

# SECOND ROUNDTABLE ON FINANCING ENERGY EFFICIENCY IN POLAND



27<sup>TH</sup>  
of  
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2019

Warsaw, Poland

Event organised in the frame of the Sustainable Energy Investment Forums funded by the Horizon 2020 programme of the European Union

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## EXECUTIVE SUMMARY

The European Commission in cooperation with the Ministry of Energy and the National Fund for Environmental Protection and Water Management (NFOŚiGW), the Financial Initiative of the United Nations Environment Program (UNEP FI) and Polish Bank Association organized Second Round Table on Financing Energy Efficiency on 27 March 2019. The main topic of the meeting was the usage and development of instruments supporting financing of investments in this field. The event was attended by 66 participants from Poland and abroad, representatives of the public sector, experts, developers and implementers of energy efficiency improvement projects.

The aim of the Second Round Table was to continue the dialogue between key Polish stakeholders, with active participation of representatives of the European Commission, on improving access to energy efficiency financing instruments, exchange of views and experiences and definition of common goals and possible solutions to be implemented in the context of current policy and practices as well as in view of new financing perspective of the European Union.

In the summary of the meeting, Mr. Zbigniew Kamieński, Advisor in the Team of Advisors of the National Fund for Environmental Protection and Water Management, stated that the temperature of discussions and numerous conclusions confirmed the need to continue dialogue between the public and private sector after the SEI Forum initiative.

The Round Table included:

1. Plenary session - opening of the meeting
2. Three parallel thematic sessions:
  - Support for investment at the local level
  - Support for improving energy efficiency in enterprises
  - Support for improving energy efficiency in buildings
3. Closing plenary & concluding remarks

The opening plenary session was moderated by Zbigniew Kamieński, Advisor in the NFOŚiGW Advisory Team. The first speech belonged to Nils Dugaard from EC Network, who presented the current subject of the SEI Forum organized in various EU countries. Andrzej Rajkiewicz from the National Energy Conservation Agency S.A. discussed one of the positive results of the First Round Table. Then, Marcin Janiak from the Ministry of Energy presented the assumptions for programming EU funds in the field of energy efficiency improvement in the next financial perspective. In the next statement, Kamila Paquel from EASME discussed the available EU support instruments aimed primarily at assisting in the development and preparation of investment projects in the field of energy efficiency improvement. Kamil Stepiuk from the Ministry of Energy presented the outline of energy efficiency measures included in the Energy Policy for Poland 2040 (PEP2040), as well as the way to achieve the goals of the National Energy and Climate Plan 2021-2030 (KPEiK 2021-2030). Then, Artur Michalski from NFOŚiGW presented funds under the NFOŚiGW covering direct investment support and a number of accompanying activities, such as education, standards, consulting and monitoring. In the last speech, Bolesław Meluch representing the Polish Bank Association, presented over 20 years of Polish banking

sector experience in cooperation with the public sector in financing energy efficiency improvement in various sectors of the economy.

Thematic sessions allowed to develop the following conclusions:

Support for investment at the local level

- To support municipalities in creation of comprehensive data bases, which will be in use for strategic and short term energy use planning
- To connect the public sector, in particular energy advisers from NFOŚiGW with the private sector, including energy agencies and energy auditors, in order to deepen the One-Stop-Shop service for public and non-public investors
- To connect the public sector, in particular energy advisers from NFOŚiGW with the private sector, including energy agencies and energy auditors, in order to deepen the One-Stop-Shop service for public and non-public investors
- Continue improvement of conditions for the operations of ESCO companies, in particular in the development of guarantee instruments
- Exclude from banking tax products that states as green initiatives, including energy from renewable energy sources or aimed at improving energy efficiency
- **To create the Municipal Support Fund in the preparation of EE ventures**

Support for improving energy efficiency in enterprises

- Directionally, create a mechanism that includes a guarantee component for enterprises and / or financial institutions, a grant component - covering the costs of handling funds, including technical assistance and a loan component;
- To introduce the **Corporate Income Tax exempt** for SMEs undertaking energy-saving measures
- A number of changes are needed in the legislation, regulating the energy efficiency market in order to facilitate investors' use of support systems by white certificates;
- It is necessary to include, describe and anchor the important role of enterprises in a strategic document for the state policy - for example in Strategy of Responsible Development or in National Energy and Climate Plan (KPEiK 2030).

Support for improving energy efficiency in buildings

- Coordinate provisions in legal acts related to energy efficiency. Introduce energy and emission classes on certificates of energy performance of buildings. Modify the methodology of energy audits (energy efficiency) so that they can be used for various support instruments;
- Introduction of a system for evidence of investments together with control and monitoring of its effects;
- Prohibition on the installation of solid fuel boilers in newly-built buildings and in buildings undergoing modernisation;
- Promote the involvement of building owners in energy efficient and environmentally friendly local energy systems;
- Create a comprehensive energy advisory system based on experts;
- Strengthen the role of banks in the process of increasing the energy efficiency of buildings
- Introducing a wide-range educational campaign on the impact of buildings themselves and way of their usage on the environment.

## BACKGROUND TO THE EVENT

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](#).

A series of issues highlighted during the conference and ideas for solving them prompted the main organizers to continue the discussion in the form of a Roundtable with the participation of representatives of the public, non-governmental and private sectors. The event was organised by EASME under the European Commission, supported by its contractor EC Network and the National Energy Conservation Agency – NAPE, in partnership with the Ministry of Energy of Poland, the National Fund for Environmental Protection and Water Management (NFOŚiGW).

The first Roundtable took place on May 15, 2018 in Warsaw, and its participants jointly developed a number of recommendations for improving the availability of financial instruments aimed at intensifying the release of energy efficiency potentials in various sectors of the Polish economy. Presentations and reporting of the event are available [here](#)

The present proceedings cover a second Roundtable, also organised by EASME and the same event partners that took place March 27, 2019 in Warsaw. Further information can be found on the [event site](#).

## Plenary Session

**Moderator: Mr Zbigniew Kamiński, NFOŚiGW**

### Introductory plenary session

**Mr Nils Dugaard, EC Network and Andrzej Rajkiewicz, Narodowa Agencja Poszanowania Energii S.A. (NAPE)**

*Presentation available [here](#)*

Nils Dugaard presented the scope of SEI Forums in terms of undertaking a dialogue to transform policy goals and regulation into actions - notably the financing pillars on better use of public funds, aggregation and de-risking. Among the feedback from previous SEI Forums events is a general acceptance/appreciation of the need to move from grant only funding regimes to ones involving financial instruments. Also, the development of risk-sharing instruments such as guarantee funds is of interest in a number of Member States, both to support the growth of ESCOs in the non-domestic sector and to support portfolios of home renovation loans. Moreover,

the issue of integrated home renovation services to deliver outreach, to bundle technical, financial and after sales services has been widely addressed, not least in form of the “one-stop-shop” concept where the various type of services is integrated into one package.

