LEADERS

GLOBAL LEADERS TO FOLLOW · BY XRAISED

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A HEDGE ON ENERGY

Why own generation protects against volatile fossil fuel costs

ONE SYSTEM

Solar, batteries, heat pumps and EV chargers, joined up

FINANCE MEETS CLIMATE

Green loans and smart tariffs change the cost of switching

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A Financier's Case for Going Renewable Now

Jay Mukhey

Mee Energy

CEO & FOUNDER

THE CURATED INTERVIEW MAGAZINE FOR INDUSTRY LEADERS

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EDITOR'S LETTER

A word *before we begin*

Few decisions feel as financially daunting for a household or a business as changing how it gets its energy. That is why we wanted to hear from someone who approaches the question from the finance side first.

Jay Mukhey spent more than two decades in global finance, and seven years leading ESG strategy at a major fintech company, before founding Mee Energy. His argument is that the economics of going renewable have shifted, and that green finance, smart tariffs and a joined-up system change what is possible for ordinary customers.

Energy prices remain volatile and electrification is accelerating. His conviction that doing right by the planet and making a sound financial decision can be one and the same choice felt worth putting in front of our readers now.

— The Xraised editors

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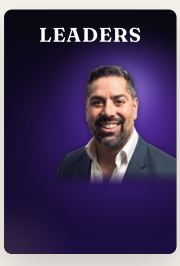
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ON THE COVER

Jay Mukhey

CEO & Founder, Mee Energy

About *Mee Energy*

Mee Energy

WHAT THEY DO

Mee Energy is a UK climate fintech company. It provides complete, fully managed clean energy systems for homes, landlords and businesses, combining solar panels, batteries, heat pumps and EV chargers with arranged green finance and long-term optimisation.

Climate fintech SECTOR	**United Kingdom** BASED
Solar, storage, heat pumps, EV charging SYSTEMS	**Homes, landlords and businesses** CUSTOMERS



JAY MUKHEY · CEO & FOUNDER, MEE ENERGY

COVER STORY

A Financier's Case for Going Renewable Now

JAY MUKHEY · CEO & FOUNDER, MEE ENERGY

After more than two decades in global finance and ESG, Jay Mukhey founded Mee Energy on a clear premise: renewables are no longer only the right choice for the planet, but a sound financial one too.

> With a background in economics and a passion for social and environmental causes, I have built a successful career in the financial sector, spanning over 20 years and multiple continents.

— JAY MUKHEY

A Financier's Case for Going Renewable Now

JAY MUKHEY · CEO & FOUNDER, MEE ENERGY

In early March, wholesale gas prices doubled in response to the start of the Middle East conflict. For households and businesses in the UK, it was one more reminder that the price of conventional energy is set by global commodity markets they have no control over. For Jay Mukhey, CEO and Founder of Mee Energy, that volatility is exactly why the case for renewables has changed. Clean energy, in his view, is no longer merely an environmental choice. It is a hedge against energy costs, and a sound financial decision for homes and businesses alike.

Mukhey came to that view from finance rather than engineering. In his own account: "With a background in economics and a passion for social and environmental causes, I have built a successful career in the financial sector, spanning over 20 years and multiple continents." That career took in J.P. Morgan, Deutsche Bank, Citi and the European Commission, with grounding in investment management, customer relationship management and reporting. From 2016 he spent seven years as Global Head of ESG, Purpose & Impact at the fintech company Finastra, leading a global team through a sustainability strategy that spanned climate action, social impact, corporate governance and stakeholder engagement.

That vantage point shaped his central conviction. The mistake businesses and consumers most often make, he believes, is to see sustainability as a burden to be managed rather than a source of genuine, measurable value. The most durable ESG outcomes he saw came when environmental action and financial benefit pulled in the same direction. Those experiences, as he tells it, created the founding principles of Mee Energy, which he describes as a climate fintech firm. As CEO and Founder, he oversees everything from vision and strategy to partnerships, investor relations and culture.

Then there is security. Generating your own energy, chiefly from solar, insulates a home or business, he argues, from the market swings that have made budgeting so difficult. And demand is only heading one way. Society is electrifying rapidly, through electric vehicles, heat pumps and air conditioning, and the independent Climate Change Committee has estimated that by 2050 annual electricity demand could be more than double what it was in 2023. There are now 2.1 million fully electric cars on UK roads, and more than 340,000 households have had heat pumps installed. As that load grows, in his view, energy independence becomes valuable strategically as well as economically.

Design matters as much. Most people who want to go renewable face a fragmented path: one supplier for solar, a separate installer for a heat pump, another provider for an EV charger, and a lender on top. Mee Energy delivers the whole system end to end instead, treating solar panels, batteries, heat pumps and EV chargers as one installation rather than separate purchases. It works with Microgeneration Certification Scheme-approved installers and arranges financing, installation and ongoing optimisation under one roof. Configure a heat pump to draw preferentially on solar-generated electricity, add a battery, and the parts begin to work as a whole. The company calls its managed service for that long-term optimisation Mee Sync.

> *Sustainability treated as a cost or a compliance exercise, he believes, misses where the real value lies.*

Finance is where his background shows most clearly. The financial toolkit around clean energy has matured, Mukhey argues, and the barrier to entry is lower than most people realise. Electric vehicles and heat pumps open the door to time-of-use tariffs, letting households run their car, heating and home battery on cheaper off-peak power. Green loans change the arithmetic of the upfront cost. Mee Energy's model arranges green finance so that customers pay nothing upfront, with savings on energy bills intended to cover the loan repayments. It is a principle from global finance, applied to a household decision. Sustainability treated as a cost or a compliance exercise, he believes, misses where the real value lies. Align the financial benefit with the environmental one, and the choice becomes far easier to make.

The final thread is moral as much as financial. Choosing renewables, in his framing, is a decision to stop funding the climate crisis. Every pound spent on a fossil fuel bill flows back into a system whose price volatility, geopolitical dependencies and environmental costs are increasingly well documented.

He describes his most important professional responsibility as being the custodian of Mee Energy's vision to "change finance to fight climate change". He wants to do it by "transforming ambitious ideas into practical realities", and to put the mission within reach of ordinary homeowners, landlords and businesses rather than institutions alone. Lower bills, greater energy security and a smaller carbon footprint are not competing outcomes in his telling. Done right, he argues, they arrive together.

AT A GLANCE

- CEO and Founder of Mee Energy, a UK climate fintech company
- Career at J.P. Morgan, Deutsche Bank, Citi and the European Commission
- Seven years as Global Head of ESG, Purpose & Impact at Finastra, from 2016
- Mee Energy's mission: to change finance to fight climate change
- Works with Microgeneration Certification Scheme-approved installers

LEADERS

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