 neu e-bostwch peterh@ymlaenceredigion.org.uk
Ffônbarrell: www.energysavingtrust.org.uk

www.ymlaenceredigion.org.uk
f/ymlaenceredigion

3 Targeted Club Cosy Visits

- In order to grow the membership, particularly amongst more vulnerable groups where membership was low, the Ceredigion project targeted an area with free energy efficiency visits. These both helped direct households to syndicates (and talk them through the process) and give them tailored energy efficiency advice. This helped associate buying fuel in bulk at a cheaper price with energy efficiency.
- Receiving relevant, tailored energy advice in the home from an 'expert' Energy Coach is increasingly being evidenced as a more effective way to change client behaviours, compared to receiving a leaflet or generalised energy advice.



Case Study: Home Energy Coaching

Club Cosy coach visited LB at her home on a social housing estate in Ceredigion, an area where there is a high risk of fuel poverty. She was living in a cold and draughty house and her boiler was using excessive amounts of oil due to a thermostat fault. With high bills, paying for oil was a real worry. Tailored advice was given on draught-proofing, joining a syndicate, and applying for a Credit Union fuel account. The coach also advised her to replace her halogen lights with low energy bulbs to reduce electricity consumption.

LB valued the advice and said she changed the way she used energy following her Club Cosy visit. She replaced the halogen units, dealt with the draughts and reported the faulty thermostat to her landlord. LB was so interested in the fuel syndicate idea that she started her own with neighbours on the social housing estate. She was then included in Club Cosy networking activities and events.

4 Energy monitors

The Ceredigion project also worked with energy monitors to help embed the notion of fuel syndicates as a natural partner to energy efficiency. This included:

- Using energy monitors to engage people in conversations about energy efficiency. We displayed Owl energy monitors at events and stalls to engage the public and begin conversations about fuel syndicates and energy efficiency. People were often attracted to them and would ask "what is that?"
- Sharing stories with the public about the savings from using energy monitors (that were locally based, and therefore helped 'normalise' the use of monitors) was effective in driving sign-ups for home visits at events.
- A number of energy monitors were offered to syndicate co-ordinators. They were encouraged to share them with others within their neighbourhood and syndicates.
- Fitting monitors at home visits. This, along with expert energy coaching, allowed them to really 'see and understand' their household energy consumption, and have a real visual representation of any savings.



5 Door sausages, emails and home visits

A free gift (even a low cost item) can generate the idea that a client should give something back. Clients were happy to give an email address after they had been given a door sausage. This could then be used in a follow up email to link them to their local club.



Case Study: conversations on fuel syndicates and energy efficiency using freebies

Offering free door sausages as a means of engaging householders on the doorstep proved successful as part of Ceredigion's Club Cosy project. This allowed us to conduct brief questionnaires on the doorstep, as well in many cases secure an appointment for a home visit. The process also benefited from the involvement of tenant participation workers from the housing associations, who were known by many tenants on the estates. This gave Ymlaen's energy coaches legitimacy as they were accompanied by representatives of the landlord who were usually seen as trusted messengers by the tenants. They could then have discussions with tenants on both energy efficiency and joining local fuel syndicates.

Tips and insights

– working with oil suppliers

This information is based on project data and surveys undertaken in 2015 with oil supply companies as part of our Ceredigion fuel syndicate project.

Some useful background

- The UK oil supply industry is dominated by two large conglomerates: DCC and World Fuels. In recent years DCC has grown to become the largest UK oil distributor. Operating as Certas Energy, the company has acquired and integrated 38 UK businesses since 2001, including the oil distribution business of Shell, Total, Chevron Texaco and a host of local brands, e.g. Bayford, Brogan and Butler Fuels.²
- There are also many local independent suppliers in the UK. If “buying locally” matters to your oil-buying syndicate you can check what lies behind a supplier’s brand by a small bit of research – either asking the company itself or searching on the internet.

Suppliers and fuel syndicates

Towards the end of the Ceredigion project, a survey was undertaken with local suppliers. Having built up our relationship with them over the project they were willing to share some of their insights gained working with fuel syndicates.

- Many suppliers said they are more than happy to work with oil syndicates as the benefits are clearly mutual. Companies recognise that they can save time and reduce the number and cost of journeys through working with syndicates.
- A few suppliers are unwilling to engage with syndicate buying.
- Issues highlighted by suppliers, worth bearing in mind are:
 - **Unpredictability:** One supplier noted that: “You can have trade with a syndicate one minute and lose it to a competitor with the stroke of a pen. You can have hundreds of customers walking away.”
 - **Margins:** Some suppliers were worried that syndicate buying could potentially cut margins to unsustainable levels. “They are potentially a threat to smaller firms through cutting margins.”
 - **Infrastructure:** There was some concern that a harsh winter might make meeting a syndicate order difficult: “The industry doesn’t have the infrastructure to cope in harsh weather. This scenario hasn’t been tested yet due to mild winters.”
 - **Efficiency:** There was a real acknowledgement that, if it works well,

syndicates can be more efficient: “If done well, they are great. Good for delivery drivers, rather than going back to a community again and again.”