Andrzej Rajkiewicz followed by stating that the second roundtable has attracted high interest on the side of the banking sector, the European Commission and Ministries. NAPE is coordinator of a project on the promotion of Energy Performance Efficiency Contracts (EPC) for energy renovation of public buildings of self-governmental ownership, supported by Climate-KIC, a unit of the European Institute of Technology (EIT). Other project partners are Ministry of Energy, NFOŚiGW, BGK, BOŚ, EIB, ZBP, Institute of Public-Private Partnership, EcoScada and Promar. The project entails activities like the development of technical standards, model EPCs, investor's guide and the creation of a guarantee instrument for ESCO companies. Stage I was completed in the period 10-12.2018 and stage II is in progress until the end of 2019. Currently, 10 local governments expressed interest in the project, of which 1 made a binding decision to participate.

### **Marcin Janiak, Ministry of Energy**

Presentation available [here](#)

The presentation focused on the programming of EU funds within energy efficiency in Poland. This refers to the Regional Development and Cohesion Funds, where 442 billion Euro is allocated for the period 2021-2027. The associated overall objective is to achieve a more environmentally friendly society – clean energy, green investments, self-supply and adaptation to climate change and risk prevention.

The strategic goal no 2 in cohesion policy for 2021-2027 is to support measures for energy efficiency and reduction of greenhouse gas emissions, renewable energy sources and development of intelligent energy systems and storage systems outside TEN-E. There will be allocated 30% of ERDF funds allocated for this purpose, corresponding to approx. 13.5 billion EUR.

The energy efficiency investment projects to be supported will be divided on thermo-modernisation of residential and public buildings including the installation of renewable energy devices, energy efficiency in enterprises along with the installation of renewable energy devices, modernization and construction of heating and cooling systems, construction. Moreover, it concerns extension of high-efficiency cogeneration units, a program of promotion, consultancy and popularization of knowledge in the field of energy efficiency and renewable energy use as well as projects in the field of research, development and implementation of innovative, low-emission energy technologies.

### **Kamila Paquel, EC/EASME**

Presentation available [here](#)

Kamila Paquel is Project Adviser in EASME under the EU Commission and the presentation came around support to development of energy efficiency projects under the Horizon 2020 programme aiming to help implementing EU policies. The European policy framework has set the goal of min. 32.5% increase in energy efficiency, min. 32% RES in end-use energy and min. 40% reduction in greenhouse gas emissions until year 2030. This is linked with updated Energy Performance of Buildings Directive (EPBD) and Energy Efficiency Directive (EED) as well as the EU Governance of the Energy Union and Climate Action.



The "Smart financing for smart buildings" aims to support the use of innovative and flexible instruments within the financing pillars better use of public funds, technical assistance and aggregation and de-risking. The Horizon 2020 (H2020) programme has several calls to provide investment support to energy efficiency. This embraces support to resp. 7, 38 and 13 projects within each financing pillar, incl. key initiatives like "One-stop-shops" and the De-risking Energy Efficiency Platform. Relevant calls under H2020 concern EE-02 on home renovations, EE-09 on innovative financing instruments, and EE-10 on mainstreaming energy efficiency finance, EE-11 on Project Development Assistance and EE-17 on European City Facility. In addition, ELENA under H2020 provide technical support to enabling sustainable energy investments.

Two H2020 projects: Energy efficient Mortgages Action Plan (EeMAP) and the Energy efficiency Data Portal & Protocol (EeDaPP) aim to provide an energy-saving mortgage fund that can finance the purchase or construction of energy-efficient housing or thermo-modernization existing real estate, incl. provision of preferential loan terms.

### **Michał Stepiuk, Ministry of Energy**

Presentation available [here](#)

The presentation covered an outline of energy efficiency measures contained in the Energy Policy for Poland until 2040 (PEP2040) as well as how to achieve the goals in the draft National Energy and Climate Plan for the period 2021-2030 (KPEiK 2021-2030).

The role of energy efficiency in the climate and energy strategy for Poland is due to the principle of "energy efficiency above all". Hence, energy efficiency is a strategic priority and key to achieving multiple goals including strengthening the security of energy supply, reduction of greenhouse gas emissions, reducing energy costs, increasing the competitiveness of the economy and helping to meet the problem of energy poverty.

The national energy efficiency potential has been determined bottom-up via assessing the savings potential in individual sectors of the economy:

- Energy sector - electricity and heat generation, gas and fuel sector - improvement of the efficiency of existing conventional sources; reduction of transmission losses; storage; the use of intelligent solutions; increasing the production of scattered energy sources; increasing the RES system production.
- Households - thermomodernisation of buildings (insulation of building partitions, replacement, modernization of CO / CWU systems), heat recovery from ventilation (recuperation) and the use of energy-saving lighting and RTV equipment / household appliances;
- Public services sector - thermal modernization of buildings, modernization of lighting sources, replacement of IT equipment;
- Commercial services sector - thermal modernization of buildings (comprehensive thermo-modernization and subsequent introduction of recuperation); modernization of lighting sources;
- Industrial processing - improvement of energy-consuming processes in the production, especially within the steel and paper industry;
- Transport - mainly through the introduction of electric mobility

The forecasts made under KPEiK include cost optimization of efficiency improvement measures by giving priority to the implementation of the low-cost solutions. It is estimated that the foreseen

measures can lead to 23% reduction in the primary energy consumption compared to a reference scenario.

The main measures to achieve the national targets in the field of energy efficiency concern:

- Functioning of a mechanism that stimulates pro-efficiency behaviour  
In the years 2021-2030, this will be driven by continuing the system of "white certificates"
- Financial support for projects to improving energy efficiency national and EU centres for the implementation of pro-efficiency projects
- Maintaining the exemplary role of the public sector, incl. thermo-modernization of public buildings, and acquisition of efficient devices, low energy vehicles and implementation of environmental management systems.
- Increased awareness of the importance of rational energy consumption

PEP 2040 and KPEIK 2021-2040 are accompanied by specific objectives and planned activities within sub-categories. For instance, the share of insulated residential buildings of the total housing stock is scheduled to amount to 70% in 2030 (compared to 58.8% in 2015) and from December 31, 2020, all new buildings will be nearly zero-energy.

Moreover, the plan is to develop effective heating systems, incl. increasing cogeneration in the heat production and increasing the use of renewable energy and waste, as well as the development of smart power grids.

### **Artur Michalski, NFOŚiGW**

Presentation available [here](#)

The National Fund for Environmental Protection and Water Management (NFOŚiGW) has for 30 years been a key source of financing environmental projects, incl. improvement of energy efficiency, in Poland. Over the period of 30 years NFOŚiGW has provided financing of projects corresponding to 75.1 billion PLN (around 17.5 billion EUR), of which 47.2 billion PLN national funds and 27.9 billion PLN EU funds.

