



# NATIONAL ROUNDTABLE ON FINANCING ENERGY EFFICIENCY IN POLAND

## 15 MAY 2018

### WARSAW, POLAND

**Venue:** Hotel Marriott, Al. Jerozolimskie 65/79, Warsaw

**Organised by the European Commission in partnership with the Ministry of Energy of Poland, the National Fund for Environmental Protection and Water Management (NFOŚiGW) and the UN Environment Finance Initiative (UNEP FI).**

#### **Background:**

As part of the "Smart Finance for Smart Buildings" initiative, the European Commission is organising a series of "Sustainable Energy Investment Forums" to enhance the capacity of and co-operation between public and private stakeholders to develop large-scale investment programmes and financing schemes. The SEI Forums will consist of more than 30 events in up to 15 Member States in 2016-2019; information on past and upcoming events can be found on the SEI Forums [webpage](#).

An initial regional conference on Energy Efficiency Finance in Poland, Czech Republic, Slovakia and Lithuania, took place in Warsaw on 30 November 2017. This event gathered about 130 participants working on energy efficiency finance from the financial sector, national Governments and energy efficiency sector incl. project developers and local and regional agencies. The presentations and proceedings from that event can be found [here](#), and make useful background reading in preparation for the National Roundtable.

The objective of the National Roundtable is to continue dialogue between key Polish stakeholders on how to improve access to finance for energy efficiency investments, and to identify common objectives and potential improvements to be made in the current policy framework and business practices. The Roundtable will devote a significant amount of time to exchanges and interaction between participants in the form of small working groups.

*This event is organised by the Executive Agency for Small and Medium-sized Enterprises (EASME) in the frame of the Sustainable Energy Investment Forums contract, funded under the EU Horizon 2020 programme.*

# DRAFT AGENDA

**9:00 Registration**

**9:30 Introductory plenary: Opening and introduction to the National Roundtable**

- Welcome speech
  - Minister of Energy – Mr Tadeusz Skobel, Undersecretary of State
  - NFOŚiGW – Mr Kazimierz Kujda President of the Board,
- Setting the scene to bridge the energy efficiency and financing sector
  - The EU perspective  
Margot Pinault, EC – DG Energy
  - Status of utilisation of public funds for energy efficiency in Poland  
Marcin Janiak, Ministry of Energy
  - Perspectives seen from the financing sector  
Bolesław Meluch, Polish Bank Association
- **Presentation of the Topic Groups and Working Method for the day**
  - Céline Tougeron, EASME and Andrzej Rajkiewicz NAPE S.A.

**10:30 Coffee Break**

**11:00 Topic groups– 1st session**

1. Development of the EPC/ESCO market
2. Improvement of EE finance in the Industry/SME sector
3. Promotion of One-Stop-Shops concept
4. Development of financing instruments of EE in single family buildings

**12:30 Lunch**

**13:30 Topic groups – 2nd session (same topics, continued)**

**14:45 Coffee Break**

**15:00 Closing plenary**

- Report from Topic Group Rapporteurs on the key recommendations
- Discussion and next steps

**16:15: Concluding remarks**

**16:30 Networking Cocktail**

# Background paper

During the National Roundtable, participants will be split into 4 working groups on the topics:

- Topic 1: Development of the EPC/ESCO market
- Topic 2: Improvement of EE finance in the Industry/SME sector
- Topic 3: Promotion of One-Stop-Shops concept
- Topic 4: Development of financing instruments of EE in single family buildings

These sessions will draw on the conclusions from the regional conference and work to identify concrete solutions on each topic. This paper aims to summarise the key questions that are relevant for each working group, in order for participants to come prepared and to have an effective working session.

To allow open discussion, the event will be held under “Chatham House rules” which means that discussion points will not be attributed to any individual or organisation. We are not aiming for one universal consensus view, but to generate as many ideas as possible on the way forward on financing sustainable energy projects in Poland.

Topic group sessions will include introductory presentation(s) to set the context on the current situation in Poland and may include invited speakers from other European Member States. Discussions will take place in Polish with interpretation to English for foreign participants. We will ask a rapporteur in each topic group to report on key issues arising from the discussion and to provide the 5 (or more) recommendations of the topic group, which can be addressed to public or private stakeholders.

