

McGowan Transcriptions - Digital Transcription Specialists

[Moderator introduces research] We'll go round and you can introduce yourself to the group. If you could say your name, your business and what your business does and perhaps where you look or find information to help you with your business and the running of your business. So any particular sources of information and things like that.

M: My name is Bill. I've got a small business. We sell stuff online. I had a big business and sold it and retired and got bored. I couldn't do nothing so I came back again. There's six people and, yes, that's it.

What about information? Where do you look for that?

M: I get it off the internet.

All off the internet?

M: Yes.

Any particular websites or anything?

M: No. I tried the comparethemarket one. No, I seem to dot around. I'll follow an advert and realise [unclear words 0:01:41]. The business stuff is on an annual contract. We get a better rate. So it only comes up once a year.

M: I am Phil. I run a small IT consultancy firm. [Interruption] In terms of information, internet. Also suppliers and advisors. So it'd be business advisors or accountants.

I'm Moira. A lettings business and a recruiting business. I'm hot on the internet for things. I also have an advisor that helps me with the business as well as financial. You know, [unclear words 0:03:23] for that. That's about it really.

Hi, I'm Catrina. I have a florist. In terms of business advice, I look on the internet. Citizens Advice Bureau, sometimes I go and have a wee scout around that.

What in particular do you look for with those guys?

It just depends. It depends on what matter it's on. Whether it be employment law, you know, things like that. It's never really in regards to electricity or anything. Certainly for information in regards to legislation changes.

Hello. My name's Gillian. I have a catering company. I tend to look for a lot of advice online. My catering business is in an estate where there's maybe six of us so sometimes it's good to bounce ideas off each other. Even though we're in competition, we're all singing from the same hymn sheet because laws keep changing, standards keep changing. Everything does.

Do you go on the gov websites for that stuff?

Yes. [Unclear word 0:04:35] government website.

You guys have got a different government haven't you?

[Unclear words 0:04:39] [Laughter]

That makes sense. Absolutely.

Yes, health and things like that. Just to make sure I'm keeping up with what rules and regulations...

I suppose that's an important point actually, and I'm not a hundred per cent sure on this, so maybe you can help me. So food standards and things like that and business legislation, is that done through Holyrood? Is it separate to the rest of the UK's law?

No. No, no. No, no.

Okay. Just a good point.

M: Hi, I'm Dougie. I run a vehicle online brokerage selling personal leases to people. Again, like everybody else, online for advice or word-of-mouth or suppliers. We deal a lot with the FCA, you know, the Financial Credit [sic] Authority. They keep us right on that side, but everything else is just find out how we can.

So you say word-of-mouth. Any particular places?

M: Yes, well, from suppliers or if some of your friends have had a good experience or whatever. We just try that, see [?what we can do with that 0:05:32].

So recommendations and things.

M: I'm John. I have a small garage in Edinburgh. Information-wise, professional bodies like SMTA we get information from.

Sorry, so who's that then?

M: It's the Scottish Motor Traders Association. Suppliers, bank, just general internet. A variety of sources.

Hi, I'm Shona, and I have a small nursery and basically I'm regulated, so I have to make sure I have everything in order. So regulated by the government and by the Care Inspectorate who do all the inspections and reports and everything, and legislation and all the laws. So there's a lot involved with running a nursery. I do search the internet for things as well, like resources and things like that. And staff!

A similar theme emerging here that it's the internet and some recommendations and things. It's amazing the internet's just [unclear word 0:06:32].

M: Hi, I'm Paul. I'm a freelance copywriter, proofreader as well. Proofreading is probably what I do mostly. My brothers work for me part-time, depending on what clients I've got, so what business I do. I used to do like financial services stuff but it's more proofreading I do for small papers out - you know, not the big newspapers but the smaller newspapers like the [unclear words 0:07:06] papers, the *Fife Free Press*, things like that. Just consultancy work. Contract workers, so basically grammar. Just looking at, you know, [over speaking 0:07:16] I used to have a bigger company called Hen's Teeth where we used to do - but unfortunately the last ten years, I would say that the marketing agencies have swallowed up most of the need for freelance copiers. The small companies are being pushed out and the bigger marketing ones...

We're going to be talking about energy tonight. I guess before we dive into that in particular and how that fits in as a concern for you guys as business people, what are the big concerns or major things that you guys think about on a day-to-day basis running a business?

M: Costs.

Mm.

M: Finding customers!

Let's try and come up with a top five things. So costs I imagine is something for a lot of people, but anything else?

Cash flow.

What about cash flow in particular? Is it staying on top of it?

Keeping on the black instead of the red.

M: Planning. Planning the day is an important thing.

How do you go about doing that?

M: See what's in the post. See what's online. See who's come into work. Then you work out if you've got deliveries coming in, whatever carrier's coming to pick stuff up. Things like that. Prioritising.

So prioritising what needs to get done and that kind of thing. Any other ways people organise their days?

M: I do a lot of research. [Unclear word 0:08:55] writing about a subject - there's one I'm doing at the moment. I'm not going to say it because it's not well known yet, but it's coming out next April. It's a financial service thing. I'm trying to get research because I'm struggling to understand what they're doing, or what the government's doing.

So that ties into the specifics of your [over speaking 0:09:17].

M: It's not been announced by the government through a white paper yet. The details are sketchy but I've tried to come up with some blurb about it. So I do a lot of research and things like that.

Any other concerns and that kind of stuff? What are the things you worry about running a business?

M: How to stay competitive with a correct profit margin. It's easy to work for nothing.

So keeping your prices competitive but at the same time making money.

M: Yes.

Anything else, guys?

The busier I am, the more I can claim back, so it makes a big difference to me, a big difference, because obviously I work on a percentage of the children that I have towards the heating costs, so that is a big thing for me.

So I suppose it's the same thing, getting customers, children.

Yes, yes.

Getting people in. Yes.

I manage my heating system very well. Obviously I time it so it's coming on a good time and I have it coming on through the evening as well, just to keep the heat basically generating all the time, so it's not just a big massive boost, because I think if you're boosting energy and you've got it off all the time, then it uses more. So it's basically managing it better so I get more out of it. Cost effective.

So trying to be cost effective with energy.

Yes.

I suppose that was my next question then. So if there are concerns like staying profitable and managing your cash flow and your costs, trying to get customers in, marketing, doing your research and the minutiae and specifics of - each of your guys are different - business, which I'm sure they're all different. So where does energy fit into that as a concern? The utilities I guess you'd say, where does that fit in?

M: A major concern I think these days with the cost of energy.

M: Necessary evil.

M: Yes, indeed.

[?It's an essential 0:11:02] so you look for the best deals on the market.

I suppose how much do you guys spend thinking about energy?

M: Not that much. I think you yourself, you have your provider. Whether that's an annual or yearly contract. Then when it comes to renew, then you start to think about it again. In terms of a day-to-day thing, it's not something I think about.

It is s a concern but tend not spend as much time. Is that because there are other concerns that compete for the attention of you?

It's a big concern for me, especially this time of year, because obviously if I don't have heating, then I can't run my business. I'd have to close and that would have a big impact on income for me. So I have to make sure that I've got a good back-up system in place that I can call them and I get them out 24/7 basically. It costs me more money then but it's peace of mind for me.

So it's business critical; you've got to.

Yes, yes.

Is that the same for everybody else in terms of energy? Could you run your business without energy?

M: No.

So it's the criticality thing.

I couldn't run my business without any energy due to the fact that I cook, reheat and do all these other things. What I think is you may be loyal to the company, but the company's not loyal to you. I could be paying for example £20 a week. Someone new comes in is paying £5 a week. So I think the best thing to do for me personally is [unclear words 0:12:34] my accountant and all that, it's time to then review everything else I pay

out and see if there's a better deal out there. For that, half a day, it is the hassle of changing over. I could be saving myself maybe £500 a year, which is a holiday.