The funds under NFOŚiGW cover direct investment support and a range of accompanying measures like education, standards, consultancy and monitoring. This includes the establishment of a Nationwide Energy Advisory System that is to assist the regional and local level in undertaking sustainable energy measures.

NFOŚiGW puts increased focus on the needs of Polish county, which is the administrative level between the regions (voivodes) and municipalities. An important element in this is to help ensuring an economically effective way of supplying heat alongside improving air quality and reducing low emissions.

The support can go to measures such as geothermal and wind energy, modernization of existing heating networks, cogeneration, limiting industrial emissions. This is accompanied by a comprehensive offer in the field of energy management - covering production, distribution and consumption – as well as additional preferences for the integration of renewable energy sources within district heating systems and seasonal heat stores.



**Bolesław Meluch, the Polish Bank Association (ZBP)**

Presentation available [here](#)

Mr. Meluch reviewed some financial programmes and instruments operating in Poland in recent years on behalf of the Polish Bank Association (ZBP). First was referred to a survey GUS of 2018 that examined the use of support programmes to thermo-modernization of residential multi-apartment buildings. According to 2,753 responses a major reason for not undertaking thermomodernisation works has been due to lack of own funds (2,165) together with several other reasons.

The NFOŚiGW Program "Energy-efficient House" has given subsidies for loans to the construction of energy-efficient houses" in cooperation with the 6 banks Ochrony Środowiska, Bank Polskiej Spółdzielczości, Bank Zachodni WBK, SGB Bank, Deutsche Bank PBC and Getin Noble Bank. The initiative has resulted in 350 contracts associated with a subsidy for partial repayment of PLN 12,389,000.00. The program was completed by NFOŚiGW in July 2016.

The involved banks helped with tasks such as selection of projects, monitoring, including investment inspections and verification of documents confirming the right to receive the NFOŚiGW grant. ZBP served Technical Organizer, incl. conducting qualification procedures for candidates for verifiers, including evaluation of applications. From the financiers' side, it has been proposed to simplify the procedures and increase the level of co-financing for the implementation of projects in future initiatives.

Other programs have been "Prosument" that has provided co-financing of RES micro-installations and a support scheme for distributed RES, providing subsidies for partial repayments of bank loans. For the latter NFOŚiGW received a Certificate of Good European Practices Public Sector Awards (Best Practice Certificate EPSA 2011) due to the justification that the program has been well prepared and managed. It has created long-term effects, not only by reducing emissions, but also supports development green technology market in Poland and showed the way how cooperation with banks can be done in future projects.

Mr. Meluch also reviewed the POLSEF 1 + 2 programs about improving energy efficiency/energy-saving investments in small and medium-sized enterprises, where leading banks have been BGŻ Bank and BNP Paribas Bank Polska. The total budget has been EUR 225 million that has been granted in the form of a loan/leasing with subsidy and the programs financed 2,500 projects.

A basic ingredient has been a credit line for the participating institutions due to a purpose of providing finance to energy efficiency measures of SMEs, incl. a subsidy component in the range of 10 to 15%. The technical component has consisted in free technical advice on energy efficiency for the enterprises. From the financial institution's viewpoint, it has been appreciated that the programs included features such as standardized energy efficiency assessment models for often repetitive machine replacement projects and an umbrella financing model using credit or leasing depending of the beneficiary's needs and profile.

Moreover, was reviewed the thermo-modernization and Renovation Fund that has provided bonuses to the energy renovation of 35,823 buildings in the period 1990-2018. The leading financing institutions have been Bank Gospodarstwa Krajowego (BGK) in cooperation with several

crediting banks. The amount of bonuses granted was PLN 1,919,344,000 and the amount of assets mobilized PLN 10,061,379,000 (due to multiplier effect).

Lastly, was reviewed the engagement of the Polish sector banking share in the Clean Air Program. ZBP conducted a survey on banks' willingness to engage in financial/credit products by homeowners' single-family homes wishing to make thermo-modernization projects and use the tax credit for this. 51 banks took part in the survey, of which the majority plan to participate in the Clean Air Program.

At the same time the banks have provided some conditions for their participation that are to be taken into account. Among the factors to consider is the multiplier effect via multiplication of available funds, which could increase the availability of funding from 6 to 50 times.

## Thematic session I: Support for investment on local level

**Moderator:** Anna Trudzik, NFOŚiGW

**Rapporteur:** Jerzy Bagiński, Energy Conservation Foundation

### Purpose

In the next EU financial perspective, municipalities and entities operating in their areas will have various financial support instruments for energy efficiency improvement projects at their disposal. The purpose of the session is to specify the areas of support for which financial instruments are created. Participants will follow the full process of a deep energy modernization project of a public building in order to identify the needs and possibilities of support for each of its stages. A financial instrument will be presented to support both the preparation and implementation of deep energy modernization of residential and public buildings. Based on the analysis of energy planning in municipalities, the role of public and private partners involved in energy efficiency improvement projects will be defined, with the presentation of possible organizational forms aimed at involving residents and comprehensive investor service.

### Speakers

- Piotr Kazimierczyk, Energy Conservation Foundation – **An example of improvement of energy efficiency in the municipal public building in nearly „one-stop-shop” service**  
*Presentation available [here](#)*

Mr Kazimierczyk presented the multidimensionality of the issue of servicing a local government investor who doesn't have adequate experience and own staff to manage investment projects. In the service of improving energy efficiency in buildings, there is also a need for skills in the area of financial and energy consulting necessary for proper preparation of investments, monitoring of effects and obtaining and settlement of funds from outside the budget of the municipality. Observation of the practices indicates the need to link building services with the guarantee of qualitative and quantitative effect. Such a guarantee might be an agreement with the contractor for the energy effect improvement.

- Aleksandra Podobińska-Durka, Alior Bank; Andreas Piontek EBI/ELENA – **experience in implementation of regional buildings' deep energy modernisation soft-loans with EU ELENA instrument support**  
*Presentation available [here](#)*

In several Polish regions, the authorities decided to launch financial instruments intended for owners of multi-family residential buildings for their deep energy modernization. Loans are granted with support from regional EU funds and are low-interest. In addition, a pan-European EU ELENA initiative has been offered to beneficiaries to reimburse project preparation costs including the development of energy audits and technical documentation. The system started to work, although it was not easy and time-consuming as it was launched as a pioneer in the European Commission's relations with commercial banks in Poland.

- Szymon Liszka, The Polish Foundation for Energy Efficiency – **The role of well municipal energy planning in identification and implementation of projects for improvement of energy efficiency on the local level**

Presentation available [here](#)

He pointed to the parallel occurrence of 3 different procedures related to the planning of energy use in municipalities in Poland: (1) assumptions and plans that are due to the Energy Law, (2) emission plans - voluntary, but required by institutions providing support for investment in improvement of energy efficiency, (3) action plans for sustainable energy consumption required from municipalities of members of the European Association of Mayors (Covenant of Mayors). The main barrier to use of these procedures is the lack of access to data that allows appropriate analyses. It is important to involve local communities in the creation and implementation of plans, which serves to increase public awareness of climate change mitigation.