## **General background**

First initiatives to support financing of energy efficiency measures appeared in Poland in mid of 90-ies as a result of different market analysis prepared by various entities. The support scheme to finance thermo-modernisation measures in buildings, medium-sized heat sources and heat networks has been created 1998 by the law, in the form of Thermo-modernisation Fund, managed until now by the BGK. It served so far over 40 000 projects in these sectors and involved many commercial banks. Preparation of the scheme has been supported by EU from PHARE funds and by Denmark within bilateral intergovernmental co-operation. During this period several energy agencies have been founded with support of international or domestic donors and the group of consultants focusing on identification and assessment of energy efficiency potential in each of the economy sectors grew rapidly. The standard of the energy audit of buildings, prepared 1999 is still the basic document required by each institution providing financing of energy efficiency measures in buildings sector. For other sectors, the scope and form of the energy efficiency audit has been prepared 2012 and is used in the “white certificate” scheme and specifically for assessment of energy efficiency potential in industrial processes.

After Poland joined the EU and launching support within the EU cohesion policy, the National Fund for Environment Protection and Water Management became the implementation agency of OP I&E and prepared several programs to support energy efficiency measures in public, residential buildings, heat sources and industry. Energy efficiency was also subject of programs managed by the National Fund for Environment Protection and Water Management, co-financed by EEA grants and within the Green Investment Scheme. The Ministry of Energy (former Ministry of Economy) in cooperation with National Fund for Environment Protection and Water Management has developed 2014 the nation-wide advisory scheme for RES and energy efficiency, financed by the EU, which bases on the resources and infrastructure of Voivodship Funds for Environment Protection and Water Management. Those institutions are also providing support to municipal and private investors in preparation of energy efficiency measures implemented in buildings, energy sources and large industry as well as SMEs.

The use of EU Structural Funds to support energy efficiency measures at the regional level is changing from the direct subsidies for owners of buildings or SMEs, to financial instruments, like JESSICA 2 loans and other instruments.

Promotion of financing instruments takes place also by the support of EC and World Bank. To mention are early World Bank projects to support ESCO in Cracow and to develop the pipeline of energy efficiency measures in municipal economy. Then the POLSEFF initiative towards increase of energy efficiency in SMEs was implemented by the EBRD with the support of EC. Currently, the EBRD is running the POLREFF initiative of financing energy efficiency measures in single-family houses.

The EPC/ESCO approach for capturing energy conservation potential in public and non-public sectors was used quite frequently in Poland in the second half of 90-ies due to drastic increase of energy prices. Currently, this approach meets many obstacles of legal nature and needs stronger promotion and support by public bodies.

The question of energy efficiency of single family houses became very important since this sector has been identified as mostly participating in the smog related air pollution. Additionally, this question correlates with the energy poverty of most families living in such houses. Solving this problem is subject of current actions of several Ministries. The shape of special financing instruments is being elaborated within the World Bank and EC project "Poland catching-up regions".

The 4<sup>th</sup> National Energy Efficiency Plan from December 2017<sup>1</sup> creates the good basis for discussions planned during the National Roundtable. It consists of historical overview about financing instruments to support energy efficiency measures in all economy sectors. There are also presented results of various analysis prepared by public and not public organisations to be considered while creation of new policy implementation instruments.

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<sup>1</sup> [https://ec.europa.eu/energy/sites/ener/files/documents/pl\\_neeap\\_2017\\_pl.pdf](https://ec.europa.eu/energy/sites/ener/files/documents/pl_neeap_2017_pl.pdf)  
[https://ec.europa.eu/energy/sites/ener/files/documents/pl\\_annual\\_report\\_2017\\_en.pdf](https://ec.europa.eu/energy/sites/ener/files/documents/pl_annual_report_2017_en.pdf)

# 1. Development of the EPC/ESCO market

**Moderator:** Bartosz Marciniak, PROMAR

**Reporteur:** Marcin Jamiołkowski, NFOŚiGW

## **Speakers:**

1. Robert Pernetta, EIB – Presentation of the EuroStat guideline on the accounting of EPC
2. Marcel Lauko, Energy Center Bratislava - EPC – Good practices from Slovakia
3. Marcin Janiak, Ministry of Energy - Barriers to support ESCO development in Poland

