



Off-the-shelf financial instrument for energy efficiency

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Off-the-shelf financial instruments 2014-2020



Three for SMEs:

1. Loan for SME's based on a portfolio risk sharing loan model (Risk Sharing Loan) (Annex II of 2014/964/EU) .
2. Guarantee for SMEs (partial first loss portfolio, capped guarantee) (Annex III of 2014/964/EU).
3. Equity fund for SMEs and start-up companies (Co-Investment facility) (Annex V of 2014/964/EU amended by 2016/1157/EU).

Two for energy efficiency/renewable energies and for urban development:

4. Renovation Loan based on a Risk sharing loan model (RS Loan) (Annex IV of 2014/964/EU).
5. Urban Development Fund (Loan Fund for Urban development projects) (Annex VI of 2014/964/EU amended by 2016/1157/EU).



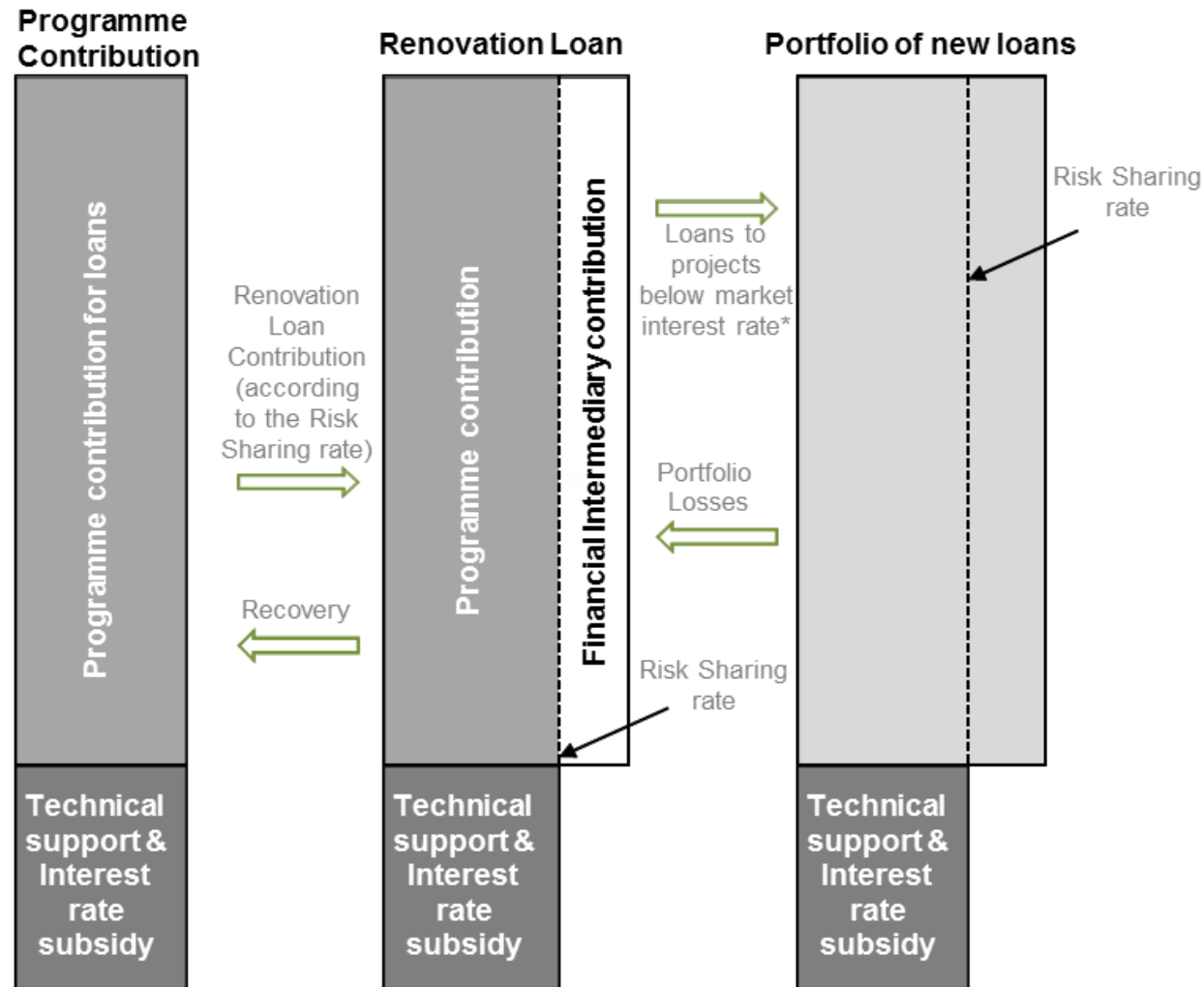
Renovation Loan (energy efficiency and renewable energies in residential building)



- Offers preferential loans to natural and legal persons or independent professionals owning premises (apartment, social housing or individual household), as well as administrators or other legal bodies acting on behalf and for the benefit of the owners in order to undertake renovation works.
- The loan shall incentivise the energy saving potential arising from the renovation of residential buildings.