M: I think it's perception that the hassle of swapping providers. Martin Lewis website is...

Money Saving Expert. Yes.

Yes.

M: It's where I go. I don't deliberately go there, but you're aware of it and you're aware of things. We all get our bills through and that. Nine times out of ten, I don't even read it and then there'll be that one occasion I'll actually look at it and I'll say, 'Really? Can I get better than this?' It's just going through that process. Can you be bothered to swap providers?

M: You can take it too far. I got really annoyed with people leaving lights on in rooms that they weren't in. So we went back and looked at these push-button things to keep them going, but it cost more per year than the electricity it was actually saving.

To actually install the kind of energy efficiency things.

M: Right. [Unclear words 0:13:54]

I suppose then where in terms of expenditure do your energy bills come in? You don't have to tell me exactly how much you spend, but where do they kind of rank?

M: It's massive. I'm down at Landsdowne Crescent, serviced offices. So other than the rent, it's the second one.

So it's a big one.

M: It's funny because it's not - it's basically shared out amongst the tenants, so you're not paying bits for you, because they're all just similar sized rooms. There is people there are serviced 24/7. They're there all day, whatever they're doing, working. I don't know, whatever, dealing with markets abroad, they're there at night. They must be using more energy than you're using. To be honest, I do a lot more work at home and I'm thinking am I worth just doing it in the house? You're on the internet all day. That's what you're doing

effectively.

So you end up working from home. Does everybody else work offsite? You have to work offsite?

M: Sometimes, yes.

When I say offsite, I meant not in your home. So how many people work in home versus have a premises for their business? So I'm sure a nursery...

M: A mixture.

Premises.

Yes.

I do a bit of everything.

So do most of you end up running it sometimes from home and sometimes from...?

M: If you can...

M: No, mine's always the garage.

Always out.

M: Mine was at home and then expanded.

I just want to get a bit more of a picture about that. So for you, it's your second biggest bill?

M: The reason I work at home is because sometimes I can't be bothered or I've just tried to finish something off. I can see myself during the night doing it, depending on deadlines or whatever. It's just the cost of business centres are going up and up all the time.

Is that the same for everyone? Where else? Is it the second biggest bill for everybody?

M: We've got salary, rent, you know, consumables, advertising and then power will come in. It's there but it's not the end of the world.

M: I think it's fourth. Salaries are different, yes, but in terms of costs, other than salaries, yes.

Where's it for you guys?

For me, mine's just - well, mine's a florist business, so on heating, it's not really a great deal of expense.

You don't want to cook the flowers, do you?! [Laughter]

Although we do condition them. So we do have to have a level of energy that we use for that particular process. Regards to electricity, it's more for running online, lights, obviously for the winter time, we're using that, and as I say for conditioning, but it's not a great expense. However, I work - I have a commercial unit as well as a shop, so in comparison to the two, you want to try and keep as much cost as possible down, [unclear words 0:16:59] two premises as opposed to one.

I suppose they stack up if you've got a couple of premises.

Yes, yes.

So in general is it a big concern, energy?

I think it's something that you need but you are very much aware of it, and you do review it and it might be that maybe you'll hear something or you'll see something advertised and you'll think, oh, I'll just look into that. I have to say, I am quite guilty of not looking at different options. I don't have time. I've got so much else involved with it. So it is something that takes a back burner, but I am very much aware that I have got a high bill at the end of the year.

M: It's a necessary evil but it's also an irritant.

M: I think the main thing is when the price of energy goes up, suppliers put it up overnight.

Yes.

M: It comes down, it just trickles down, if it ever actually comes down.

[Agreement]

M: That's an annoying thing.

So it can be quite an annoyance, and it can be a bit irritating. Obviously switching can be a bit of a... Obviously as you mentioned it's a necessity for most people, isn't it?

It is a necessity, yes.

The other thing as well which is quite strange. I have a few properties that I let out and with regards to the properties, I have meters in where they pay their energy on their own. Now, the self-credited meters actually cost more than what it does for running your bill from direct debit, which people on a low income is struggling to pay their bills anyway, and yet the energy companies are allowed to put that money, the prices, up high in regards to supplying people on a low income, which I find is...

Is that in relation to consumers in particular, to people as opposed to businesses, or do you mean businesses on a low income?

Technically it's a business. For me it's a safety guard in regards to people being in the properties and they're not paying their electricity on a direct debit. It would then fall to me as a landlord. A completely different issue from my main business. But when you're explaining to the people who are moving into the properties, I have these meters on, 'Why are we paying so much money per month?'

M: Quarter yes.

Quarter, or whatever it might well be, or as they go, because it's pay-as-you-go basically. Why are they paying as much? I don't see why the government doesn't jump in and [over speaking 0:19:31] across the board. [Over speaking 0:19:33]

M: My brother's got flats. Exactly the same. He was advised to put meters in when he got the flats.

It's the same.

M: If you're renting them out, get meters in. You're right. About a third more.

So you pay about a third more if you're on a pay-as-you-go type tariff?

M: Yes, yes.

Let's not get too carried away with talking about meters just yet...

No, no, but just because cost.

Only because we've got plenty of time to come on to that! It will come up. I think absolutely a valid point. I think it's a rhetorical question for us. Yes. An interesting point. Maybe the government should jump in.

Yes.

Okay. If we think about energy use specifically in your business. So what kinds of things do you use it for? So in a nursery for example.

Well, mainly the lighting and cooking. We've actually stopped drying the towels in the tumble dryer, because I sat and watched the meter one day and it literally was going [indicates it going round]. I just thought no. We're not desperately needing them dry; we have quite a lot in stock. So I just said to the girls at the end of the night, 'Put them in the washing machine and in the morning we can hang them up. For the following day, they'll be dry.' I was [unclear words 0:20:47] the heating's on in the building. We might as well use the heating that's there, rather than burning more energy. So we've cut that out. We only put the dishwasher on once a day rather than two or three times a day. For snack time, we actually just wash the dishes up rather than loading the dishwasher up again. It's looking to see where we can draw back, kind of cut back a little bit.

Make small efficiencies.

Make small changes. Yes.

Does everybody do that? What's the...?

M: When you remember. [Laughter]

M: I think you try to.

We might have got a particularly eco-conscious there!

Yes, yes, obviously the nursery you are. You're obviously educating the children as well about switching lights off when they come out the toilets and just different things.

Yes, so those kind of small efficiencies.

Making sure the switches are all switched off when we leave the building at the end of the night and the plugs are all pulled out for safety, but also electricity, because energy is still going through there when it's switched on. So it's just wee changes like that, it can make a big difference.

M: I'm more like that in my house rather than business.

Interesting point. How do you mean by that?

M: As I said earlier, you're in serviced offices where it doesn't really matter, so if you leave it on, you leave it on. I don't out of principle, but in the house, if I'm working or whatever - just tonight, I came in and I'd left the heating on this morning and I'm like, damn, because I was away all day and I left the heating on. So just little things like that. So I wouldn't have left the heating on. I don't even need it to come on for me, if you know what I'm saying. I make a conscious effort, a conscious decision, turn the heating off. Like tonight, when I come home tonight it'll still be off, because I'm not fussed. It's for me. I've got the kids at the weekend and that's different; the heating will be on. See what I mean? So I make a conscious decision. Do I really need that heating? Not for me, no.

So it almost feels you can do that in your personal life.

M: Yes.

When it comes to business, is it different? What do you think, Phil?

M: I think you take the practices you would do in your own home and then apply that to your working environment. Unplugging things or switching things off or cranking down the thermostat on the boiler, you'd

do that anyway.

[Agreement]

M: It's just something that I think you learn through life experience sort of thing.

Do you make any small efficiencies or anything like that in your business?