## Key Questions

1. **What is the current motivation and capacity of municipalities to engage in one-stop-shop activities and what does that mean in terms of how the process is to be supported, incl. what can be learned of the given example of nearly „one-stop-shop” service (by Energy Conservation Foundation) in terms of spreading the concept in Poland**
  - The current motivation of municipalities to implement projects in the field of energy efficiency, including the use of the "one stop shop" concept is associated primarily with the availability of EU subsidies and the possibility of co-financing these tasks at the level of 80%.
  - Based on participant experiences and examples presented it is necessary to help municipalities at the stage of preparing and implementing the energy efficiency investment tasks
  - There is a general low awareness of municipalities in the area of identification and understanding of what the process of deep thermos-modernization of building infrastructure with the use of hybrid renewable energy solutions and comprehensive energy management systems (PMS) is.
  - There is a lack of a service that would allow pre-dimensioning the potential for EE project preparation (building survey and clearly show the decision-makers in the municipality the resources, costs and benefits). There is a need for an entity/integrator that would provide such a service at the stage of defining and preparing the EE project.
  - The "one stop shop" concept is an action in one place for comprehensive preparation and implementation of a tasks/ projects. From the point of view of the municipality, the "one stop shop" service should be an analogy to the possibility of "settling everything at one window" in order to select and purchase all the necessary products and obtain information and support for their use. An important issue is that a resident of the municipalities, an investor, a building owner, etc. could "go to such a store" to pick a services they need (information, promotion and dissemination).
  - Due to the high priority of promoting environmentally friendly solutions that strive for improvement of air quality, as well as to increase energy efficiency, there should be given a variety of financial incentives (including tax) for market participants.

**2. What can be learned of the EIB/Elena experiences in terms of meeting the needs and opportunities for one-stop-shops in Poland? How to use EU support at the local level for specific one-stop-shop project development from Horizon 2020 (EIB-ELENA, EASME)?**

- EIB / Elena has deep experience in implementing such projects in Europe and funds for their preparation.
- In particular, the EIB may engage in the process of building and financing the EE project with identified needs of the group of municipalities (projects and needs from EUR 30 million)
- The Elena program enables various elements / components of consultancy as well as financing in the area of investment preparation. Recruitment takes place in a continuous mode. More information on the program and its use in Europe can be found at <https://www.eib.org/en/products/advising/elena/index.htm>

**3. How can the one-stop-shop concept be optimally integrated into municipal energy planning activities of Polish municipalities**

- It is necessary to rethink and standardize the EE planning system in municipalities (currently many inconsistent plans):
  - From the Energy Law - assumptions and plans for supplying municipalities with heat, electricity and gas fuels
  - Participation of municipalities in the European Covenant of Mayors for Climate and Energy - Action Plans for Sustainable Energy Use (SEAP)
  - Requirements for co-financing from EU funds of energy efficiency improvement in municipalities - Low-Emission Economy Plans (PGN).
- Plans should not be created solely for the purpose of justifying the application of financial aid but as part of the mobilization of the local environment for EE activities and for collecting and processing information from plans and the effects of their implementation.
- Support mechanisms should not replace commercial financing from the market, they should strive to maintain a proper balance / proportion between public and commercial funds. It seems important for further development and pilot check of methods combining public and private financing.
- It is necessary to identify / create, develop and cooperate with external entities (integrators) that support comprehensively the process of implementing EE projects. This process can be facilitated by appropriate records in planning documents at various administrative levels, not only local in municipalities.
- It is necessary to MOBILIZE local communities through activities that encourage all stakeholders to plan together; restructure and maximize energy / environmental effects and proper EE management, using INTEGRATORS and the "one stop shop" concept.

**Discussion on the issue "how to develop the one-stop-shop concept in Poland" concerned:**

- how to shape support for the development of the "one-stop-shop" concept - how to link existing support with "one-stop-shop", for example: energy consulting system NFOŚiGW, public-private partnership, instruments for ESCO companies;
- financial aspects related to launching a "one-stop-shop" in Poland, taking into account the connection of public and private funding.

## Proposed actions

### Legislative changes

- Create a standard / type of Energy Performance Contract (EPC) as an agreement named for inclusion in the Civil Code;
- Integrate the provisions of the Civil Code in the field of EPC with the provisions of: PZP, PPP, UoOPPiW, UoFP;
- Create a Guarantee Fund at the national level dedicated to provide liquidity for ESCO entities;
- Create incentives (including fiscal tax) for banks providing financing for ESCO entities;
- Due to the high priority of promoting environmentally friendly solutions that strive to improve air quality, as well as to increase energy efficiency, we propose to consider the possibility to exclude banking tax from products that finance green initiatives - including energy from renewable energy sources and initiatives that aims at improving energy efficiency.

### Regional pilot of "one stop shop" INTEGRATOR network

- Development of a cooperation network for INTEGRATORS entities, possessing skills and experience in the implementation of EE projects;
- The division of services provided into components tailored to needs, ESCO as one of the components;
- Close cooperation between partners: banks, institutions such as NFOŚiGW, external experts, suppliers, contractors, designers, construction supervision, others;
- Municipal Power Engineer System (NFOŚiGW project) as an element of the network, the "connector" of the INTEGRATORS with the municipalities;
- Building the network's recognition and availability on the regional market: campaigns, meetings, trainings, also supported by network partners;
- System orientation for the implementation of EE projects in municipalities, enterprises, individual clients;
- Enabling to conclude in-house contracts with INTEGRATORS;
- Standardization and verification of services provided by the INTEGRATORS in the network;
- On the basis of a project co-financed from public funds, pilotage developing solutions for switching to a system that persists with the services provided in the "one stop shop" model;
- Planning and programming the continuation of the NFOŚiGW Energy Advisory project in the new financial perspective 2021 - 2027.

### Standardization of solutions for the implementation of EE solutions

- Unification of financial and technical conditions for co-financing thermo-modernization and EE activities - particularly important for banks and their willingness to offer products through them;
- Standardization of contracts for the energy performance (ESCO, PPP, other – partly done after the first Round Table), verification rules, prosumer system);



- Creating guidelines for regions (voivodships) in terms of conditions for financial instruments, unification of these conditions and support / facilitation for voivodships;
- Creating standardized regional service databases for improvement of EE, correlated with components of INTEGRATOR services.

**Preferential solutions for municipalities**

- Creating the Municipal Support Fund in the preparation of EE ventures;
- Creating a system of preferential combining of public and private funds in the financing of EE.

## Thematic session II: Support for improving energy efficiency in enterprises

**Moderator:** Zbigniew Michniowski, independent expert

**Rapporteur:** Jan Twardowski, The Polish Foundation for Energy Efficiency

### Purpose

To support the improvement of energy efficiency in enterprises, it is important to take into account their size and appropriate recognition of the needs of individual sectors. Participants will learn about EU policy and initiatives in this area. They will also get acquainted with the new NFOŚiGW support programmes - for large enterprises and sectoral for heating companies. They will also focus on the needs of supporting energy efficiency improvement in small and medium-sized enterprises (SMEs).