## Objective and background

The aim of the session is to elaborate recommendations for elimination of barriers for development of EPC/ESCO market and for creation of support instruments for projects developed by relevant entities. Today, the EPC concept is not frequently applied and there is a considerable unreleased potential. Some providers of technologies are permanently offering EPC related to purchase of their equipment applied in technological processes or in public buildings sector. There are also few companies offering EPC as general contractor guarantor of the performance. The EPC may be combined with “white certificates” scheme, but for planned investment only (not implemented).

Use of EPC in public municipal sector is limited by treatment of such contracts by fiscal authorities as debt in terms of public finance law. This creates barrier for municipalities, which are financing by debt most of the infrastructural projects up to the maximum debt limit set by the law. Nevertheless, some pilot projects have been implemented under Public-Private-Partnership Law and registered in the data base of the Ministry of Investment and Development.

The session on development of the EPC/ESCO market at the public SEI Forums conference on Financing Energy Efficiency in Warsaw on 30 November 2017 showed a considerable interest in the current and potential future role of energy service companies, but also differences in terms of what is meant by an ESCO and the way in which they operate. It revealed prosperous good practice of Energy Performance Contracting, but also that the concept requires more support to release its full energy saving potential.

An example was presented in form of an EPC project in the town of Sosnowiec with the goal of undertaking real, guaranteed and comprehensive improvement of the public building infrastructure. The EPC contract between the town and contractor (the ESCO) entails a guarantee on the side of the ESCO to generate at least 20% savings in 87 building facilities. The EE measures were realized in one year including elements such as on-the-spot checks, optimization of building management systems, remote monitoring and energy management. The project has now been in operation for four years and the EE performance has been achieved in accordance with the goals.

The Polish Ministry of Economic Development works to promote the PPP/EPC concept and the Ministry gathers information on successful cases like in Sosnowiec and disseminate those via the ministry’s website. Moreover, the Ministry can offer free training for potential public entities and help to consultancy services.

Eurostat published on 19 September 2017 a revised guidance note on the recording of Energy Performance Contracts (EPCs) in government accounts. This guidance is particularly important as it clarifies under which condition an Energy Performance Contract implemented in the public sector and financed by a third party could eventually be treated off-government balance sheet, based on a new interpretation of European System of Accounts from 2010. Now, to promote its application on the ground, Eurostat together with the EIB have been working on a new practitioners' guide, which is going to be published soon. This guide will better define the circumstances where an EPC provider can be considered the economic owner of an EPC asset, and therefore where an EPC contract can be considered off-balance sheet. The intention is to address what implication this EPC guidance could have in terms of overcoming the current obstacles at the Polish market.

At the European level there are numerous initiatives that could inspire and enrich the process in Poland. The “GuarantEE – building energy services in Europe” project, supported by H2020, has a special focus on private sector building owners, aiming to develop and test EPC contract variants that can provide enhanced flexibility. Market stakeholders will be intensively involved in the analysis of current barriers and the definition of adequate contractual solutions. For rented facilities, the aim is to develop and test solutions adequately sharing costs and benefits between user, building owner and ESCO (triple-win approach).

[Energy Centre Bratislava](#) (ECB) is partner in Guarantee and take care of project activities in Slovakia. Moreover, ECB has an active role in other activities to promote the EPC concept including running a Slovak ESCO network, developing financial instruments and exploring the adoption of the EuroStat guideline on the accounting of EPC. At the session Marcel Lauko, Director of ECB, will present the achievements and experiences of this development.

### **Key Questions**

- How to overcome essential barriers for EPC project development, notably exploring the new EPC guideline, State Aid regulations and international experience in this regard ?
- How to build the positive image for public investors as well as public-private partnerships, to gain momentum for EPC market development
- What are expectations of ESCO companies and investors in terms of financing instruments and reduction of legal & fiscal barriers?
- What is the role of commercial banks and other financial institutions in development of EPC/ESCO market and in implementation of individual project?