M: I just look for - I wouldn't walk out of this room and not switch the light off. [Agreement] I'd certainly expect people who work for me to do exactly the same sort of thing. If they're not in a room, turn down the heating. In the winter perhaps you want to keep a certain level going through the winter months, but certainly not booting out the radiator when no one's actually in the room. I think most people respect that and carry that forward.

M: I get on at the kids leaving the TV on when they're elsewhere in the house. So it's the same principle.

M: You can do things. We've got a new printer and it shuts down if you don't use it for an hour. I've never seen that before.

A lot of things do switch off, don't they? Yes, yes.

Yes.

M: I kind of switch off myself!

Kind of like a safety kick-in.

M: I thought it was economy.

A lot of these straighteners that people use on their hair, they have a cut out thing as well.

I think that's because they start fires, don't they?

Yes, yes. My daughter leaves hers on permanently! She's going to blow the house up one of these days!

I know what you mean! I suppose when it comes to making energy efficiencies, has anybody made any plans or done anything more substantial than just turn lights off?

M: We have a waste oil heater, just because the garage door's constantly open, cars going in and out, so we use that to try and heat the workshop.

How have you found that? Has it worked?

M: It takes the edge off. It doesn't by any means heat it but it takes the edge off the coldness of winter.

We have gas bottles that we use as well to heat the unit in the winter. Only because it's - I don't know - locked unit. There's no heating or anything inside it. So we have to kind of try and take the edge off it. So we do those.

I've got the same. I have 50/50. I've actually just got the bills back [unclear words 0:25:38] electricity [unclear words 0:25:40] more electricity and just one gas [unclear words 0:25:45]. My boiler waste gets picked up and recycled [unclear words 0:25:51].

You make efficiencies that way on a big scale.

I think it's you get £12 or £16 or something, but I get a lot of something back. You'd just be throwing it away.

So energy efficient bulbs or anything like that ?

Yes.

M: My business has got them. Yes.

M: Got them in the house, not in the work. My wife hates them.

Why's that?

M: They take forever to brighten up.

They never get quite bright actually do they? We're forced to use them. They're not giving a good light. I

absolutely hate them.

When you go into stores and look for them, there is a huge selection but there's only a small selection of the old-fashioned ones.

They don't want [unclear words 0:26:41]. That's why.

Tiny selection.

Of the old-school bulbs.

Yes. Whereas the rest it's like a full one.

So does anyone else find they have issues with those kind of things, like energy efficient bulbs? They're not quite...

Yes, just like what the lady says here. They take forever to actually get to a particular [?place 0:26:58]

You feel your place is dull.

Why would that be a concern for a business?

M: For me, it means the guys need decent lighting to see what they're doing.

I certainly need decent light. It's probably to do with my eyes getting old as well.

[Unclear words 0:27:15]

[Unclear words 0:27:16] [Laughter]

So I do a lot of intricate work with wire and things, so in that case, you know, I need the bright light to see.

Using energy in that sense for things like that is a real necessity, isn't it, really. Is there maybe something there that there could be an issue with the information you have access to? I'm sure by now there are energy efficient bulbs that are pretty good, but it's just where do you buy them?

Yes, it costs as well. They're expensive.

Yes, they are expensive.

[Agreement]

M: They are expensive, yes.

M: You can get them now that do bright [?in Australia 0:27:56] but I'm so mean. The ones that I've got are the old ones and I refuse to buy the new ones until I've bunt out the old ones, and they last forever. [Unclear words 0:28:03] [Laughter]

They were too good the ones [?in the '90s 0:28:04]. Yes, yes. Interesting. Does anyone have any frustrations with their energy use?

No, I'm quite happy.

M: For me it's no matter how much I cut back, the bill doesn't go down. I'm not cutting back at it, you know, but I'm consciously trying... Whether it's in the business or in the house. In the business, it doesn't really matter, but in the house certainly. It's cut back as much as you can, the bill goes up.

I think the increased prices just keep going on and on and on. It's just ridiculous sometimes I think.

The cost of the bills?

Yes, the cost of the bills. There's never a plateau where you think, 'Oh, that's good.' You never get a wee bit back here or [unclear words 0:28:52] quarterly to them. Every single time, it's always the same amount whether it's summer or winter.

I think an awful lot of people don't know as well that there's a certain time that you can put certain things on and your electricity's cheaper to run. Like your washing machine and things like that. So in the line that I am, and it's quite good for me, but unless I'm in the building at that certain time, then I can't put it on.

Do you want to explain what you mean there to people who might not know about that?

Yes. Well, you can put your washing machine at a certain time of the evening and your electricity is cut dramatically. Same with your tumble dryer, your dishwasher. I can't remember what the times are. I think it's from five until nine. Something like that, the actual time scales. Your energy runs a lot less.

M: Would that be dependent on the provider though, wouldn't it?

It's on your tariff as your bill comes in.

Yes, it's on your tariff, but I think most providers offer it.

For anyone who is unsure why that is. So it's cheaper to sell you energy when the demand is lower. It's just supply and demand. So at three o'clock in the morning, there's less energy being used on average. Therefore if you put your washing machine on, the energy they'll be supplying you at three o'clock in the morning is cheaper, if that makes sense.

M: I must do that then. [Laughter]

I suppose it does depend.

M: Most people are on fixed tariffs.

M: I recall seeing...

You can have a breakdown on your bill where it says you've got so many units at such-and-such a unit. Say it's 20p. Then you've got so many units at 13p. That's the difference.

M: Is that what it is? I've seen that and I've never really...?

M: I'll study my bill when I get home.

Does anybody monitor their energy use in any way?

I don't think if we keep up to date with this. So I pay £160 a month for electricity, which is fine. [Unclear words 0:31:36] So then I get a letter saying, 'You are £400-and-odd pounds in credit.' You think fine. They

then say, 'Call if you would like a refund or if you'd like it to put your direct debit down.' So I always just say, 'Take the direct debit down to what it should be.' But I don't understand why it's taking so long. This is accumulating over all these months. I have been [unclear words 0:32:08] paying too much. Let's contact them. Let's reamend. Let's stop the monthly [over speaking 0:32:15].

M: I suppose they're looking at the average. In the winter they might assume that you use more energy. I think we all do. Then in the summer - you may not at a florist - we use less. So I think they might be looking at the average. Plus they want your money in their bank account for as long as possible.

Does anyone know how your bills get worked out, how energy...?

I think they estimate the usage, don't they, for most of the time until they actually come in and then do a reading of the meter. Then they divide it overall and come to a [over speaking 0:32:51].

That's about right, pretty much.

That is one thing that I do do. When I do get my bill, I get it by email. It basically just comes out the bank account. What I do is I always have a wee look at the reading myself just to compare; just to see if there's a big difference and if it's a lot less, then I'm thinking, well, that's fine. I won't bother. I just leave it. I think it's not making that much money in the bank anyway, the money. You know, you're not getting much return for your savings these days, so what's £50? Neither here nor there. By the end of the year, if I'm in profit, then fine. If I'm not...

Does anyone do the same thing and look at their meter readings or anything? I suppose that would count as monitoring your energy.

Yes, I do.

M: We've got an end of the month routine. That's one of the things we do is take meter readings.

Then submit them to...

M: Submit them.

I think I do at home in the winter, probably because my family are - lights on, tumble dryer's on, TVs on,

heating's on consistently.

M: Charging iPads and things.

Yes, everything. Everything gets left on.

You don't get our meter read at home as much as what you used to. They used to come out every quarter.

M: I think they want you to do it now and send it in.

Yes, yes. You can basically get your bill online then it's up to you whether you want to check your meter reading, of which again I do at home as well. I check it and if I think, oh, that's a lot less, then I just give them a quick phone and say, 'I want to give you an accurate reading,' and then they will send out an itemised bill by email or I'll just say, 'Take it off the bank.'