- **Capacity of small companies:** Some smaller companies worry that larger companies may be better able to service syndicates: “Smaller companies might not survive. It’s about volume.”



Working together

A number of Ceredigion Syndicates have worked closely with fuel suppliers to develop a positive way of working. This has included ensuring that people with less money are able to make smaller orders by working with suppliers on 250L deliveries and looking at developing ordering systems that include the optimal amount of deliveries for both efficiency and value for money. A supplier running four standard tankers and one mini tanker was, until recently, servicing a growing syndicate of around 350 members in a rural area (in addition to other syndicates and direct customers). A large syndicate order of 50,000 litres in 2014 created a supply issue and it was agreed that the syndicate would be split into smaller groups, each ordering on different dates during the month.

² www.dcc.ie/our-businesses/dcc-energy/markets-and-market-position.aspx

Size matters - things to consider when ordering

- **Timing is everything.** Suppliers interviewed as part of our survey indicated that syndicates could help ensure that members optimise potential savings by buying in the quiet summer months. When demand is high in December and January, they are under increased pressure and may give priority to individual customers.
- **Suppliers operate minimum delivery policies.** Usually this is 500 litres, though some suppliers can deliver amounts as low as 200 litres. Syndicates in Ceredigion have worked with suppliers to support lower volume deliveries, which helps members where affordability is key.
- **It can be harder to deliver smaller amounts,** suppliers interviewed suggested aiming for a mixture of large (e.g. 1000 litres) and small (e.g. 500 litres) deliveries in your syndicate order.
- **It is helpful if members' individual requirements are recorded in syndicate orders.** This could be anything from access issues requiring a small tanker delivery, to the combination for a locked oil tank.
- **Consider an optimum order size.** Big is not always beautiful in the oil supply industry. Effective supply of your fuel syndicate depends upon the capacity and infrastructure of the fuel suppliers in your area. Local depots often operate a relatively small number of delivery vehicles.
- **Smaller suppliers may opt not to work with larger orders.** A number of suppliers in Ceredigion noted that they may opt not to work with larger orders as it can be less profitable. At the other end of the scale, if just one or two people wish to place a syndicate order, it can be too small in volume for the supplier to consider a discounted price. Suppliers have different rules on what volume qualifies for a discount.

Suppliers in our survey suggested that the ideal syndicate order is a tanker load to one community (e.g. 12,000 or 18,000 litres). This is not always possible, but worth considering when planning orders.

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A word of warning - bad debt

- Suppliers in the Ceredigion survey suggested that there have, in the past, been problems with non-payment for oil deliveries. Occasionally companies have delivered fuel to a syndicate member before receiving payment and the resident has then moved on. Supplier policies have been changed in response to this. Most companies are now working with co-ordinators to ensure that payment rules are made clear to members before ordering. They now tend to state that they require upfront payment before delivering, particularly where new customers are concerned.

Being part of a syndicate network can be an advantage, as a very small order can easily be added to a neighbouring syndicate order. Ceredigion network co-ordinators have worked together very effectively in this way.

Appendix 1.

Fuel budget accounts

West Wales Credit union - Fuel Budget Accounts

Fuel Budget Account – How it works

The Fuel Budget Account (<http://www.wwcu.co.uk/loan/>) was offered by WWCU as a pilot product as part of a project with Carmarthenshire County Council housing department. It aimed to tackle the issue of tenants in fuel poverty and help support tenants joining fuel syndicates.

At the time tenants were using communal jerry cans to purchase central heating oil at £20 a week from a local garage. Oil was then around 60p a litre, and tenants were paying in the region of 90p a litre because they could not afford to buy 500 litres. Fuel accounts were introduced give people access to enough capital to pay for oil deliveries, thereby enabling them to order through fuel syndicates.

With a fuel account, people can purchase 500 litres of oil at the market price of oil at that time. The borrower has to make an application for the account which includes providing their household income and budget calculations. Repayments are calculated weekly - fortnightly - 4 weekly or monthly to suit that tenant's budget. This means that they could potentially repay over 16 weeks and then re-borrow for the next order. During the warmer months when borrowers are using less oil they can continue to make their payments which effectively moves them from borrowing, into part saving for the next order; slowly moving them into a savings position.