## 2. Improvement of EE finance in the Industry/SME sector

**Moderator:** Zygmunt Parczewski, Expert

**Reporteur:** Szymon Liszka, FEWE Szymon Liszka, FEWE/SAPE

### **Speakers:**

1. Nicoletta Favaretto, Eurochambres – ProjeCt STEEP
2. Adam Hirny, BNP Paribas - Prospects on the further use of the PolsEFF program, incl. barriers and lessons learn
3. Zbigniew Kamieński, NFOŚiGW, Energy efficiency in Polish industry

### Objective and background

The aim of the session is to elaborate recommendations for improvement of energy efficiency investments in industry sector, especially with use of financial instruments and recommendations for development of support schemes for SMEs.

Like in most EU countries it is a challenge to bring momentum for EE measures in the industry/SME sector in Poland. A key intention of the session is to increase the motivation and incentives in the sector, incl. among others using the EPC concept as an element in increasing the dynamics.

Energy audits have become mandatory for all type of companies, incl. analysis of the energy consumption and technical installations, supplemented with a list of recommended EE projects including assessment of their economic viability. However, there is both lack of awareness and motivation to do the energy audits as well as the subsequent implementation of recommended measures.

The industry/SME session under the public SEI Forums conference on Financing Energy Efficiency in Warsaw on 30 November 2017 showed some of the existing initiatives in Poland, incl. NFOŚiGW program for industry, “white certificates” scheme, the PolsEFF Program and an effort to make energy audits obligations more practical in use.

Since the year 2010 BNP Paribas Bank has been operator on the PolsEFF program aiming to increase the energy efficiency in SMEs and associated CO2 reduction. The basic elements have been to provide technical support for SMEs, simple procedures for beneficiaries and offering of 10% or 15% co-financing for projects. The supported measures have both concerned the buildings and the technological processes of the SMEs. It has been accompanied by an automatic qualification process called LEME to optimize the measures. In the beginning the programme experienced lack of awareness, but many meetings and training of the involved advisers along marketing and popularization improved its effectiveness and led to acceleration of projects. Altogether, 770 projects worth 88 MEUR have been financed under the programme. The beneficiary companies have been from various industries, incl. a high representation of companies from the micro segment (around 65%).

At the European level "Support and Training for an Excellent Energy Efficiency Performance" (STEEEP) is a project that aims to provide SMEs from all sectors of the economy (service, industry, commerce) with tailored training and guidance on effective energy management

tools and practices. The key actors in the project are Chambers of Commerce and Industry (CCIs) who have been trained and have a network of energy advisers able to directly advise and support SMEs in implementing energy efficiency measures.

The session will include presentations and discussions to explore the above-mentioned examples and how these can be used to further develop actions for financing of energy efficiency measures in Polish industry and SME sector.

### **Key Questions**

- What are some of the key lessons learnt from existing industry/SME support programmes, what has worked well? What specific types of support might help to overcome initial barriers to engagement and increase interest?
- Are there key sectors or industries where a more focused programme could yield some early wins? Are there trade associations or other intermediaries that should be engaged to increase outreach opportunities?
- How to motivate the companies to make actually implement the solutions identified in the energy audits?
- What is the role of commercial banks and other financial institutions in EE financing in the industry/SME sector in Poland



### 3. Promotion of One-Stop-Shops concept

**Moderator:** Zbigniew Michniowski, Stowarzyszenie Gmin Polska Sieć Energie Cites

**Reporteur:** Andrzej Rajkiewicz NAPE/FPE

#### **Speakers:**

1. Raphaël Claustre, Mlei Postif - French example of one-stop-shops for private home renovation ( online presentation)
2. Anna Trudzik, NFOŚiGW – The structure of the advisory service rendered by NFOŚiGW
3. Patrick Boucneau, ESCO Limburg - Belgium example of one-stop-shops for municipal buildings ( online presentation)

#### Objective and background

The one-stop-shop concept is aimed to streamline the handling of energy efficiency measures by the end-user. It allows the end-user to deal with only one party that is responsible for the total renovation, starting from an inventory of the existing situation, inventory of specific end-user demands, translation into modular renovation kits, mounting and installing, financing and aftercare.