M: I used to have an office just down Morrison Street. Eight years ago - when I say 'office', I used to rent one. It was the size of my bedroom yet the electricity was about ten times more because you're going through a different - what you were paying direct to them. You're paying it to the company that owned the offices. Honestly, it was the size of my bedroom but it was ten times more what it would cost to heat my house. See what I mean?

M: I had a holiday in India. Any junction box, there's 42 wires coming off of one poor wee man's electricity cable! [Laughter]

M: [Unclear words 0:35:02] sitting on it as well!

How interested are people then in actually reducing their energy costs?

I think people are.

So you guys, how interested are you really in doing that?

M: Depends how easy it is.

Yes.

M: I think we are but we think it's futile as well.

That's what I'm trying to get at. Why is it futile to try and do that?

M: Because no matter what you seem to do...

M: It makes no difference. I answered that earlier. I go around turning everything off. 'Don't leave that on. Don't leave it on,' but the bill never comes down.

Is this in your business or at home?

M: Previously the business when I had to pay for it myself. Now it's serviced, it's split, so it doesn't matter what I do. Somebody next to me has got it on 24/7. Maybe he's doing his work because it's cheaper during the night. In the house, yes. It makes no difference. Not one bit. So now I'm not even... It's habit, you turn off the light or don't leave the TV on, but I'm not necessarily doing it to reduce my bill anymore, because I don't think it comes down.

As soon as you change your supplier, the supplier that you were originally with is straight on the phone to you. You never heard from them for nearly a whole year, 'Oh, yes, oh, do you know that we've actually changed our tariffs? Have you looked? We can do this, we can do that. We can give you back cashback, so much, if you stay with us.' You think, oh, God, here we go again. So you just think should I change it? Should I not change it? Sometimes you're better sticking with the devil you know.

I think it's because you get a 14-day cooling-off period as well before they take on your account. That's why. But like you say, it's frustrating when there's no loyalty for when you've been with them for so long. They could reduce your rates and say, 'You've been with us for so long. Let's give you that back.'

M: It's all the new customers, isn't it?

I think it's with everything. It's not just with your energy. It's mobile phones, your broadband.

M: Television [over speaking 0:36:58].

It's quite daunting. It's quite daunting.

M: Insurance.

Yes, you're just like, wham. You know? Unless you look at everything in detail, you're thinking who am I going to go with? You're always looking around for the best deal, but it might maybe come across as being the best deal, but it's really not when you look at all the terms and conditions.

M: You're not even sure it is the best deal.

Yes. With insurances as well.

I've actually had my account taken over by another company. Used to get it years ago. This is a rented house. I don't live in it. I kept getting these bills every so often. I'd think, 'They're not mine.' It only had my name on it. This went on for quite some time. It was actually some - nobody that had been in it because these particular rentals are like holiday lets, so I pay [unclear words 0:37:46] all the time. Then we found out that somebody had - it was meant to go for next door. I think it was them that changed it when they changed people. Yes, we ended up with the bill. A lot of fights about that!

So was that charged to your company or to you?

To me. This was personal ones.

Are there any rewards perhaps to reducing the amount of energy you use, besides just reducing cost?

M: It's the feel-good factor. Maybe that's stretching it a bit. If you make that conscious effort to try and...

You're thinking of being more green. You're thinking of the environment.

M: I try and get the kids into new habits. Leave everything on and it's really now just annoying me. Whether it's saving money or saving the environment, I'm not even bothered with that now. But it's getting them into good habits. That's what I'm trying to do.

So is saving the environment, is that a driver for anybody? Is anyone interested in that?

M: My daughter is. She's at that age at school.

It's more education in my line. You know, you're educating the children about the world in general and how we can save the energy and save the world and what can we do? So when we're talking about energy and everything, we're talking about everything. We talk about recycling. The whole works. Children love it. I mean, they're really into it.

M: The reverse subsidies that go to the people that have got the windmill things. The money they make, it's illogical out there.

Yes, then you've got the solar heating as well, that's big.

M: It feels the right thing to do. For me.

It's almost like everybody knows we need to save the planet, don't we?!

M: I think you're conditioned into it, aren't you.

[Agreement]

The environmental message?

M: Yes.

Yes.

A couple of years ago it was in the press about heating, about your bills, like Scottish Gas and Electricity and everybody putting their prices and everything up and the oil industry and everything. I think that's when an awful lot of people were very much switched on and you'd get a knock on the door and say, 'Who's your energy...? Who have you got your bills with? How do you know what you're paying for your heating a year and everything? We can cut it down. We can do this for you. We'll come back.' That really did kind of annoy me a little bit. I was kind of thinking am I being cheated here in some way? So that's when I did a wee bit of research and I looked on like and I thought, right, okay, I'm going to change my supplier. So I did. I did change supplier. But that's because it was very much out there and it was talked about. Everybody was talking about it. At the moment, it's not something that everybody's talking about now.

So it's gone on the back burner in the press.

Yes, it has. Yes.

What do the guys in the garage think about the environmental message?

M: You've got to be seen to be doing your bit. We try to recycle as much as we can. By-products and all that. By-products and everything else go away for recycling. Limiting the amount of electricity we use is very difficult. It all depends on the jobs that we do at the time.

Okay. So let's say that we are trying to reduce our energy usage. What might the frustrations with that be? The example might be that the energy efficient bulbs are too dim, or something like that. Are there any other frustrations?

M: It's measuring how much you use. It's just the actual how do you do it?

So how do you know how much you're using?

M: You've got these new meters that show you that.

That's what we're coming on to! So those new meters.

M: My brother's got flats and he's just literally bought them in the last year. He's got these meters that actually show you as you're using how much it's gone by and how much it's costing you. They're state of the art. I'd never seen them before. They're brand new. He got them for nothing. The electricity, something power.

EDF?

Scottish Power?

M: No, no. It'll come to me in a bit. They fit [over speaking 0:41:56].

npower?

M: npower. They came and fitted them. Amazingly you could actually see if you're running a bath - he's not

got a bath; a shower - you could see how much. My old thing was, my dad used to say to me, 'Have a shower because a bath is 10p and a shower's 2p.' [Laughter] He's talking crap when you see it in the thing. They're great. You can actually see what you're using.

M: Get a wee chair in front of the meter.

Why did you get them for nothing?

M: I don't know.

[Unclear words 0:42:31] want to have the bother with!

M: All energy companies are trying to do it just now.

M: I assumed that was you got them for nothing.

They are trying to give you them.

M: [Unclear words 0:42:35] for Scottish Gas to get one. Twenty years away.

M: No, he's down at - one at Rossie Place one at Broughton Road.

We absolutely will talk about those new meters because they are going to be the rest of the thrust of this discussion.

Can I just ask a question? Are these for residential or for commercial or across the board?

I'm not going to give you any hints yet, because I want to know what you know, not what I know. So let's not think about what's happening personally. Let's only think about business in our business premises, in our business lives. That's it. We're not thinking about what's going on at home. Here's a potentially interesting question. If you were going to advise a friend or a colleague or perhaps somebody else who you know who has a small business similar to yours to be energy efficient, what would you tell them? Where would they look for information? What kinds of things should they be doing? What would you tell them? What would you tell to your friend who is trying to become energy efficient?

M: Go on line and there's always these sites that tell you...

Comparison.

M: Not - but cost sites. How to be energy efficient. Little things you can change to your daily routine to make a difference. Not necessarily the bill, but just how you stop wasting energy. Leaving the open window open. I don't know. Just whatever. I think the last time I saw something like that, it was on a paper or *Metro* or something. There was like half a dozen that I probably do every day that I didn't need to do and it's wasting energy. I'd go online.

M: Lightbulbs. Scottish Enterprise has something on their website.