### Speakers

- Rod Janssen, independent expert – **Financing of improvement of energy efficiency in companies**

*Presentation available [here](#)*

Rod introduced the basic issues of the session - defining transparent and stable principles for the creation of the market for energy services with special regard to regulation and strategic activities. He recalled regulations adopted in December 2018 introducing the 'Clean Energy for All Europeans' introducing new goals and mechanisms of strategic planning. The conditions of effective operation of support mechanisms (especially simplified ones) is the trust in information provided by producers, suppliers of technologies and energy services, energy auditors in the scope of technical parameters of materials and devices as well as expected effects of project implementation. The reduction of risks in investment processes is important for the development of the energy services market, hence it is worth remembering EU-funded projects such as de-risking, INTAS, Investor Confidence Project and TrustEE. An important role for market development is standardization of activities, reduction of transaction costs, readiness to ensure transparency, dissemination of knowledge and availability of objective methods for verification of results.

- Marcin Jamiołkowski, NFOŚiGW - **Comprehensive NFOŚiGW offer for companies (Priority programs: Energy Plus, Semi-Local heating - pilot)**

*Presentation available [here](#)*

He presented the current plans of NFOŚiGW consisting the extending offer, making it more comprehensive and, at the same time, complementary to EU programs. The fund's recipe for the lack of market interest and the GOOD projects presentations is the development of an institutional energy consultancy system available free of charge for SMEs, local government and state institutions. The key for increasing the absorption of widely available funds for energy efficiency is to provide local knowledge and experience to the final energy recipients. The fund consolidated the offer in the form of programs accepting applications for co-financing on a continuous basis: widely available / universal Energia Plus, which can be used by every entrepreneur and specialist pilot program "District Heating".

- **Monika Ledzion, University of Warsaw Incubator – Support to SMEs in the field of energy efficiency improvement**  
*Presentation available [here](#)*

Monika Ledzion stated that there are positive changes in the SME's environment regarding globalization, digitization, mobility, civilization and technical revolution. She presented current support schemes for SMEs in the European Union and in Poland. She made a proposal to consider changes in the law, for example: Corporate Income Tax exempt for SMEs undertaking energy-saving measures. She emphasized the importance of promoting good practices in the form of a knowledge base and the need to support the development of comprehensive service for an SME investor.

## Key questions

### **1. What are the key lessons of EU wide experience that could be adopted in Poland and what would this require in terms of regulatory practice and initiatives on the ground?**

- energy audits have a key role in the decision-making processes;
- it is indisputable to provide entrepreneurs with access to high-quality, cost-effective energy audits that will be used in the process of preparation and implementation of investments;
- in comparison to the presented experiences from EU projects in Poland, creating the conditions described in art. 8 of the EED directive of 26 October 2012 still requires the construction of their foundations. The decisions taken in the near future will affect the quality of energy audits of enterprises carried out in the next four-year cycle;
- solutions adopted should not only be legal regulations, but should be significantly more important to participants than to regulators and incentives;
- the term "energy services" is often misinterpreted in Poland. Similarly, the problem arose with the concept of the "guarantee" mechanism: as a tool that could use the NFOŚiGW in its activities and an instrument that ensures the quality of the energy service and achieving the planned energy effect.

### **2. How will the support provided for the production of electricity from cogeneration be monitored and verified?**

- The controversial thesis is that the excess of "cheap money" (here: subsidies) and the direct involvement of institutions that co-create programs as well as intermediaries and implementers spoil the investment market in energy efficiency. The clash of entrepreneurs' expectations for short periods of return from planned investments in the face of the inability of the fund to support highly profitable activities often results in a clinch or unnecessary delay in the activities;
- Low interest rates reduce the valuation of the value added generated by the loans "cheapness", hence more and more traders use the banking sector while avoiding the transaction costs and additional long-term reporting burden, therefore knowledge of savings they achieved is lost forever. Simplicity and easiness (speed) of access to financial resources is an underestimated advantage of "programmers".

**3. It is worth separating the solutions supporting intensively investments from such mechanisms in which the given goal is achieved through the leverage and large scale effect with a relatively small incentive in the form of money or for example a paid advisory service found. The energy-consuming SMEs are showing significant potential**

**4. The direct distribution of repayable funds, with limited human resources, through the system of addressed loan programs is labor-intensive (expensive), ineffective, and very slow (the pace is unacceptable by many potential beneficiaries). Such a system may be additionally exposed to an increased risk of no REPAYMENTS.**

**5. The solution is to provide for small investments: a simple, easy to use and cheap (fast) system for assessing energy efficiency and referring to a closed list of projects or LEME type lists.**

**Discussion on “how to increase the attractiveness of energy efficiency for SMEs” concerned:**

1. What does it take to motivate and engage Polish SME in energy saving actions, incl. the financial aspects (needed financial incentives)?
2. What are appropriate steps to be taken to increase the awareness and actions for energy efficiency in the industrial-SME sector?

## Proposed actions

**Continuation of selected activities from those described in the recommendations from Session 2, First Round Table, 15<sup>th</sup> of May 2018**

- Checking the selection and degree of implementation of the recommendations from the First Round Table on Financing EE. These recommendations are a refinement and further development of „ improvement of energy efficiency finance in the industry/sme sector” recommendations, from Session 2 of the 1st Round Table (15<sup>th</sup> of May 2018). It is important to remember the solutions, where enterprises are not only the recipients of EE support, but also a specialised tool for improving EE. Companies for which implementation of other improvement measures is an important activity are ESCOs. Development of their competences and creation of a market for them are the elements supporting the implementation of EE improvement in enterprises.

**For the SME market - Developing an incentive for energy-efficient innovation - Financial component: Developing large scale feedback mechanisms and ensuring that SMEs have access to cost-effective enterprise energy audit ( hereinafter: AEP) – Pilot:**

- Effective model of using funds to increase energy efficiency in SMEs. Within four months (until 30 September), in cooperation with commercial banks and auditors, on the basis of programmes commonly regarded as successful, e. g. PolSEFF, ‘Technological Innovation Credit BGK’, develop a minimum three-year programme with financial support of unused EU funds and contributions from Article 11 of Nuee for the years 2019-2020.
- As a guiding principles, the mechanism should take into account:
  - a guarantee component for enterprises and/or financial institutions;
  - grant component - covering the costs of fund servicing, including technical assistance;
  - return component.
- The conditions for the effective operation of the support mechanism shall be as follows:

- simplicity/automation of the mechanism based on simplified qualification mechanisms - list of qualified materials and devices (LEME);
- for those interested in higher support a cost-effective, tailored energy audits can be offered;
- full use of the potential and skills of stakeholders - banks, energy agencies, technologies and service providers, environmental funds;
- implementation of state responsibilities: effective market surveillance of equipment and services, durability and predictability of those markets rules.
- It's recommended to specify the proposed mechanisms in more detailed manner:
  - set up a working group of key stakeholders;
  - define the roles of the different stakeholders based on the principle of specialisation, taking into account the needs of SMEs, i. e. simple and quickly accessible loans.