The individual interest of homeowners/end-users is not only focused on energy savings, but also on other desires for improving the houses, such as improving the indoor air quality and thermal comfort. One-stop-shop can provide packages for undertaking renovations of such multiple benefits.

The concept entails putting in place a neutral structure to assist all kind of public or private stakeholders in the renovation processes. The one-stop-shop acts as a facilitator on behalf of public contracting authorities, particularly in its role of purchasing central agency, to implement energy saving measures that can be organised as EPC's (including maintenance services such as works, supplies or services related to energy retrofit) or other form of arrangements. The concept implies advantages such as making the procedures easier, assisting to prepare the required documents and reducing the length of time that the public contracting authorities would need to do it by themselves.

For more information on the one-stop-shop concept can be referred to [“A guide for the launch of a One Stop Shop on energy retrofiting”](#) developed under the CityInvest project and based on the experience of the RenoWatt initiative in Liège.

Against that background the aim of the session is to elaborate recommendations for promotion and setting-up feasible structures of one-stop-shops concept in Poland. Based on good foreign and Polish practices in serving investors with holistic set of tools for development, planning, financing, implementation and performance monitoring of energy efficiency projects in public and non-public sectors.

#### **Examples of one-stop-shops for private home renovation**

##### [Energies POSIT'IF](#)

Energies POSIT'IF was created in 2012 as public-private partnership (société d'économie mixte or SEM) by the Île-de-France region. The initiative was created to promote, organise, support and implement the energy transition of the Île-de-France region. It acts as an

integrated service provider offering technical design, implementation and operations, financing and insurance services to owners of multifamily residential apartment buildings.

The target audience of Energies POSIT'IF are 1 million multifamily apartment buildings (condominiums) with an EPC certificate of E, F or G (230 to 450 kWh/m<sup>2</sup>/year), which represents 47% of the total residential houses in those classes.

Energies POSIT'IF aims to be a pioneer of third party financing of the energy renovation of residential apartment buildings, to compensate for the lack of initiative from the private sector on this segment. The aim is to use a significant amount of energy savings to pay for the investments.

The project is supported by the European Commission through its MLEI-PDA (Mobilising Local Energy Investments – Project Development Assistance) program, now called Horizon2020 program. In 2015, Energies POSIT'IF reported a structural agreement with the European Investment Bank as part of a global 400 million € financing program for residential homes in France.

### [SPEE Picardie](#)

The Regional Council of Picardie has taken initiative to the creation of a Public Energy Efficiency Service (Service Public de l'Efficacité Energétique or SPEE), which is an integrated service for the energy renovation of residential buildings.

The objective of the SPEE Picardie is to achieve thermal retrofit projects with a goal to save 50% to 75% of final energy consumptions, depending on the configurations. The investments of the thermal retrofits are to generate financial energy savings equal to the reimbursement of the loan over the duration of the investments, without additional subsidies. SPEE offers advice, accompaniment, and financing of thermal retrofit projects of private homeowners to fulfil these objectives.

Until April 2018 SPEE Picardie has been in contact with 4,600 end-users and undertaken almost 2,600 thermal audits that have turned into 480 planned renovations, of which 245 have been realised.

Among the learning so far is a need to simplify the customer journey, considering that many actors are involved and the importance of a stable regulatory environment for such long renovation projects.

### **Examples of one-stop-shops for municipal buildings**

#### [ESCOLIMBURG](#)

ESCOLIMBURG2020 is a joint project of the Province of Limburg, Infrac (the provincial energy grid operator) and Dubolimborg, a provincial consultancy institute specialized in sustainable buildings. ESCO Limburg 2020 aims to accelerate the energy renovation of municipal properties in order to reach faster the Near Zero Energy (NZE) standard in the Province and to contribute to the achievement of the Province and 44 Municipalities' climate objectives.

Through the involvement of Infrac's existing public Energy Service Company (ESCO), created in 2010, a package of energy services to enhance the energy efficiency of buildings is offered to Limburg municipalities, which include free services (telemetry and monitoring, a feasibility study and an energy register for the properties) as well as a series of consulting

services (including dynamic simulations and measurement campaigns), and eventually a fully implemented project.

