RMB NEWSLETTER

- MARCH 2025

REDUCE MY BILLS

Helping Businesses Save, Stay Compliant & Make Smarter Energy Decisions

At **Reduce My Bills**, we're constantly expanding our services to help businesses cut costs, stay compliant, and make informed decisions. This month, we're highlighting key service areas that may benefit your business as well as a 2025 utility market update to keep you ahead of the curve.

MORE ABOUT US

2025 Utility Market Update

- WHAT TO EXPECT

The UK energy market remains volatile in 2025, with key factors affecting businesses:

- **Wholesale Prices Fluctuating –** Prices have stabilised compared to 2022 peaks but remain higher than pre-crisis levels. Timing your contract renewal is crucial.
- **The Rise of Green Energy Contracts –** Businesses are under more pressure to adopt sustainable energy solutions as regulatory requirements tighten.
- **Impact of the Expert Tooling Ruling –** The Court of Appeal's decision has reinforced businesses' rights to challenge mis-sold energy contracts, creating opportunities for claims.

MORE ABOUT US

RMB's Additional Services:

- BEYOND ENERGY SAVINGS

The UK energy marke remains volatile in 2025, with key factors affecting businesses:

HR by RMB – Your Dedicated Business Support Team.

Managing HR can be complex and time-consuming. HR by RMB offers:

- **Employment Law Support –** Stay compliant with ever-changing regulations.
- **HR Documentation –** Contracts, policies, and handbooks tailored to your business.
- **Expert Guidance –** Access to HR professionals for real-time advice.

With rising legal and compliance risks, having expert HR support can protect your business and employees while ensuring smooth operations.

Compliance Audits – Reducing Risk & Avoiding Costly Fines

Many businesses unknowingly operate with compliance gaps that can lead to fines, reputational damage, or even business closures. Our compliance audit services cover:

- **TM44 Air Conditioning Inspections –** Stay legally compliant with energy efficiency regulations.
- **TR19 Ductwork Cleaning –** Maintain safe and effective HVAC systems.
- **Fire & Legionella Risk Assessments –** Meet health and safety standards.

These audits help safeguard your business while ensuring you meet all regulatory requirements.

MORE ABOUT US

Why Do Some Businesses Go Direct to an Energy Supplier instead of using an intermediary?

Many business believe that bypassing Third Part Intermiadies (TPI's) will save them money—but is that really the case?

Yes, if you have the time, expertise, and resources to:

- Approach multiple suppliers and negotiate terms.
- Monitor daily market fluctuations and predict the best time to sign.
- Compare contract structures to ensure fair terms.

For most businesses, this isn't practical.

Energy TPI's bring:

Market Expertise – Daily tracking of energy prices and trends.

Supplier Competition – More suppliers bidding for your business = better rates.

Time-Saving – No need to spend hours researching and negotiating.

Flexible Purchasing – Options beyond fixed contracts, typically reserved for larger corporations.

Ongoing Support – A good TPI does not disappear after signing a contract; they monitor the market and advise on renewals.

MORE ABOUT US

Unlocking Business Growth with Merchant Cash Advances

For businesses that rely on card payments, a Merchant Cash Advance (MCA) can provide a fast and flexible funding solution without the constraints of traditional loans.

What Is a Merchant Cash Advance?

An MCA is a type of financing where a business receives an upfront sum of cash in exchange for a percentage of future card sales. Unlike conventional loans, there's no fixed repayment schedule—repayments automatically adjust based on daily revenue, making it a cash-flow-friendly option.

MORE ABOUT US

Merchant Cash Advance

- KEY BENEFITS

- **Quick Access to Funds –** Approval is fast, often within 24–48 hours.
- **No Fixed Repayments –** Pay back as you earn, reducing financial strain.
- **No Need for Collateral –** The advance is based on card sales, not physical assets.
- **Flexible Usage –** Use the funds for stock, equipment, renovations, or cash flow support.

Who Can Benefit?

Businesses with consistent card sales, such as retailers, restaurants, and service providers, are ideal candidates. Since repayment is based on revenue, businesses with seasonal fluctuations don't face pressure during quieter periods. If you're looking for a hassle-free way to boost cash flow, a Merchant Cash Advance could be the right solution.

MORE ABOUT US

NOT ALL TPI'S ARE THE SAME

At Reduce My Bills, we go beyond just energy savings— we help businesses reduce costs across multiple areas while staying fully compliant.

Let's discuss how we can help you save money, stay compliant, and make better business decisions in 2025.

0333 090 2005 | contact@reducemybills.ltd | www.reducemybills.ltd