**Legal changes: acts on energy efficiency and environmental protection, as well as regulations and guarantee instruments.**

- The full, systematic transposition of the revised EED should be implemented with particular attention to:
  - system reinforcement of energy services and agreements on the energy effect;
  - Including art. 19 of the Nuee Act \* in the catalogue of undertakings actions for improving the EE of a new type, then the catalogue of the ME Notice (executive act) will be extended with the description of energy services and activities related to contracts for the energy effect between entrepreneurs;
  - due to the horizontal importance of EE and its connection with innovative solutions, strengthening of staff in a selected Ministries - ME or MPiT, is necessary. This will enable the emergence of a new market for innovative energy services (energy efficient);
  - under Article 8u. 5 of the EED, provide a legal provision on how the authorities of the country should obtain selected information from the conducted AEP procedures;
  - ensuring that the supervisor of the audit system, e. g. the Energy Regulatory Office, has access to the necessary means to operate the system, including reliable and random verification of audits. Consideration should be given to the introduction of an administrative fee of PLN 2-10/toe from the Applicant for the information on property rights resulting from EE certificates provided to TGE. Therefore, an incentive for reliable AEP procedures would be to exempt from fees when the project was prior submitted to the Energy Regulatory Office while performing a four-year energy audit of the company or projects was carried out thanks to the implementation of ISO50001;
  - allow with a clear provision of act, that the National Fund for Environmental Protection and Water Management (NFOŚiGW) can provide guarantees in the process of energy services, or agree that similar activities may be carried out on behalf of NFOŚiGW by a specialized entity such as BGK;
  - to ensure system stability, adopt the statutory principle that at least 20% of the funds is in the disposal of the Fund / BGK due to penalties and substitution fees. This budget should be allocated to cover the risks of guarantees or to promote financial repayable instruments (surcharges).

**Include, describe and empowerment the important role of enterprises in the strategy document for state policy, such as: in SOR or KPEiK:**

- By 30 October, include in the National Energy and Climate Plan (KPEiK) the potential of EE, the roles and tasks of the companies through which (e. g. established ESCOs) and in which the actual implementation of energy-efficient projects will be carried out;
- For the purposes of KPEiK, a number of analyses have to be carried out, in particular in the field of industry:
  - assessment of the potential for energy efficiency improvement;
  - identifying synergies between climate and energy actions;
  - assessing the effectiveness of existing support mechanisms and proposing changes;
  - evaluation and proposal for changes to the storage mechanism;
  - implementation of reliable monitoring systems;
  - implement the market surveillance system for goods and services that affect energy consumption and greenhouse gas emissions.

**Selection of non-regulatory tools to make the market for energy audits and services ready for the second round of AEP and piloting 'human capital' competence development in SMEs:**

- Equipping the emerging energy services market and ESCOs with tools and instruments recognised in Europe. Recommended as URGENT:
  - translation of international standards relating to ESD and EED, e. g. ISO 50000 series, ISO 17441, ISO 17442, ISO 17443, or EN 15900, EN 16231;
  - dissemination of M&V-related protocols (measurement and verification) ;
  - ensuring a resources of "qualified or accredited auditors" by launching a competition for universities to organise post-graduate studies in 5-7 locations. This action is to provide the ideal "conditions for all end consumers of energy to access high-quality energy audits" what will be profitable for them;
  - by June 2021 in order to encourage and ensure competition among the students, introduce the scholarships for 30% of the best participants in the above postgraduate studies;
  - by 30<sup>th</sup> of June 2020 – year prior the second round of AEP, NFOSiGW in consultation with the MPiT and the Employers' Associations will implement incentives programmes for SMEs to undergo energy audits and then to implement recommendations made during these audits.

**Determination of the 'baseline' of the energy services market: availability of cost-effective auditing services context: Articles 8. 19 EED and 36-8 Nuee before the second round of 4-yearly AEP (September 2021) - non-SMEs - preparation of regulations:**

- Carry out within three months (by 31 August) a comprehensive evaluation of the implementation practices of Chapter 5 of the new Energy Efficiency Law (Nuee), as State Members ensure that companies that are not SMEs are a subject of an energy audit carried out in an independent and cost-effective manner by qualified or accredited experts or implemented and supervised by independent bodies on the basis of national legislation:



- on the basis of notifications obtained by the Energy Regulatory Office, determine the number of entities (deficit) professionally conducting AEP procedures (energy audits of enterprises) (until 31 of May);
- with the use of organisations associating large enterprises, Chambers of Commerce or the „ financial institutions channel", carry out surveys on the 'consumer' evaluation of the profitability of audits and the usefulness of the knowledge gained through AEP procedures (until 30 of June);
- commission an in-depth survey of the needs and expectations of AEP customers and suppliers, with particular emphasis of investment needs and returnable financial instruments (until 31 of August);
- at the forthcoming amendment of the Nuee, ensure that Article 8u. 5 of the EED provides a legal provision on how selected information are obtained by state authorities, since AEP procedures are carried out independently on the basis of minimum criteria from Annex V (EED) and are a subject of supervision by the concerned Member State.

## Thematic session III: Support for improving energy efficiency in buildings

**Moderator:** Jerzy Sowa, Warsaw University of Technology

**Rapporteur:** Arkadiusz Węglarz, KAPE

### Purpose

The "Clean Air" programme aimed at reducing emissions in single-family homes was launched in 2018 and is subject to adjustments based on first experiences. The participants will learn about this initiative as well as about the effects of the "Skawina Laboratory" project, which additionally addresses energy poverty. They will discuss the possibility of using EU programmes to strengthen actions to reduce emissions from buildings.

### Speakers

- Marzena Słupeckańska, NFOŚiGW – **The status quo of NFOŚiGW priority programme „Clean air” and its implementation prospects until 2030**  
*Presentation available [here](#)*

Marzena Słupeckańska discussed the principles of the operational programme and the its trend of use in financial and material aspects. Observation of the current efficiency of the system indicates the necessity to introduce changes (1) that will aim to bring the financing institution closer to the final beneficiary by enabling the submission of applications for co-financing through the commune or the aggregator of the modernization project, (2) simplifying the technical documentation of the project by implementing a list of recommended technologies and equipment, (3) disseminating examples of reference buildings to help investors make decisions upon modernization based on approximate economic benefits.