The ESCOLIMBURG2020 project aims to support, optimise and expand these ESCO activities. The ESCO identifies the most optimal solution for the building, taking into account payback periods, available budgets and the requirements and needs of the administration.

ESCOLIMBURG2020 is supported by the Intelligent Energy Europe programme through the MLEI-PDA assistance (Mobilizing Local Energy Investments). In 3 years the project is expected to mobilize EUR 19.8 million investments in sustainable energy.

### [GRE LIEGE \(RENOWATT\)](#)

RenoWatt is a one-stop-shop for public authorities, which facilitates the energy retrofitting of public buildings. It works as a procurement agency, acting on behalf of public authorities that undertake energy retrofitting works in their own existing buildings. The agency aims at supporting public authorities, by modelling a system that can be replicated in Wallonia, while promoting employment in the region.

The concept implies a simplification of the tendering process, as the technical audits are conducted by the one-stop-shop and the identification of the investments is streamlined. A.o. this entails pooling of buildings and allowing the public authorities to get better contractual terms from the ESCOs and the financiers.

The project was launched in 2014 and by February 2017 there was launched tendering procedures launched for building pools representing 75 sites and 150 buildings, and where the implied measures comprise 27 %- 36% of electricity savings and 26-35% of fuel savings for heating.

The not professional investors, like owners of single family buildings or not very much experienced managers of public buildings might be interested in use of one-stop-shop service more widely than until date. Thanks to the Energy Efficiency Advisory Project, financed by EU and managed by the National Fund for Environment Protection and Water Management, a seed of this approach has been organised in 16 regions in Poland, where the role of advisors is among others to advice each type of investor in preparation and implementation of EE and RES projects. The session can explore whether this initiative of energy advisors associated to low-emission plans and measures in municipalities can provide springboard for establishment of one-stop-shops in Poland.

The Roundtable will further explore such business model of one-stop-shop and their replicability in Poland.

### **Key Questions**

- What is the main learning of the presented international examples in terms of introducing the one-stop-shop concept in Poland, incl. the overall organisation and use of business models
- What should be key components of a one-stop-shop service that is best suited to meet the needs of the EE market in Poland?
- Which organisations and entities could implement such facilities and what would be the role of each organisation in such a facility?

What policy and legislative changes are needed to make possible creation/establishment of a one-stop-shop services?

## 4. Development of financing instruments of EE in single family buildings

**Moderator:** Szymon Firlag, Politechnika Warszawska

**Reporteur:** Arkadiusz Weglarz, KAPE/ZAE

### Speakers:

1. Grzegorz Wolszczak, World Bank - New financial instruments prepared within Polish Catching-Up regions initiative
2. Goetz von Thadden, EIB – A financial instrument modelled on experience in Lithuania, aiming at reducing collateral requirements and thus facilitate the mobilisation of resources for the EE programme.

### Objective and background

The aim of the session is to elaborate recommendations about how the new financing instruments may assure meeting of large-scale home renovation program goals. There is a large potential of energy savings in the single-family building sector and not yet appropriate instruments in place. Around 3.5 million buildings are in poor technical condition. The existing financing scheme to support thermo-modernisation measures has been used since 1999 by around 2.300 investors, only.

The issue of energy efficiency for single family houses became very important since this sector has been identified as mostly participating in the smog related air pollution. Additionally, this question correlates with the energy poverty of many families living in such houses. Currently, the actions of several Ministries are targeting this problem.

At the public SEI Forums conference on Financing Energy Efficiency in Warsaw on 30 November 2017, the World Bank presented the Catching-up Regions (CuR) Initiative. It was initiated by the European Commission in collaboration with the Polish Government and the World Bank to deliver practical solutions to developmental bottlenecks facing Polish regions. One of the components of the CuR focuses on designing financial instruments that are to encourage owners of single family buildings (SFBs) to enhance energy efficiency (EE) of their houses (replacing old boilers, retrofitting houses) while improving the air quality in Poland (reduction of smog, which is mainly cause by the low stack emission). The current pilot project includes two regions Malopolska and Silesia, which house 1.1 million SFBs (out of 5m SFBs in Poland). Both regions have adopted anti-smog resolutions that oblige SFB owners to replace old boilers with modern, low-emission ones, though they do not mandate SFB retrofitting.