Can you fill me in on Scottish Enterprise because I don't know who they are?

M: A body that advise business on broad range of things in terms of setting up businesses and where to find information and connecting people in terms of suppliers and what have you. I'm sure that sometime I read on their website there was information on that.

Has anybody else used those guys, Scottish Enterprise?

Yes.

M: I think, I've got a feeling, about 20 years they had an advisor that came round.

What did they tell you if you can remember 20 years ago?! [Laughter]

M: You've triggered my memory.

You were going to say...

Yes, I've used that. There's also the Small Business Federation that you have to become a member of and you pay for the information that they give you. Kind of back-up information on a broad variation of information. Also if you need legal assistance as well, they help towards the cost of that. It's kind of like a back-up. The Small Business Federation.

Again, has anybody used those guys or know of them?

M: I've heard of them, yes, but never - not used them.

So it sounds as if there are a few bodies where you might be able to get information about that kind of thing. Obviously you mentioned the internet.

I think as you go along in business as well - so the longer you've had it, the more you just go along with what you're used to.

You pick up your habits.

[Unclear words 0:46:17]

Let's talk about smart meters. That's what they're called by the way. So who can tell me what they know about smart meters? What are they and what do they do? That kind of thing.

So basically I also have some properties and I had a call to say we believe you've got one. I'm thinking that's right. Actually I've two. One for gas and one for the electricity. That's again to protect yourself for your tenants. They went through the rigmarole, came out, asked a few questions. Came out. Seamless. Fixed it. My tenant can now pay her things on her phone with an app straight from her bank account. So easy. From what I believe, I haven't personally looked at because I'm obviously not there, she can see what she's spent and how she's spent it. When they were going through all this and they were asking me questions to get into the property, et cetera, I actually never thought about asking, 'Is this going to be something across the board?' I just presumed it was for rental properties or people that had...

So for tenants.

I just presumed it was for people who had pay-as-you-go meters. I don't know - I didn't realise you could have it in your commercial property. I don't even know if it's something that someone who pays their bills direct debit like what I do in my own home, it's for them or it's for somebody who pays every three months. I don't know [over speaking 0:47:52].

M: The thing about commercial property, you might not own the building. You might lease it. I don't know if

you would be able to get them installed because obviously whoever owns the building might say, 'Actually, no. I've got a tariff and agreed...' There's always that.

I don't think they can say no. Because when they first called me, I said, 'Oh, my tenant's fine. She pays it. She has that little orange sticker thing. She's happy.' They said, 'Well, actually they're becoming compulsory so they'll all be changed at some point.'

M: Did they save you money or do they just tell you more?

M: Just helps you manage it better.

Yes, it's managing it.

M: From what I've seen at my brother's flats, you can actually see usage and he's made the point when one of his flats are lying empty over the weekend, because they do short-term lets, he can see what a difference it is when there's nobody there. He'll go in and look at the flat and look at the thing and see what a difference when nobody's there. You'd have never have known that. I mean, you'd guess nobody's in the flat, it's not got any heating, but it's a massive difference he says.

Honestly now, who had heard of smart meters before? So about half, and about half of you hadn't heard of them.

M: I vaguely remember - I couldn't actually put my hand up and say, 'Yes, I know everything about it.'

I know what it is.

M: I think there was an advert on telly, was there not?

I was just going to say that. Although I've never heard of that, it's something new on the TV. Now, I didn't know if it was in regards to...

M: Who was it?

You know you can get the gas board that you can change your heating up and down on your app. I don't to be honest pay attention when the TV's on but I did kind of in the back of my head... There was something but

not in regards to specifics.

I might know what you're talking about.

M: I've got that. The thing you can regulate your heating. Turn it on from the phone and things like that. Is that what you're talking about?

Yes, yes.

M: Hive.

M: Hive.

[Talking at same time]

M: It's got a catchy jingle on the radio.

M: Nice we tune.

So Hive is in a similar sort of world to that but not quite. So let me just give you the proper definition of what a Smart Meter is. So a smart meter is an electronic device that records consumption of electricity in intervals of an hour - and gas as well by the way - if you have one that does both and most of them do - in intervals of an hour or less and communicates that information at least daily back to the utility company for monitoring and billing. So a smart meter enable two-way communication between the meter and the central system which is the energy company basically. So some smart meters as well come with what's called an in-home display. Has anyone heard of that?

M: Yes.

[Some agreement]

So can anyone tell me what that is?

M: You've got a display in your house.

Could you say...? Sorry, I missed that.

So smart meters, some of them also come with what's called an in-home display or an IHD. So has anyone heard of that? Yes? So do you know what that is, what it does?

M: It's basically you can see what's happening at a particular time and how much you're using.

Exactly. So a smart meter, there's two parts to it. Also I'll tell you also as to what's happening. So it's a compulsory rollout and the British government have decided that they're going to rollout smart meters in the entirety of the UK. I think it's by 2020.

M: Even in our own individual houses?

Oh, wow.

M: Oh, God.

I didn't think it was compulsory.

I'm interested in why that's an 'Oh, God' thing.

M: Because - I can't remember if we said it earlier but I felt - I'm only speaking about my brother; he is my twin though, so we are quite close - he felt that the bills went up with smart meters. Obviously he's not paying the bill, so he's not overly concerned, but he felt previously he had tenants where they paid the bill and you paid the bill, deduct it or whatever. He felt, oh, the bills seem to have went up noticeably. Without even studying it he felt that... So maybe he wasn't sure of his usage. Anyway, that was his feeling.

We'll come on to that.

They gave you it free so maybe [over speaking 0:52:36].

M: Well, yes. That's a good point actually.

If you have a smart meter, then you have two different utility companies at the moment, you get one smart meter who obviously oversees both.

So how does it work?

Yes.

Just to [over speaking 0:53:09] this gentleman's question. It's only [over speaking 0:53:12]. The charge is different. I think that's only if you're pay-as-you-go. I think the meters will still be the same but it depends if you're pay-as-you-go for seem reason. They seem to get a higher tariff.

M: I'm not sure. Yes, yes, that makes sense.

M: Two companies can read it. The second company can say, 'We'll do you a better deal than...'

Maybe. We'll come on to all that. [Laughter] I just wanted to explain what this thing about the in-home display. [Interruption] [Moderator leaves room]

M: There's a company called something tech are coming round. Have you noticed that?

M: Gas tech.

M: No, it's not. Something tech and they're round. It's B-something tech and they're coming round and reading all the meters and everything like that. I wonder if this is to do with this. They keep putting a card through my door saying, 'We've missed you.'

[Moderator returns] Let's just carry on. Let me explain to you quickly how this thing works. So a smart meter then is installed where your current meter is. So that's the actual smart meter itself. That's like a new device, but the thing is that itself doesn't have a display or anything like that on it. That's got all the clever bits in it. Then the in-home display is a separate thing. Now not everybody necessarily will get one of these, but some people will. That is a small box. Kind of looks like a phone screen and like an LCD screen. Then that is the thing that displays information about your usage.

M: Do you have to buy this in-home display? Do you get it for nothing?

Do you think you have to?

M: I would suggest you probably do because it's like a nice to have almost.

M: We got ours...

Does everybody else agree with that?

M: We got ours for free.

I don't know. It might depend on what your average bill is whether they give you one or not. They might calculate it that way.

How do you mean? Higher spend, you get one?

M: Yes.

Yes, yes, possibly. I don't know.

M: It's not actually saving me money. Why should I buy it?

Good question. So you wouldn't buy one if it wasn't going to save you money?

M: I don't suppose anybody's interested in what they're spending. Not everybody's going to be that interested.

In how much they're spending on their energy?

M: I don't know.

M: I think most people think they're stuck with it.

M: Maybe this will change people's perception. I think people just shrug their shoulders and say...