- Sabina Paciorek, Miasto i Gmina Skawina - **„Laboratorium Skawina” SFH refurbishment in energy poor households project`s experience**  
*Presentation available [here](#)*

Sabina Paciorek discussed the sources and course of the thermo-modernization program, emphasizing the role of eco-advisers at each stage of program preparation and implementation. The Program works, although it encounters a number of barriers related to (a) poor and expensive offers of contractors, (b) compliance with the quality standards of work performed (c) individual preferences of building users, (d) the need to involve commune employees in the implementation of the program in individual buildings.

- Wolfgang Munch, EC/DG Regio – **Clean Air Cohesion Funds for Europe**  
*Speech – no presentation available*

Wolfgang Munch confirmed that both the European Commission and the World Bank pay special attention to the development of the Clean Air Program. The current results of the program are not satisfactory so far, as the number of supported project is very low. The program needs to be restructured to be available on user friendly manner for owners of single family buildings. Secondly, and crucial for compliance with the EU climate policy is eliminating support to replacement of the coal fired boilers by new also coal fired.

## Key questions

### 1. What are the prospects of the „Clean Air” program in terms of improving energy efficiency in buildings?

- To increase the impact of the "Clean Air" program on improving energy efficiency in buildings, it's necessary to:
  - engage companies producing and selling building materials and technical equipment used in the process of thermal modernization of buildings in the promotion of the programme;
  - introduce the connection of subsidies with the energy effect;
  - involve banks to participate in the program;
  - introduce incentives for municipalities to become more involved in comprehensive activities in their areas by using funding from the "Clean Air" program;
  - conduct training courses for municipal power engineers.
- The possibility of implementing the „Clean air" programme should be considered in terms of area, e. g. first financing of projects in areas where the greatest effects can be achieved (areas with particularly strong pollution) or in areas where the air should meet higher requirements (e. g. health resorts).

### 2. What are the experiences of the „Laboratorium Skawina” initiative in relation to undertaking measures in energy poor households?

- In order to reduce energy poverty, a high level of technical assistance should be provided, the costs of which should be eligible under the „Clean Air” programme. The support should cover both the stage of investment preparation as well as the implementation and the period of exploitation;
- Within the framework of measures aimed at reducing energy poverty, it seems appropriate to consider simplifying and automating the process of carrying out energy audits;
- It is necessary to introduce systems such as monitoring the effects of investments and energy management;
- It is necessary to enter the liability resulting from the subsidy into the mortgage of the modernized building.

### 3. How can Cohesion Funds help to the implementation of Clean Air activities?

- The EU Cohesion Fund money should be directed primarily to countries with high potential for energy reduction in buildings (Poland, Bulgaria, and Romania), because the problem is at the EU level, the most cost-effective investments should be made at the beginning;
- The use of solid fuels (including coal) in thermo-modernized and new residential buildings should be prohibited;
- Energy audits should also include information on the reduction of dust emissions (different fractions) and other (non-CO<sub>2</sub>) air pollutants.

**4. What does the Smart financing for smart buildings initiative entail of opportunities for boosting energy efficiency in the building sector and what initiatives could be taken to accommodate these opportunities?**

- Smart financing for smart buildings initiative offers opportunities for:
  - Development of the banking sector;
  - Reduce risk and increase the financing of investments;
  - Launching a system of green mortgages from which investments in energy efficiency of buildings can be financed.
- In order to exploit the opportunities offered by the Smart financing for smart buildings initiative, it is necessary to:
  - Clarify the criteria for qualifying buildings as „green”,
  - Improve the operation of the energy certification system for buildings so that the information contained in the certificates reflects the actual condition of the buildings.

**Discussion on how to best implement the instrument for improving energy efficiency in single-family houses:**

1. The role of public authorities and institutions at the national, regional and local levels
2. The role of private financial institutions

## Proposed actions

### **Coordination of provisions in legal acts related to energy efficiency**

- Meeting of representatives of the Ministry of Investment and Development, Ministry of Energy, Ministry of Entrepreneurship and Technology, NFOŚiGW, WFOŚiGW, Prime Minister's Representative for the „Clean Air” program;
- Introduction of changes in legal acts in the scope of delegations held.

### **Modification of the methodology of energy audits (energy efficiency), so that it is possible to be used in various support instruments.**

- Meeting of representatives of the Ministry of Investment and Development, Ministry of Energy, Ministry of Entrepreneurship and Technology, NFOŚiGW, WFOŚiGW, Prime Minister's Representative for the „Clean Air” program;
- Implementation of changes in the regulation on energy audits so that they take into account the whole area of energy efficiency, and not only the consumption of thermal energy.

### **Introduction of a system for evidence of investments together with control and monitoring of its effects.**

- Preparation of appropriate amendments to the Acts of Law and centrally financed programmes;
- Introduction of changes in legal acts in the scope of delegations held by the Ministries and NFOŚiGW.

### **Changes in the law and enforcement of existing ones. Introduction of energy and emission classes on certificates of energy performance of buildings**

- Amendments to the Act on Support for thermo-modernization of renovations and other Acts;
- Changes to the provisions of the Act on the energy performance of a building ;
- Amendments to the Regulation on the methodology for preparation of energy performance certificates.

### **Prohibition on the installation of solid fuel boilers in newly-built buildings and in buildings undergoing modernisation**

- Change in the provisions of the Ordinance of the Minister responsible for construction regarding the conditions that should be met by buildings and their location.

### **Promoting the involvement of building owners in energy efficient and environmentally friendly local energy systems**

- Establishing a system of incentives and facilitations for renewable energy production at local level and for the development of network heating systems.

### **Providing support for owners of single-family buildings and small housing communities**

- Municipalities:
  - providing advice on energy efficiency;
  - identification of resident's needs;

- support for the poor;
- trainings for residents on the use of new technical systems after thermo-modernization.
- **Marshal Offices:**
  - coordination of activities in the voivodship;
  - financial support.

**Creation of a comprehensive energy advisory system based on experts**

- Organisation of the application process/evaluation of applications;
- Organization of workmanship / acceptance of works;
- Maintenance support during the durability period;
- Support for ESCO and construction companies.

**Strengthening the role of banks in the process of increasing energy efficiency of buildings**

- Commercial banks joining the programme:
  - become a promoter of energy efficiency;
  - provide loans and credits on preferential terms;
  - offer energy consulting services for clients.

**Introducing a wide-range educational campaign on the impact of buildings themselves and way of their usage on the environment**

- Undertaking coordinated actions at the central, regional and local level by NFOŚiGW, regional fund branches, local government authorities and independent organizations to provide information about:
  - air pollution;
  - the impact of buildings on the state of air pollution;
  - technical possibilities to limit this impact;
  - sources of investment financing.



## CLOSING PLENARY

Moderators and rapporteurs from each of the thematic sessions presented the main recommendations developed by the teams of participants. Kamila Paquel congratulated the participants on the openness of the discussion between representative of public and private sector. Marcin Janiak thanked Polish participants and representatives of the European Commission for their valuable contribution to the discussion on programming EU funds for energy efficiency improvement in the next financial perspective. He highly appreciated the 5-year cooperation with Mr Wolfgang Munch from EC DG Regio, who is currently changing his geographical activity in the European Commission.

