

material efficiency schools energy saving  
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wood chips traffic properties public sector  
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## **Finnish experiences on EED related financing - Information and dissemination**

CA EED Core Theme 6, Luxembourg meeting 20.10.2015

Päivi Laitila, Motiva Oy

heat pump environment municipal sector construction

# Finnish experiences of EED related financing

## - Information and dissemination

- Interactive workshop with banks and financial institutions
  - EED Art. 17 b)
- The seminar of financing possibilities for energy efficiency investments
  - EED Art. 17 a)

**kWh**

- Many activities ongoing in the field of EE financing
- Lessons learnt



# Interactive workshop with financial institutions

## EED Art. 17 b)

- An interactive workshop was organized to the banks and financial institutions by the Ministry of Employment and the Economy (MEE) in 2013.
- The feedback was that **finance is available for any economically feasible projects.**
- From banks and financial institutions point of view there was no problem financing energy efficiency projects.
  - It seems that **banks and financial institutions do not need any specific activities or information of EE by MS**
  - Ad hoc meetings are easy to arrange with ministry by request
  - Energy service providers have discussions and make agreements with financial institutions all the time **in the free energy market**
    - Business opportunity is the striving force
- Discussions with the MEE in 2015: The situation is still the same.

# The seminar of financing possibilities for energy efficiency investments in 2015

EED Art. 17 a)

- The main target group: companies finding financing possibilities
  - Participants came also from municipalities, consultation companies, financing institutions
- Before arranging the seminar a questionnaire was sent to companies (74 responders)
  - result: **need to get reliable, neutral information of financing possibilities**
  - Special interest how to get information of supporting mechanisms and programs (subsidies, grants etc.)
    - Where to find financing, how to apply etc.
    - Especially SMEs lack of resources and skills for applying
  - Responders emphasized: Financing is available for good projects

# The seminar of financing possibilities for energy efficiency investments in 2015, cont.

## EED Art. 17 a)

- The seminar consisted of different presentations of financial institutions
  - The Finnish Funding Agency for Innovation (Tekes), The Finnish Innovation Fund Sitra, Finnvera (a specialised financing company owned by the State of Finland), Nordic Investment Bank, some private energy investors and providers etc.
- Examples of versatile financial possibilities (mechanisms, products, programs) and **best case examples** were given
- The seminar provided **possibilities to networking**
  - Also a possibility **to arrange an appointment** with the financial experts beforehand
- The feedback of the seminar was very positive
- A similar seminar will be arranged in November 2015 in Helsinki

# JÄRKEVÄ RAHOITUS ENERGIAINVESTOINNILLE -SEMINAARI

Torstai 19.11.2015 Helsinki

Markkinoilta löytyy vaihtoehtoisia tapoja rahoittaa energiainvestointi, jos yrityksen tai kunnan oma talous ei siihen taivu. Sopivan kumppanuuden löytäminen ei kuitenkaan ole aina helppoa, sillä rahoitusmalleja on monia ja niiden ehdot vaihtelevat.

Onko sinulla ajantasainen kuva markkinoilla olevista eri rahoitusvaihtoehdoista, jotka mahdollistavat energian tehokkaamman käytön tai uusiutuvan energian ratkaisun toiminnassanne? Miten vertailla eri malleja ja valita niistä kannattavin vaihtoehto?

Motiva järjestää seminaarin, joka opastaa energiainvestointien rahoitusviidakossa. Päivän aikana päivität tietosi eri vaihtoehdoista ja saat vastauksia kysymyksiisi. Päivän päätteeksi voit halutesasi keskustella palveluntarjoajien kanssa.

Tilaisuus soveltuu yrityksille ja kunnille, jotka suunnittelevat energiatehokkuuden parantamiseen tai uusiutuvan energian käyttöön liittyvää investointia. Seminaari soveltuu myös laite- ja järjestelmätoimittajille, konsulteille ja muille asiasta kiinnostuneille.

**Motiva**

## OHJELMA

- 9.00 Ilmoittautuminen ja aamukahvi
- 9.30 Tervetuloa
- 9.40 Energiatehokkuutta ja uusiutuvaa energiaa energiatiulla  
**Pekka Grönlund**, työ- ja elinkeinoministeriö
- 10.20 Innovaatiot kasvun vauhdittajana  
**Teija Lahti-Nuuttila**, Tekes
- 10.50 Financing and Refinancing of Energy Efficiency Projects  
**Andras Puskas**, SUSI Energy Efficiency AG
- 11.20 Tuottoa energiatehokkuudella  
**Jukka Akselin**, Enegia
- 12.00 Lounas
- 13.00 Kuntarahoituksen rahoitusleasing- ratkaisulla energiatehokkuutta ja uusiutuvaa energiaa  
**Daniel Eriksson**, Kuntarahoitus Oyj
- 13.30 Energy as service  
**Jussi Vanhanen**, Adven Oy
- 14.00 Keskustelu

# Many activities ongoing in the field of financing

- Support for the implementing of European level programmes and mechanisms, for instance

- **National Info days**



- 17.9.2015 in Helsinki: European Fund for Strategic Investments (EFSI)
- Several infos: European Regional Development Fund (ERDF) and the European Social Fund (ESF)
- **Supporting material** for applying, as
  - A guide book has been developed for what is meant by “Low carbon approach in structural funds” (25 % requirement for low carbon approach in ERDF and ESF)

# Lessons learnt

- **Customers need neutral information** of different financing possibilities (grants, subsidies etc.)
  - Especially SMEs need practical and easy use information
  - This can partly be achieved **by seminars and networking events.**
    - **These offer networking possibilities for both customers and investors/banks.**
- Banks and financial institutions seem **not to have problems to finance EE investments** - economically feasible projects will be carried out
- **Examples** of different financing cases are always very **welcome**
  - Through the examples the understanding and awareness of possibilities for financing will increase by all stakeholders.
- **The market is quite small** in Finland for banks and financial investors to develop separate financial products for EE
  - On the other hand it's easy to communicate and network.



Thank you for  
your attention!