Maybe. I think that could be part of it. So what do you think the kind of benefits of a smart meter might be, having one of those?

M: You can manage your bill. You can see - if you're filling up your swimming pool, you'll see it's costing you

a fortune.

Any other benefits?

M: But would you stop doing it?

Yes.

M: You'd do it at night when it's cheaper. [Laughter]

Everyone loves that little fact. It's a good one!

M: I think you're right. I think you would be more conscious and more aware that this is actually - you can marry up the usage to the spend, or the cost rather.

Have you ever gone out and actually looked at your meter when you've actually been using high energy like a tumble dryer. Seriously it is quite scary.

M: It zips round.

M: Tumble dryers are horrible.

Tumble dryer, they do burn a lot of energy. So, yes, that's a big change for me because I just was fascinated. I thought I think that's what's making our bills sky high and it was. So we cut that right out.

You've made a change off the back of looking at your original meter. So with a smart meter...

Yes.

So being able to see how much you're using might make you more conscious of it. Any other benefits maybe?

Well...

If you've got this thing in front of you that's telling you how much energy you're using, are there any

other benefits you might see to having one of those?

M: If you know it's £50 a month, it's going to be extra in the winter, you know to budget for it then. To say, 'You know what, this is costing me more thins month. I can see that. I'm going to have to... I'm not going out on Saturday night now because I have to pay for this bill!' [Laughter]

So it might help with your business planning.

M: Yes.

Yes.

M: I think try and switch lights off, things.

M: You said earlier that they're rolling across houses or businesses or both?

Everybody. Every single property in the UK. Every commercial...

M: Retrain as a fitter of smart meters. A job for life! [Laughter]

2020 and then it's all done!

We'd have gone by then.

M: I could retire!

Someone's going to pay for it. Do you associate smart meters with homes or businesses?

M: Homes.

Homes.

M: Homes.

Why is that?

M: You have more control in a house. You can switch lights off and everything else.

So what's you preventing you from controlling your energy in your business?

M: It's because your employees don't actually pay the bill. The employer pays the bill.

Yes, they don't care. Yes.

M: At home, everybody pays their own bill.

It's like your children, they don't pay your bill, so that's why they leave the lights on.

So can you shout at your employees like you shout at your kids?

Yes.

M: You can try.

M: I don't understand this. What about huge big banks? They're not going to set up a smart meter, surely?

They'll all have smart meters, yes.

M: Per building I take it?

Yes. Every single - this building will have a smart meter.

M: Every billing address will have a smart meter.

Yes, eventually. Well, that's the plan. Interesting. Has anybody heard of any businesses having smart meters?

[Nobody has]

What kinds of information then do you think you might get from a smart meter? Obviously you can see

something. But what's that? What's the information you'd get?

M: Peak usage and also what you said, tumble dryers.

Yes, what's using...

M: The things that cause the most amount of cost.

What you've spent to date. That's the most interesting thing. It's like looking at your phone bill if you're getting that daily, you know, seeing what you've spent.

Yes, your usage.

M: You're still going to spend it.

Well...

M: I don't see the smart meter as being as intelligent to actually narrow down what's the most [over speaking 1:00:29] tumble dryer or whatever it is.

M: No, I get your point. Yes, yes. I was meaning maybe when you had it on, would it be able to tell you...

M: You've then got to watch [over speaking 1:00:36].

M: That hour [over speaking 1:00:38] sharp usage.

M: It shows you hour-by-hour. If you've used your tumble dryer and you notice your bill's gone up £12, you'll know it's the tumble dryer that's done it.

M: Obviously kind of more of the units used. You know, it jumps up.

To give you an example, I have a conservatory. It's not in my business; it's in my home. We don't have any heating in it because it's a south-facing garden so we always just thought we won't need heating. Last Christmas we used it because we had family staying. We bought one of these oil heaters. We just thought, you know, wouldn't be that much. Oh, it bloody well was. We could not believe our bill. We thought, God, that's

because we had that heater on. We had the heater on 24/7 and it made a big difference. It was brilliant; it was nice and cosy. But our bills were sky high because they burn...

They burn through energy quite quickly.

Oh, yes, burning energy.

M: I'm just thinking how to persuade my wife to get up at 2:30 and put the tumble dryer on. [Laughter]

You could always hang it about the place!

It's interesting because I think you mentioned about seeing how much you're using, your daily spend. So would you expect that, to be able to see how much you're using in pounds and pence.

M: You can speak to the head office and they'll know what deal you've got, so the head office is the one who's going to bill you so surely you should be able to transmit it over a smart meter.

I would also assume that in the in-house display, break it down room-by-room. If you've got five rooms in your house, it's going to say, 'Well, in room one you've spent £30 today.'

I'm just wondering what information it's going to give you back. What information is it going to give you?

So what would be the most useful information that this smart meter could give you for you as business people? What do you want to know?

What's costing the most to run in your business.

M: Per appliance, per section.

M: I don't think it's going to be able to narrow it down.

Yes, if it can narrow it down.

M: [Unclear words 1:02:38] all the different types of businesses.

Well, yes, yes.

M: Even down to machinery to lighting.

M: Heavy duty machinery.

Or the time. It would probably be able to give you the time. I would imagine that's where it would probably give you the information. 'During this period of time, you used so many units.' I think that's probably what it'll be.

Any other kinds of information that you might be able to get from this?

M: You touched on it earlier. The cheap times. The times to use - I don't know. I'm just guessing. They might be able to say...

I don't think it's going to give you any of that. At the end of the day, the utility companies want to charge you whatever they want to charge you and they're not going to give you that information at your hands so that they're going to lose money.

Absolutely. Let's play a game where we can force the energy suppliers to send useful information to small businesses via a smart meter. What is that information?

M: When's the cheap rate? What room is using most power? It's going to be [unclear word 1:03:39] in your business because you know what's happening, but I mean certainly when the cheap rate is and the energy efficient times to use it.

It's probably not during the day.

M: We'll work at 3:00 in the morning then. [Laughter]

Is that literally tips and advice and things coming through?

Yes, yes.

Obviously so the smart meter is connected to the internet so it's a 'smart' device. That's what that

means.

What happens if your internet goes down.

That's a very good question.

M: They'll write to you. [Laughter]

So that is actually something - I suppose how much of a concern would this be? So let's say that the smart meter does lose its connection or whatever.

M: It's got to sometimes.

M: If one goes down and it comes back [over speaking 1:04:25].

What might happen, if it does go down?

So like it back-ups.

But what might ultimately happen is if the smart meter's not submitting the information regularly, then it'll back up and it could be a few hours or a few months then you'd get one big bill.

M: So it's connected to the mobile network?

Technically I don't know.

M: If it's a SIM card [over speaking 1:04:53].

M: Not everybody has broadband. Obviously there's a parallel sort of thing running trying to get it rolled out to everybody, but not everybody has that. Especially in remote locations.

Can you imagine all the old biddies? 'What the hell's going on?'

When it comes to those in-home displays, devices, so those require not just a network coverage from a mobile provider ultimately or some kind of network, but they also need Wi-Fi to work. Otherwise the

smart meter it needs to - a bit like you've got your phone and you've got your router, it needs to talk - so if you imagine the router's the smart meter; it needs to talk to the screen, right? So if you don't have Wi-Fi, you might have a connection so you can still update your supplier, but you might not be able to use that display to show you in real time. Does that make sense? So that's a potential concern.

Then it's not very smart if it's not got a back-up. If there's a discrepancy like in two days or two months and you assume you've only spent £20, when actually in two months' time, you're going to get a bill for £200.

What would happen ultimately if that did happen?

For certain people it would actually be devastating.

Yes, yes, of course it will.

Especially if for certain areas, like in holiday lets, that tenant's already left by then, so you're then having to chase up that short-fall of money. So in some respects...