In the summary of the meeting, Mr. Zbigniew Kamieński stated that the temperature of discussions and numerous conclusions submitted by participants confirmed the need to continue dialogue between the public and private sector after the SEI Forum initiative will be finished.

## CLOSING REMARKS

The Second Round Table was marked by significantly larger share of the Polish banking sector and representatives of the European Commission and Polish Ministries.

Experience of banks - presented by Polish Bank Association ( ZBP), in financing energy efficiency improvement in various sectors of the economy was very important. Based on the survey concerning the Clean Air Program, concluded by the Polish Bank Association and the World Bank, ZBP explicitly declared the participation of banks in the Program, which is to reach approximately 4.5 million owners of single-family houses.

Banks became the first intermediaries in Poland of the EU ELENA initiative to support thermomodernisation projects in the multi-family housing sector. This initiative is worth a wider use also in other business sector and for the needs of local self-governments.

The meeting was an important event for the continuation of dialogue between key Polish stakeholders on improving access to energy efficiency financing instruments, as well as exchanging views and experiences and defining common goals and possible solutions that should be introduced in the context of current policy and practice.

The effect of this dialogue is, on the one hand, undertaking actions improving the legislation and regulation actions on the market by the public party, and on the other, continually improving the financial offer of commercial banks binding private and public funds and activating public and private advisers in improving energy efficiency in various sectors of the economy.

## LIST OF PARTICIPANTS

### Thematic session I: Support for investment on local level

	<b>Name</b>	<b>Surname</b>	<b>Organization</b>
1	Jerzy	Bagiński	Fundacja Poszanowania Energii
2	Nils	Daugaard	EC Network
3	Mariusz	Grab	BOŚ Bank
4	Marcin	Idczak	European Investment Bank
5	Aleksandra	Jabłońska-Steć	NFOŚiGW
6	Piotr	Kazimierczyk	Fundacja Poszanowania Energii
7	Szymon	Liszka	FEWE
8	Bolesław	Meluch	Związek Banków Polskich
9	Marcin	Mirka	BOŚ Bank
10	Paweł	Ołubek	GetIn Bank
11	Ewelina	Osuch	Bank Gospodarstwa Krajowego
12	Paweł	Paszczyk	Europejski Bank Inwestycyjny
13	Andreas	Piontek	EIB
14	Aleksandra	Podobińska-Durka	Alior Bank S.A.
15	Andrzej	Rajkiewicz	NAPE S.A.
16	Marzena	Rzępołuch	Ministerstwo Inwestycji i Rozwoju
17	Anna	Sawicka	BOŚ Bank
18	Jarosław	Stańczyk	NFOŚiGW
19	Radosław	Szcześniak	IPPP
20	Anna	Trudzik	NFOŚiGW
21	Ludmiła	Wach	Bałtycka Agencja Poszanowania Energii Sp. z o.o.

**Thematic session II: Support for improving energy efficiency in enterprises**

	<b>Name</b>	<b>Surname</b>	<b>Organization</b>
<b>1</b>	Robert	Dąbrowski	ING Bank Śląski S.A.
<b>2</b>	Marcin	Fabisiewicz	Citi Handlowy
<b>3</b>	Wojciech	Furmański	European Commission
<b>4</b>	Wojciech	Głowacki	Citi Handlowy
<b>5</b>	Marcin	Jamiołkowski	NFOŚiGW
<b>6</b>	Marcin	Janiak	Ministerstwo Energii
<b>7</b>	Rob	Janssen	Niezależny ekspert
<b>8</b>	Agnieszka	Kacprowicz	mBank/DWB
<b>9</b>	Małgorzata	Kołodziej-Nowakowska	PGE Polska Grupa Energetyczna SA
<b>10</b>	Paulina	Kowalska	Ministerstwo Inwestycji i Rozwoju
<b>11</b>	Daria	Kulczycka	Polish Confederation Lewiatan
<b>12</b>	Monika	Ledzion	IUW
<b>13</b>	Arkadiusz	Lewicki	Związek Banków Polskich
<b>14</b>	Zbigniew	Michniowski	
<b>15</b>	Maciej	Mijakowski	NAPE S.A.
<b>16</b>	Maciej	Nałęcz	Santander
<b>17</b>	Piotr	Skiba	European Investment Bank
<b>18</b>	Jacek	Szaroszyk	Bank Pekao S.A.
<b>19</b>	Michał	Stepiuk	Ministerstwo Energii
<b>20</b>	Piotr	Śnihur	Polreff
<b>21</b>	Jan	Twardowski	FEWE
<b>22</b>	Bartosz	Urbaniak	BGŻ BNP Paribas

### Thematic session III: Support for improving energy efficiency in buildings

	<b>Name</b>	<b>Surname</b>	<b>Organization</b>
<b>1</b>	Antoni	Bielewicz	European Climate Foundation
<b>2</b>	Marcin	Błach	Ministerstwo Inwestycji i Rozwoju
<b>3</b>	Jakub	Fulara	Pekao
<b>4</b>	Sebastian	Górka	Wojewódzki Fundusz Ochrony Środowiska i Gospodarki Wodnej w Toruniu
<b>5</b>	Przemysław	Hofman	MiR
<b>6</b>	Adam	Hirny	Bank BGŻ BNP Paribas S.A.
<b>7</b>	Anna	Jagiełło	Ministerstwo Inwestycji i Rozwoju
<b>8</b>	Zbigniew	Kamieński	NFOŚiGW
<b>9</b>	Marcin	Kozdroń	Bank Spółdzielczy w Limanowej
<b>10</b>	Barbara	Lesik	Wojewódzki Fundusz Ochrony Środowiska i Gospodarki Wodnej w Opolu
<b>11</b>	Wolfgang	Munch	EC/DG Regio
<b>12</b>	Alicja	Ogonowska	MiR
<b>13</b>	Paweł	Olechowicz	Komisja Europejska DG REGIO
<b>14</b>	Sabina	Paciorek	Miasto i Gmina Skawina
<b>15</b>	Adrian	Pieńkowski	Związek Banków Polskich
<b>16</b>	Jerzy	Piszczek	World Bank Group
<b>17</b>	Szymon	Polak	European Commission
<b>18</b>	Aleksandra	Rutkowska	Bank BGŻ BNP Paribas S.A.
<b>19</b>	Katarzyna	Rutkowska - Newman	NFOŚiGW
<b>20</b>	Tomasz	Sadłoń	Gmina Psary
<b>21</b>	Marzena	Słupeckańska	NFOŚiGW
<b>22</b>	Michał	Smola	World Bank
<b>23</b>	Jerzy	Sowa	Politechnika Warszawska
<b>24</b>	Łucja	Sromecka	Ministerstwo Energii
<b>25</b>	Andrzej	Urbanik	European Commission
<b>26</b>	Arkadiusz	Węglarz	KAPE S.A.
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