The World Bank sees scope for improvement in stronger coordination of the hitherto suboptimal dispersed programs supporting EE improvements in SFBs at the national, regional and local level. An EE and anti-smog national fund (Fund) could be created to pool available resources for boiler replacement and retrofitting of SFBs that would channel them to two groups of beneficiaries via two different instruments. These would be i) almost full subsidy to energy poor households for retrofitting and boiler replacement, and ii) commercial loans to energy non-poor households, with potential fiscal incentives, e.g. income tax deduction or a limited upfront subsidy. Further work is currently under way to make these recommendations more specific.


While developing such instruments targeting private households, the amount of security/collateral that banks are asking for is a challenge for many home owners. [Loans available in the market are either unsecured consumer loans, which are short-term, or long-term mortgage loans. Both options pose a challenge to many households that are not energy-poor, but indebted already.](#) The EIB will present an instrument modelled on their experience in Lithuania, aiming at reducing collateral requirements and thus facilitate the mobilisation of resources for the EE programme.

Moreover, SEI Forums organised on 27<sup>th</sup> Feb 2018, a webinar on the topic of financing home renovation from the perspective of the end user. While capital may be readily available to finance renovation, services that combine technical and financial advice together are not always available and the complexity and the burden of implementing a renovation project may be too high for some householders. This webinar presented the following successful examples on how to overcome barriers and deliver home renovation at scale:

- Upcoming Horizon 2020 funding calls related to home renovation, with Christophe Milin from the European Commission, EASME.
- Picardie Pass Rénovation, with Alice Morcrette, which offers a combined financial and technical assistance for deep renovation of detached homes in France to stimulate uptake of renovation offers
- The role of building renovation passports in driving deep renovation with Mariangiola Fabbri from the Buildings Performance Performance Institute Europe
- The PACE financing system in the US and its adaptation to Europe, with Davide Cannarozzi from GNE Finance
- Marco Marijewycz, International Market Manager from E.ON, presented key insights arising from the Consumer Research phase of the Horizon 2020 funded EeMAP – Energy efficient Mortgages Action Plan project.

Below is a link to a recording and presentations of the webinar

[Recording](#)

[Presentations](#) 

### Key Questions

- How can owners of single family houses be convinced to engage in thermo-modernisation and how can the willingness of householders to use the financing instruments for home renovation be improved?
- Following the presentations and discussions, incl. findings of home owners' motivation, what could be the vision and more practical scope of an effective and large-scale financing instrument to harvest the potential for EE savings in the single family buildings?
- Which legal and fiscal obstacles need to be overcome to introduce such large-scale financing instrument?
- What will be the role of commercial banks interest in participation in financing of EE in single-family homes?
- What is the division of responsibilities among all stakeholders to be participating in implementation of the program, incl. what role municipalities and other stakeholders could play in increasing awareness of and confidence in the process?

# List of participants

## Plenary session

1.	Kujda	Kazimierz	NFOŚiGW
2.	Pniault	Margaut	European Commision, DG ENERGY
3.	Skobel	Tadeusz	Ministry of Energy
4.	Tougeron	Celine	EASME

## Session 1: Development of the EPC/ESCO market

1.	Borek	Marcin	Ernst&Young
2.	Herbst	Irena	Foundation for Public-Private Partnership
3.	Jabłońska	Danuta	Foundation for Public-Private Partnership
4.	Jamiołkowski	Marcin	NFOŚiGW
5.	Janiak	Marcin	Ministry of Energy
6.	Jedynak	Anna	City of Sonowiec
7.	Jeziorski	Maciej	Philips Lighting Poland
8.	Kumpiecki	Piotr	WFOŚiGW w Gdańsku
9.	Lauko	Marcel	Energy Centre Bratislava
10.	Ławrywjaniec	Krzysztof	CEZ ESCO Polska Sp. z o.o.
11.	Marciniak	Bartosz	PROMAR Sp. z o.o.
12.	Pernetta	Robert	EIB
13.	Stypka	Stanisław	PGE Energia Ciepła-Polish Heat Energy Group
14.	Szcześniak	Radosław	Institute of Public and Private Partnership
15.	Śniegocki	Aleksander	WiseEuropa
16.	Twardowski	Jan	SAPE/FEWE
17.	Wasilewski	Przemysław	PGE Polska Grupa Energetyczna S.A.
18.	Żyła	Anna	BOŚ Bank