What about to a business, to a small business like yours?

That is small businesses. Whether it be relative to my business or this lady's business, that is... Or moving premises.

M: Like in our case, we wouldn't be any more electricity or power or whatever, but we'd be able to manage it better. You're not going to suddenly start leaving all the lights on because you've got a smart meter. Just you know how you can manage it better.

M: I think you'll want to manage it better.

M: You will, yes.

I think you'll want to but you might look at it for the first week, month and then...

M: Novelty wears off.

[Talking at same time]

You're busy and the last thing on my mind when I walk into my work at six o'clock in the morning is...

M: What's the meter been up to?

Aye. [Talking at same time] I'm not going to turn this on just now and I'm not going to do this and I'm not doing that. I just switch everything on. It looks like Blackpool Illuminations. Switch the gas on and then I start going.

What other kinds of additional information would you like? So aside from cheap tariffs, is there anything else?

M: Cost per appliance.

Yes, that would be good.

Would you be willing to pay for that information, that additional information?

Well, no, because you didn't want it in the first place. We're not asking for the smart meter in the first place, but we're compulsory having to have that. So why should we have to pay for that?

M: We only turn on an appliance if we need it.

Is it like another money-making...?

M: You only switch something on if you need to use it but then we turn on the tumble dryer because we want to.

M: I think it might depend on your business as well. I mean, you might have heavy machinery that does eat up a lot of power usage that could be controlled better. If you saw how much it was using, you might look at it, 'Can I control this better?' I don't know but I think for most of the businesses round here, I don't think it would make...

That much of a major difference.

M: No. Not really.

Maybe somebody that was on a production line and they work with different scales and maybe one part of the machinery was using more power and more energy, they might maybe think, right, well, we need to change that time when that one's on. We need to maybe reroute our system. If you understand where I'm coming from. So that might be something. So it might be good for some businesses. Wouldn't make an awful lot of difference for my business.

I think in the modern world, most businesses it's really the kettle, the laptop and the lights, isn't it? Would anybody actually consider getting one installed now?

M: If there's a cost, [over speaking 1:09:56].

Would you assume there'd be a cost?

M: Not if you're forced to do it. As you say, you're not asking for it.

I think if they're running it across the whole country, then...

M: They'd be disruption to your lives. [Over speaking 1:10:05]

It'll be like the Council Tax. They'll be up in arms. 'He can't pay it. He can pay it. You're on a low income. You get it for free.' I mean, where do they stop? Is it going to be something they're rolling out to everyone and it's going to be free? Mm, wait and see.

They'll be charging bloody thousands!

Do you think it will cost?

I think if it's a compulsory order, I don't think that they should be able to [over speaking 1:10:26].

I'd like to think [over speaking 1:10:28].

M: I think there might be a cost for businesses but not for homes.

Yes, possibly for businesses.

M: Not for homes.

I think there will be a cost, but you won't know about it.

M: It'll be added to your Council Tax.

You'll be hit somewhere.

[Some agreement]

I don't know.

[Talking at same time]

There you go. So something like that. So basically, it's free in the sense that you don't have to pay anything, but then ultimately there will be a charge...

It'll be a hidden cost somewhere.

In bills and things like that.

Yes, yes.

Someone's going to pay for it ultimately.

Of course.

Absolutely. So having...

M: Sorry. Just on that point. Have they not said if there's going to be a cost yet?

It's very complicated in terms of who...

M: Surely it's free or not!

Well, the government [over speaking 1:11:14].

M: Not having a go, but you know what I mean. Is it not as simple...? [Laughter]

M: There's no such thing as a free lunch. [Laughter]

If smart meters make the energy grid more efficient, energy companies may save on the fuel they burn. What impact might this have?

M: They'll save money.

There you go.

M: Which they could pass down.

Theoretically.

Yes, to the customer.

They don't know how much that'll save because it's never been done; they've never had access to this information before, so they don't know.

M: My business head tells me that if they're saving because they're buying less, but if they buy bulk, they get it cheaper.

M: Or buying more accurately. Yes.

Does anybody think having a smart meter might affect the way they use energy in their business?

M: No.

M: No.

M: Still going to use what we use.

M: Yes.

Would anything or any particular additional information or anything encourage you to do that?

The additional information is if - well, not if because it is compulsory that they're putting these meters in and there is costs involved, is it going to be regulated? It's one cost throughout the companies? You know, now that we're aware of it, as such, I will certainly look into it and think, oh, I'm paying £300 for this company but I'm getting it for £50 for that. So I'm going to change companies.

[Some agreement]

Do you think it might be easier to switch supplier if you have a smart meter?

I would assume so.

M: Yes, yes.

They're all being the same meter.

[Talking at same time]

M: The suppliers are going to know what you're doing.

You can change your supplier just by a phone call now.

M: Do it online.

Yes, it's amazing what they can do. Just wonder how they do it. You just think how do you do that? You just don't know.

I think it's a register, isn't it? That's all they do.

M: I wonder if they're going to... Your cost could be determined on the size of your business? If you've got

under ten employees, you pay X amount. Ten to 50, you pay X amount. Fifty and above... You know? It seems strange that you might have a two-man-band and you're paying the same as a bank. It doesn't seem right, does it?

That's actually something we'll touch on which is tariff opportunities for small businesses. So what kind of tariffs you think you might have? Let's say we all have a smart meter.

M: [Unclear word 1:15:25] tariff. I think we've all said that we're all nine-to-five, eight-till-six, something like that.

Yes, that would be [over speaking 1:15:32].

So there could be that. Interesting about size of business. So there could be you get charged less if you're a two-man-band or perhaps more if you've got 80,000 employees or whatever.

You would assume that would be the norm because that's what happens with everything else with them, doesn't it?

Yes, I guess it depends. I think unit-by-unit, a bigger company would pay less than a smaller company.

M: Yes.

Economies of scale isn't it? Again, if you were selling oranges, it's the same thing. So any other tariff opportunities maybe you can think of? It might open up the opportunity to have if you have a smart meter?

M: It might encourage you to do your business during the times when it's cheaper to do it rather than eight until five. So you're saying maybe nine o'clock at night. It might encourage you to - you know what? I'll run this machinery 5:00 till 10:00 tonight because it's half price.

Could any of you guys do that? The proper term for that is called 'load shifting'.

The work unit that I work from, so I have a commercial shop as well and I technically could do my contract work in the evening if I wanted to. But only if it would be saving me money. If it was going to be the same tariff from one place to the other, then I would be as well just using my shop at night. Or my home even for

that matter. So I could technically do that, but...

I could change the time my cleaners come in! I could but I don't think it'd make an awfully big difference. Not really.

It has to be relevant savings I think.

Yes.

M: Yes, I mean, I'd still like it if it could tell you what your heating was, what your light was and what your computer usage was.

So if you could break down all the different...

M: Even into four sections for costs.

Uh huh.

Let's say the display does tell you that. Do you think that might affect how you use energy or your efficiency?

Oh, I think it would. Oh, yes. Yes. I mean even if it says during the day you think your dishwasher's nearly full, you put it on and you think, oh, no, no, no. I'll put it on at five o'clock at night. I'll wait till we've got another few dishes. So I think it will. I think it'll get you to think about energy a lot more.

M: Or even the times for heating that you were talking about.

Yes, yes.

I was just thinking as well, the garage. Could you run the garage from 12 o'clock to nine o'clock in the morning?

M: No.

No.

M: No.

So there's no way you could...

M: Kind of restricted in my hours and even what we do during the working day. Like if we've got a certain job and we need to use a certain tool, I turn around and tell the guys, 'Oh, you can't use that tool because it costs too much in electricity,' so we're limited.

M: Could you change your working hours for the guys?

M: No.

M: I know they wouldn't like it but...!