Renovation Loan



* Full benefit of interest rate is passed to house owners



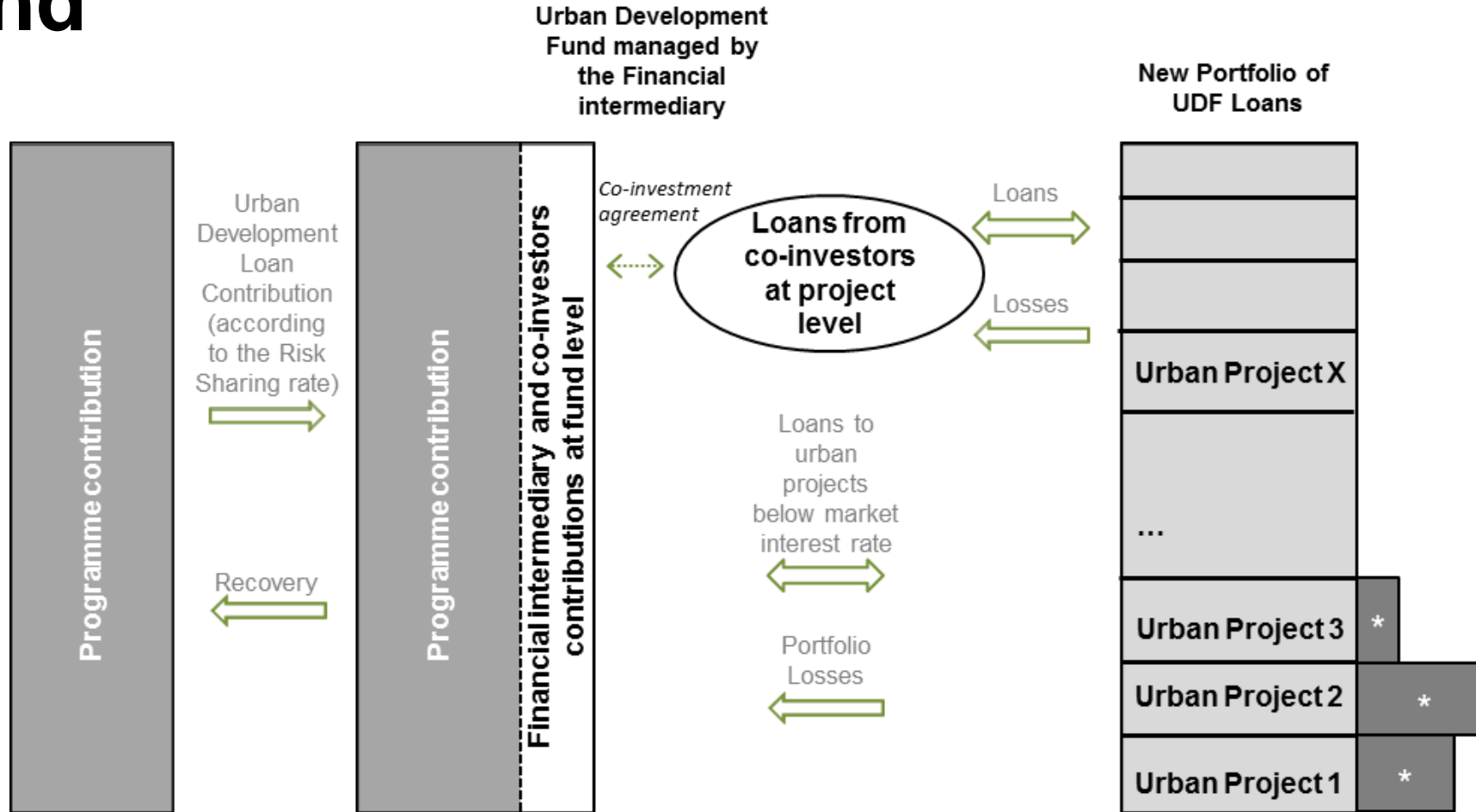
Urban Development Fund



- The Urban Development Fund shall take the form of a loan fund to be set up and managed by a financial intermediary with contribution from the ESIF programme and contribution of at least 30% of the loan fund from the financial intermediary.
- The Urban Development Fund shall finance and support implementation of urban development projects in assisted areas, as well as mobilise co-investment from private sources, including among others the financial intermediary's co-financing.



Urban Development Fund



* Other co-investors at project level (except loans)





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