The Fuel Budget Account is effectively a revolving credit application – it works like an overdraft. Customers apply for a limited sum and this limit remains: - i.e. they do not reapply every time they need to order. Based on £300 borrowed and repaid over 16 weeks the total interest charged at 26.8%APR is £8.90. All payments are made from a client's Fuel Budget Account directly to the oil company.

In Carmarthenshire the fuel syndicate co-ordinators are also Credit Union volunteers and linked to a weekly Credit Union service point with the project. This has enabled tenants to bring their weekly repayments in cash. It also provided the tenants with other credit union services such as Christmas Savings accounts.

Appendix 2.

Sample spreadsheet for syndicate ordering

c/o Oakford Fuel Syndicate

Oil Distributors	Address	Tel No
J. Griffiths & Sons	Lampeter	01570 *****
W. Hall ltd	Aberystwyth	01970 *****
Valley Fuels	Cardigan	01239 *****
ACME Oil Co.	Llandysul	01559 *****
Bryan Oils Ltd	Carmarthen	01267 *****
J E Jones & Sons	Porthmadog, Gwynedd	01766 *****
Total quantity ordered (litres)		89,800
Total value		£50,155
Total savings		£5,260

Brent Crude Price - <http://oil-price.net/index.php?lang=en>

500 ltr	Bulk		Order date		Order date	17/06/14	Order date	09/09/14	Order date	20/10/14	Order date	12/11/14
		9000	Order volume	1300	Order volume	800	Order volume	2300	Order volume	8500	Order volume	14000
		W. Hall	Supplier	W. Hall	Supplier	ACME	Supplier	ACME	Supplier	W. Hall	Supplier	ACME
£0.530	£0.510	£0.61	Standard price	£0.62	Standard price	£0.55	Standard price	£0.56	Standard price	£0.51	Standard price	£0.51
£0.510	£0.480	£0.64	Inc. VAT 5%	£0.65	Inc. VAT 5%	£0.57	Inc. VAT 5%	£0.58	Inc. VAT 5%	£0.54	Inc. VAT 5%	£0.54
		£0.56	Discount price	£0.54	Discount price	£0.51	Discount price	£0.50	Discount price	£0.46	Discount price	£0.47
£0.510	£0.480	£0.59	Inc. VAT 5%	£0.57	Inc. VAT 5%	£0.54	Inc. VAT 5%	£0.53	Inc. VAT 5%	£0.48	Inc. VAT 5%	£0.49
£0.490	£0.470	£52.50	Saving / 1000 ltr	£84.00	Saving / 1000 ltr	£37.50	Saving / 1000 ltr	£55.65	Saving / 1000 ltr	£52.50	Saving / 1000 ltr	£42.00
		£472.50	Total saving on order	£109.20	Total saving on order	£30.16	Total saving on order	£128.00	Total saving on order	£446.25	Total saving on order	£58.00

Appendix 3.

Other toolkits

Here is a list of other toolkits, advice sheets and other documents that we have come across during our fuel syndicate work.

- **ACRE, Federation of Petroleum Suppliers and Citizen's Advice, 2011**, Best Practice for Oil Buying Groups, www.citizensadvice.org.uk/pdf-cam-oc-buyingguide-2011.pdf
- **Causeway Coast and Glens and Mid and East Antrim Cluster, March 2013**, Toolkit for Community Bulk-Buying Oil Clubs, www.nihe.gov.uk/community_oil_buying_scheme_toolkit_causeway_coast.pdf
- **Citizens Advice**, Top Tips for Oil Club Coordinators, www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/recent-campaigns/oilclubs/oil-clubs-information
- **Department for Business, Innovation and Skills, 2012**, Guide for Community Buying Groups, www.gov.uk/government/publications/guide-for-community-buying-groups
- **Federation of Petroleum Suppliers (FPS Limited) & Oil Firing Technical Association (OFTEC)**, Guidance for Communities on Local Oil Buying Groups, www.oilsave.org.uk/oilwise (follow link to buying group guidance)
- **West Berkshire CAB, Ashampstead oil club, Lanies oil club, Leckhampstead oil club**, Case studies of working local oil groups, www.citizensadvice.org.uk/about-us/campaigns/current_campaigns/recent-campaigns/oilclubs/oil-clubs-resources/
- **Rural Action Yorkshire**, Oil-buying co-operatives Toolkit, www.ruralyorkshire.org.uk/webfm_send/397



Ymlaen
Ceredigion



Llywodraeth Cymru
Welsh Government