## Session 2: Improvement of EE finance in the Industry/SME sector

1.	Amrozy	Marek	Natinal Energy Conservation Agency
2.	Bawół	Maciej	PGE Polska Grupa Energetyczna S.A.
3.	Chmielewska	Anna	European Bank for Reconstruction and Development
4.	Ciszewska	Aneta	Ministry of Energy
5.	Favaretto	Nicoletta	Eurochambers
6.	Kamieński	Zbigniew	NFOŚiGW
7.	Hirny	Adam	Bank BGZ BNP Paribas SA
8.	Majewski	Maciej	Bank BGZ BNP Paribas SA
9.	Kardaś	Piotr	Polish Glass Manufacturers Federation
10.	Kassenberg	Andrzej	Instytut na rzecz Ekorozwoju
11.	Liszka	Szymon	Fundacja na rzecz Efektywnego Wykorzystania Energii / Stowarzyszenie Agencji Poszanowania Energii
12.	Papiór	Roman	WFOŚiGW we Wrocławiu
13.	Parczewski	Zygmunt	Independent Expert
14.	Pierzchalska	Dorota	The Polish National Energy Conservation Agency
15.	Ślęk	Bogusław	ZPSO „Pol-lighting”
16.	Trojnecki	Marcin	EnMS Polska Sp. z o.o.
17.	Śnihur	Piotr	PolIREFF

### Session 3: Promotion of One-Stop-Shop concept

1.	Augustynowicz	Sabina	Grupa Medium
2.	Claustre	Raphael	Mlei Postif
3.	Boucneau	Patric	ESCO Limburg
4.	Bagiński	Jerzy	Energy Conservation Foundation
5.	Grecka	Katarzyna	Baltic Energy Conservation Agency
6.	Kulczycka	Daria	Confederation Lewiatan
7.	Meluch	Bolesław	Polish Bank Association
8.	Michniowski	Zbigniew	Stowarzyszenie Gmin Polska Sieć Energie Cites
9.	Rajkiewicz	Andrzej	National Energy Conservation Agency
10.	Smola	Michał	PolREFF
11.	Stawiany	Wojciech	NFOŚiGW
12.	Trudzik	Anna	NFOŚiGW
13.	Witczak	Konrad	Lodz Technical University
14.	Żurawski	Jerzy	Lower Silesian Energy and Environment Agency

### Session 4: Development of financing instruments of EE in single family buildings

1.	Bielewicz	Antoni	European Climate Foundation
2.	Błach	Marcin	Ministry of Investment and Development
3.	Bondarczuk	Zbigniew	Ministry of Investment and Development
4.	Firląg	Szymon	Buildings Performance Institute Europe (BPIE)
5.	Guła	Andrzej	Institute of Environmental Economics
6.	Kwapisz	Henryk	Saint-Gobain
7.	Loth-Babut	Karolina	The Polish National Energy Conservation Agency
8.	Marczuk - Lepianka	Marzena	Ministry of Finance
9.	Markiewicz	Daniel	NFOŚiGW
10.	Osuch	Przemysław	BGK
11.	Ożóg	Tomasz	Gmina Skawina



12.	Ramęda	Arkadiusz	Ministry of Finance
13.	Sołtysek	Piotr	City of Bielsko-Biała
14.	Starościak	Janusz	Stowarzyszenie Producentów i Importerów Urządzeń Grzewczych
15.	Trojnar	Paweł	PGE Polska Grupa Energetyczna S.A.
16.	Węglarz	Arkadiusz	The Polish National Energy Conservation Agency
17.	Wiszniewski	Andrzej	National Energy Conservation Agency
18.	Wolszczak	Grzegorz	World Bank
19.	VON THADDEN	Goetz	EIB