M: It would probably end up costing more in overtime.

M: Plus extra rates at night.

M: Antisocial hours.

M: Yes, yes.

Maybe I'm missing something. Maybe I could run a nursery through the night, because there's an awful lot of kids that don't go to bed! [Laughter] Maybe that's something. Maybe I'm missing something!

Night time nursery! Maybe there's a little business opportunity. Very good. Citizens Advice then. So would you ever go to them for information about energy and things like that?

[No one would]

M: I've used them in the past.

So what kinds of things do you associate Citizens Advice with?

Problems.

M: To get my ex off my back!

M: Neighbour disputes.

Understanding. A wee bit of understanding and maybe just giving a wee bit of guidance if you need it.

So not energy.

M: No.

No.

M: To be honest I find - I've used them a lot. Genuinely, I have used them a lot and I find them - they're quite wishy-washy. They just tell you the stuff you probably could have got off the internet.

Yes.

M: Genuinely and I've walked away on a few occasions saying, 'Christ.' [Laughter] That sounds terrible, but I find they would just tell me stuff that...

M: There's one in Cowdenbeath and it's just wee wifies that go in there.

Sorry, what's 'wee wifies'? [Laughter]

A wee wifie.

Oh, a small wife? [Laughter]

M: Little old ladies. The point being it's not a point that would spring to mind to go and speak to about energy. It's the last place I would think of.

It's harder and harder actually, the Citizens Advice Bureau, to get someone specific with the information.

M: Knowledge, skills.

Yes.

[Talking at same time]

M: Could you tell me where your local Citizens Advice is, office? I do at Fountain Park but I think it's only open two afternoons a week now. There's one in the library, if the library's still there.

We had actually one it was in our doctors' surgery, which was really quite strange.

M: I think there's money problems.

And then they went to the [over speaking 1:20:24]

M: Yes, so they're not that - 20 years ago, you saw stickers for them all the time, Citizens Advice, buses. I've not seen any for years.

They're spending online though, [unclear words 1:20:33].

M: That ties in...

We might be.

[Talking at same time]

So what do the wee wifies want with the Citizens Advice Bureau?

M: They want to say that Mrs So-and-So took a turn on the stairs and what can she do about it.

Maybe they've got a wee bit of a dispute. It's like where do they go?

Like legal advice.

Just getting that wee bit of advice and sometimes it's quite reassuring.

M: Somebody to listen to them.

[Unclear words 1:20:58]

[Agreement]

They don't know who to go and...

That's exactly what it is.

If you have a large issues though, or if you do have an issue and you go to Citizens Advice Bureau, you don't actually get someone with the knowledge to sit down with you. It's also a case of you have to make an appointment for that. So you can't just walk in like what you used to be able to do years and years ago and get that information.

M: That was the point of them, wasn't it? You could just walk in and...

They're too busy.

M: I was going for a legal separation and I went and nothing.

[Talking at same time]

M: To be fair they're catch-all, aren't they? They're trying to do everything...

I'll get the information from the government. The government will send it out to you.

Why doesn't Scottish Power and npower, and whoever have power, why don't they not have a team in-house?

What's the Citizens Advice got to do with...?

M: Are they worried that people are not going to...?

M: They should be dealing with that. They should be getting their shoes dirty, getting round all the doors, round all the houses and saying, 'This is what you need and this is why you need it.'

So Citizens Advice then...

People don't want cold calling nowadays. When people come to the door - I must admit I hate when they come to the door. I just say, 'Look, if I want something I'll go out and get my own research. I don't need you to come to the door.'

Yes, it's just hypothetically speaking.

Yes, I know that. I know.

But to get it out there, I think they need to take the...

M: The government need to do something.

I'm sure it'll be advertised on the television.

M: Is it like Ofcom or Oftel or something?

There you go - government organisation or whatever it is.

M: I was going to say why Citizens Advice? I get the angle. But it doesn't gel.

No.

M: Yes. I think - are they concerned that people are going to be affected by this, hence they want to help people get their head round it...?

Ultimately Citizens Advice just want to know what kinds of information should they have available or should they make available to small businesses relating to how to get the most out of your smart meter.

M: Who's asking them to do this? Is it something they want to do or has the government asked them to...?

It's the government, yes, possibly.

M: Is it just something they want to get involved with?

They just want to know if it's something they should consider and worry about. Do you want to know that and would you go to Citizens Advice?

M: It's not an association I would associate...

M: No.

No, I wouldn't associate Citizens Advice with that.

If you did want to find out about how to get the most out of your smart meter, where would you go?

Scottish Power.

M: Online.

[Talking at same time]

M: I think you'd trust them more as being more impartial than your own [over speaking 1:24:39].

Citizens Advice?

M: I think you can go on line and using Martin Lewis for Money Saving Expert, but the equivalent of Energy Saving Expert. I'm sure they will pop up as this happens. I would go there.

I'd like to think that if it's rolling out big style, like what they're talking about, that there'll be a big campaign and there'll be something out there that everybody will see and everybody will be very much aware of it. So I would think...

That's already happening, by the way. So it's not working very well, is it?!

I've not seen anything as yet.

M: I've never seen anything about it.

Apart from my house, it wasn't a big campaign. I've not seen a leaflet. I've not seen anything. I just had a call saying...

You just had a call.

He was trying to say we're having a smart meter and this is what we're doing and this is why we're doing it.

Okay. For the last couple of minutes, I want to talk about Citizens Advice, so what role might they have or what would you expect them to know about smart meters?

All the information. They need to know everything about it. I would assume they've got...

Educating people who don't understand what energy they're using.

M: Elderly people.

Somebody like a young family for instance. 'Do you know that it's probably beneficial to put your washing on at night and it could save you this over a percentage period of time?' So that wee bit of knowledge there. Yes.

M: I think the disadvantaged. You say the young families.

Young families.

So for small businesses in particular?

M: [Unclear words 1:27:16]

Yes, yes.

Small businesses as well.

M: I think they can only pass on information that they're given by the suppliers. They're just a message board.

M: They could also advise how you can switch providers? How easy it is for small businesses to switch,

because I don't think I've ever seen anything like that about telling... You know, you get it for your home but never actually see anything about businesses switching. Well, I've not seen anything. Correct me if I'm wrong.

So there's a lack of information about switching for business.

M: Not just switching but the fact that you're not necessarily stuck with your provider. You know, if you're unhappy.

Commercial properties and...

I still don't think you'd go to Citizens Advice.

M: I totally agree. Yes!

So why really wouldn't you go there? They're supposed to be...

Because historically they're for people that - well, some of them do have bother with their electricity, gas bills, all things like that.

Yes.

If they're worried about it, they want to see if somebody can help them because they can't do it themselves.

It's because of debt.

There's lots of things.

M: It's understanding their bill. They can't read it and understand it.

Older people.

M: Or vulnerable.

For various things, but not necessarily that.

M: The name 'citizen' is a person, not a business, so you wouldn't go there for business advice.

Interesting point.

M: That's a good point.

Most of the people are volunteers as well. They might not always be in on the days that they're supposed to be in on. I don't think it's quite as solid for that sort of thing.

M: I certainly don't feel that they have the presence they had 20 years ago.

[Agreement]

My last question really would be, what's the one thing you really need to know in order to make the most out of having a smart meter as a small business?

M: How it affects you financially.

Cost.

Yes, I think the overall thing is how you can save. Will you make a saving?

Will it cost you money to get one installed? Will I save money when I get one? How do I save money when I get one?

M: I look it the other way; is it going to cost me to get one?

Will my bill go up, go down?

M: How am I going to pay for this? Ultimately you're going to pay for it. You've kind of hinted that yourself. Is this going to cost me more? That's what I'd be looking at.

Thank you very much for your time.

[END OF TRANSCRIPT]